

“Up to \$14 an hour, paid daily”

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Exodus 22:25-27

If you lend money to my people, to the poor person among you, do not be a lender to him; do not charge him interest. If you take your neighbor's cloak as a pledge, return it to him by sunset, because that cloak is the only covering your neighbor has. What else will he sleep in? So if he cries out to me, I will listen, because I am compassionate.

Deuteronomy 24:10-15

When you make a loan of any kind to your neighbor, do not go into his house to take his pledge. Stay outside, and the man to whom you made the loan will bring the pledge out to you. If he is a poor man, do not go to sleep in his pledge. Return the pledge by sunset so that he may sleep in it, and bless you. And it will be to your credit in the sight of the Lord your God.

Do not take advantage of a hired worker who is poor and needy, whether your brother or an alien living in one of your towns. Pay him his wages each day before sunset, because he is poor and is counting on it. Otherwise he will cry to the Lord against you, and you will be guilty of sin.

Luke 6:32-36

Corresponding to the “Sermon on the Mount” in Matthew’s Gospel, Luke’s Gospel has Jesus giving a “Sermon on the Plain,” with blessings, woes, and instructions on how to live, including this:

If you love those who love you, what sort of reward do you get? Because even sinners love those who love them. And if you do good to those who do good to you, what sort of reward do you get? Even sinners do the same thing. And if you lend money to those from whom you expect to receive something, what sort of reward do you get? Even sinners lend money to sinners in order to receive the same in return. But love your enemies and do good and lend money expecting nothing back. Your compensation will be large. And you will be children of the Most High, because he himself is kind to the ungrateful and wicked. Be merciful, just as your Father is merciful.

Sermon

We have a problem in Ohio. In 1995, the payday lending industry set its sights on our state. Since then, thousands of payday lending businesses have been established here, and thousands upon thousands of our neighbors have been caught in a revolving door of short-term debt. Payday lending, by design, exploits people living on the edge of poverty. They borrow small amounts, often in desperation, and they pay back large amounts, very large amounts. And it's all perfectly legal.

In 1995, the payday lending industry was given a legislative “seal of approval.” *We the people*, through our state senators and representatives, have said that payday lending is all right by us. But payday lending is not all right. Payday lending as it is currently practiced in the state of Ohio is sin. We cannot be a part of it.

We've already joined with others in an effort to curb the excesses of payday lending. Now, to follow through, we have to vote “Yes” on Issue 5, vote “Yes” to endorse new legislation that will give the poor a fighting chance. It's a matter of justice. It's a matter of righteousness.

Let me say why.

The Bible does not endorse any economic system we know. Not chattel slavery, not free labor; not market capitalism, not collectivized communism; not the welfare state, not *laissez faire* libertarianism; not free trade, not protectionism. What the Bible does do is to put economic considerations in their place.

Consider the following. We regard private property as an almost sacred holding, but the Bible says none of it is yours, it all belongs to God. We regard prosperity as the result of our hard work and wise decisions, but the Bible says God gives you both the energy and the smarts. We regard wealth as a blessing and a worthy goal, but the Bible says wealth is a snare, a danger to our souls.

It's no surprise, then, when we find this theme in today's readings: *Business considerations do not trump human considerations*. Business considerations do not trump human considerations, i.e., considerations of kindness, compassion, and justice. Put another way, *people come before profit*.

Which brings us to the borrowing and lending of money. I have my own grouchy take on this. For example, I think that student loans – have you noticed how financial aid for college students these days comes much more in the form of loans than of grants and scholarships? I think that student loans aim to get young adults used to the idea of being deeply in debt, so used to the idea that they will have no qualms about staying there, deeply in debt, by borrowing and borrowing and borrowing, until they die.

Leaving my grouchiness aside, the Bible has something to say about the borrowing and lending of money. It's a general rule, and it goes like this: *Lending money at interest is a sin*. And there's a related rule that runs this way: *Holding collateral for a loan is morally suspect*. That's even when the loan is interest-free!

Of course, the Bible is not talking about capital loans, about lending money to someone who wants to expand her business, for example. That's a different matter. John Calvin argued carefully, if hesitantly, that it's okay to charge interest on that kind of loan. But when the loan is about navigating everyday life, that's another story. Which brings us to payday lending.

When the brakes fail on Joe the pizza delivery guy's car – and, yes, his name is Joe, and, yes, he does have a license – when the brakes fail on Joe the pizza delivery guy's car and he doesn't have the money to pay for the repair but needs a loan, it's unconscionable to charge him fees and interest that amount to 391% annualized. And it's unconscionable to limit the loan to two weeks, making it a near certainty that Joe will need a second loan, with another set of fees and interest, to pay off the first loan.

The Bible may not endorse any economic system we know, but it is surely against this practice. God is against practices that make the hard life of the poor even harder. Scripture, in general, indicates that God does identify with the poor. (It's no wonder, then, that when he died, the only thing of value that Jesus possessed was the simple cloak that was the uniform, the blanket, and the shelter of the poor person.) The righteous do not exploit the poor. The righteous do not exploit the disadvantaged. The righteous do not exploit people who are down on their luck.

It's a matter of justice.

It's a matter of holy fear.

Let me say something, first, about justice. Many an injustice surrounds and supports the injustice of payday lending as it is practiced in the state of Ohio. To begin with, Joe the pizza delivery guy never gets a day off. To keep a roof over his head and food on the table, he delivers pizza six days a week, and he works a breakfast shift at Bob Evans four days a week. Joe has no Sabbath rest. Deuteronomy 5 says that servants and slaves were to be given a Sabbath. But nobody is looking out for Joe and for millions of people like him. Nobody is making sure he can take a day to rest.

And then, of course, Joe is always waiting to get paid. Most of us have no problem waiting two weeks or even a month for our money. But Joe lives hand-to-mouth. He needs his money now. The Bible says, "Pay the poor person every day." Our system says Joe can wait. And while he waits, he takes out a loan.

I was surprised and pleased to see in my hometown a few weeks ago a sign in front of Dominos Pizza that said, "Delivery drivers wanted; up to \$14 an hour, paid daily." *Paid daily*: that's simple justice.

Now, I doubt we can do much to make sure that all poor people get paid daily for their work. And I doubt we can do much to make sure that all workers have a day to rest every week. But we can do something about the injustice of payday lending as it's practiced in the state of Ohio. We can vote. We can vote "Yes" on Issue 5 to make the injustice less severe. We can vote "Yes" on Issue 5 to give Joe and others like him a fighting chance. So vote "Yes" on Issue 5, and encourage your family members, your friends, your neighbors, and your coworkers to do the same. As I said, it's a matter of justice.

It's also a matter of holy fear. (This is where I'll finish today.) Proverbs 19:17 says: "Whoever is generous to the poor makes a loan to the LORD; he will repay him his due." *Whoever is generous to the poor makes a loan to the LORD.* Suppose you do make a loan to the LORD. How much interest are you going to charge?