

Pastor's Reflections

by Dr. Jeffrey E. Frantz

How can you say, *We are wise, and the law of the Lord is with us*, when in fact, the false pen of the scribes has made it into a lie? The wise shall be put to shame, they shall be dismayed and taken; since they have rejected the Word of the Lord, what wisdom is in them? Therefore I will give their wives to others and their fields to conquerors, because from the least to the greatest everyone is greedy for unjust gain; from the prophet to the priest, everyone deals falsely.

(Jeremiah 8:8-10)

The bailout that is shaking our foundations. Growing up, my parents spoke often of the *Great Depression* which millions of their generation lived through back in the late 1920's and 1930's. The recent financial crisis that has sounded across our land is our worst such crisis since those *depression* years.

Consequences of the crisis will no doubt be with us for years. Everywhere people like me are concerned about our investments and hoped-for retirement. What is perhaps most amazing about this crisis is how uncertain everybody is about how best to respond. The truth seems to be—flat out—we're not sure.

Hopefully, down the road, we'll learn some critical lessons about all of this—like, how we got here to begin with and what we *could've* and *should've* done to avoid it.

Still, as comprehensive *bailout* legislation is being glued together in the US Congress, one thing is abundantly clear: the underlying problem is greed. Greed, the impulses of which started in the 1980's, and which has marched on, mostly unabated, down to the present time. To hear the experts tell it, there's been greed pretty much at every level of the housing market.

The above reading from Jeremiah is a humble reminder that greed is, of course, nothing new. It is sin, rooted in the human spirit, that is timeless. In many ways it's linked to the survivalist impulse to *look out for number one*. It's the other side of *doing for others what we would want them to do for us*.

We Americans have become such an *immediate gratification* culture. Everything, it seems, is short-term perspective, short-term vision. It's as if we don't have enough trust in the future to tie our horse to the long-term of anything. Whatever happened to thinking through possible consequences? And anticipating the future?

As congress tries to lead us out of this financial disaster, everywhere, it seems, Americans are angry—fiery angry. And for that reason, those representing us in Congress are increasingly nervous about their political future. All over, politicians are skittish, not wanting to mess up or come down on the wrong side of whatever *bailout* package finally passes.

There's nothing about this bailout that feels good. As one congressperson said, *Nobody wants to support this bill*. Later, another chimed in how *everyone left the table unhappy*. Whatever form the bill ultimately takes, it will be an *orphan* bill with no one claiming parentage.

What's there to learn? In a word, lots. To begin with, our lives are not just about us; they're about *all* of us—the person seeking the loan (mortgage), the person making and packaging the loan, the lending institution, the insurance people, all the agents involved at whatever levels, and certainly the hotshots manipulating the numbers and playing up the percentages at the top.

Whenever *immediate gratification* impulses take over our decision making—about anything—eventually there will be consequences. Lesson to be learned: there's no free lunch. Second lesson to be learned: what goes around comes around.

As the reading from the prophet Jeremiah suggests, whenever greed knocks us off balance in life, whenever it lures us into losing sight of the big picture of our lives, whenever our clamoring for profit and benefit runs amok, it becomes for us a lie, the antithesis of wisdom, a denial of God's purposes.

And again, always—however long it takes—there are consequences.

The ultimate remedy for our financial blues is nothing less than the rebuilding of our foundations—foundations which rest on the pillars of integrity, honor and loving our neighbor as ourselves.