

All of us have had good reason to be a bit uneasy the last couple weeks. We have watched the continuing drama of the Fannie Mae and Freddie Mac collapse, now combined with the failure of one of the country's top insurance companies, followed by the ensuing chaos on Wall Street. It seems like the very core of our entire financial system may be in jeopardy.

Of course, this collapse did not happen overnight. For the past several years, top level housing developers and bankers have conspired to come up with a way to pump more money into their products and then their pockets. Living in an economy that only allowed a small percentage of Americans to afford to buy a home, these banking gurus and housing developers needed to come up with a way that more people could buy. So they created the magic inflating home loan, allowing people to get into a house for a relatively small initial investment and a very affordable initial monthly payment. Those loan payments would then dramatically escalate over time. Millions of Americans took advantage of this loan system. When asked why they would sign on to such an agreement, most said one of the following. They believed that the economy would continue expanding and that their salaries would do the same, allowing them to keep up with the ever increasing mortgage payment. Others said they knew darn well they would never be able to afford the higher payments, but figured they could sell off before then so they would have some equity to buy another house. Of course, neither of those occurred. In reality, the average person's salary has actually decreased over the last five years.

And because everyone who took one of these loans is upside down when comparing their equity to what the house is worth, virtually no one was able to sell their house. So now, here we are, with millions of people who cannot pay for their homes and a banking industry with no revenue coming in. After the fact, we can now see that this collapse was all but inevitable.

Who is to blame for this mess? Well, perhaps we can say that the average American should not have been so gullible as to fall for the trap that the developers and bankers set for them. Perhaps we could say that the bankers and the developers should have been able to see that our economy was not growing and that they too would be in trouble if so many Americans faced foreclosure. But in the end, we must say that the basic cause of this economic breakdown can only be attributed to greed and power gone amuck. When the country's economic situation would not support CEO's in the manner to which they had become accustomed, they saw no choice but to build a false monetary base that did not really exist. In this way, they could continue to live in the lap of luxury until right now. They played the free market system as long and as far as it would take them.

There is a strikingly similar situation going on in today's Gospel. The people who question Jesus about his authority or lack thereof are the "chief priests and the elders", that is, the Temple hierarchy. They are the ones who controlled the flow of money in that culture, much like top level bankers do in a capitalistic economy. They are the ones who set up the system of exchanging money in the Temple courtyard and the buying and

selling of animals for sacrifice. That system forced people who could not afford it, to buy animals anyway so that they could be blessed by God. The Temple aristocracy created a system that always made money for them at the expense of regular working people.

Right before today's Gospel, Jesus had made another visit to the Jerusalem Temple. That, of course, is the time that he overturned the tables of the moneychangers and animal sellers. That's why the Temple authorities are so upset with him as today's Gospel opens. "Who in the world do you think you are, attacking our very economic system?" Like the high level bankers and developers of today, who came up with a loan system to extricate money from hard working folk, the Temple hierarchy had set up a system to do the same. Is it any wonder that they are fuming at Jesus today after his direct act of civil disobedience in protest of their system that was providing them a way to support themselves in the manner in which they had become accustomed?

What Jesus does would not be unlike someone a few years ago railing against our bank presidents and telling them they should have never created an escalating loan system. In fact, that did happen, in the form of proposed regulations that would have prohibited such loan practices. But as we all know, those prohibitions were shouted down, just like Jesus is today, in favor of an open, free market system.

Perhaps most astounding of all in our modern day situation is that now, after the fact, after the cow has long left the barn, those exact same people who did all in their power to protect pure capitalism and the free market system with no restrictions, are now telling us we have no choice but to turn to socialism, opting for a government buyout of all

those companies that are in danger of going under because of their greed and power trips. It all makes you wonder whether these authority figures ever really believed in a free market economy, or whether, like the Temple hierarchy of the first century, just saw a convenient way to protect a system that was lining their pockets.

It is this same hypocrisy that Jesus traps the Temple leaders of that day with when they attack him. “Who do you think”, he asks them, “gave John the Baptist his authority?” Remember that John was not only baptizing people, but also telling them that their sins were forgiven. Forgiving sins was something only the Temple leaders were authorized to do. If the Temple leaders answer that John’s authority comes from God, they will be saying that their own Temple system is a sham. They will, like our leaders today, be admitting that their free market system doesn’t work. If the leaders say that John’s authority did not come from God, they are going to lose the support of the people who loved and backed John the Baptist, namely those same people who are coming to the Temple and exchanging their money. Jesus has effectively trapped them. Either way, the Temple’s cash cow, their economic system, would collapse. So they don’t say anything. In a similar way, our leaders today refused to say anything about the system they had to know deep inside was eventually going to fall apart. They didn’t say anything because they, like the Temple aristocracy, have an economic stake in insuring that the system continue as is.

That is why it is so vitally important that each of us realizes how that Temple system was eventually pulled down. The power holders are never going to change it.

They have too much invested in it. The only people who can change it are people like Jesus, people who have no power themselves and are free to point out the hypocrisy and economic pitfalls of the system as it exists.

This has been the case throughout history. When we think about the greatest paradigm shifts that have occurred in the history of the world, rarely, if ever, does a world leader or corporate leader bring them about. Instead, it is always a grass roots movement. It nearly always happens when people who have little or no power decide that changes must happen. We need look no further than the founders of the world's great religious traditions. Lao Tzu, Confucius, The Buddha, Moses, Jesus, Muhammad. None of them had any assigned authority. The same can be said of the movements that have had the greatest impacts in our own time. Gandhi, Nelson Mandela, Martin Luther King, Jr.

The last few weeks, both Kathalin and I have talked about how our interpretation of our sacred text should influence how we vote for our next President. But today's lesson makes something else also clear. No matter who we choose as our President, the real work resides with us. Real change always occurs from the bottom up. If we are going to fundamentally change the economic system that allowed us to get into this mess, we can never count on our authority figures to do it. We, like Jesus, must identify the systems that allow greed and power hungry leaders to take advantage of us and then we must act to change those systems. It came from Jesus first. If the people lead, the leaders will follow.

I've heard over and over again the last week that the present economic crisis is too difficult for the average lay person to understand. That's a copout. The whole idea that this is going to take brains beyond ours to solve misses the fundamental issue. Everyone who is being honest with themselves knows that this crisis was caused because our economic system allows greedy people to flourish. Capitalism, as Thomas Jefferson pointed out many times, only works when people have communal and civic concerns. When people's motivation is only for themselves, we are in a peck of trouble. The way we solve this is the way Jesus taught us to solve this. First, we begin by creating a moral imperative where people see beyond themselves. We once and for all must put away religious beliefs based on individual salvation and realize, as Jesus told us over and over, that we are all in this together. We must have the courage to point out to our leaders that they do not have an exclusive on the truth and that sometimes, as Jesus tells us again today, sometimes the people we cast aside, are the very ones that have the inside track to the kingdom of God. This is a fundamental calling of religious folk today.

Second, we need to put leashes on those people who refuse to accept the communal understanding of life. We must build into our economic system and all of our systems, stopgaps to control those people who are only out for themselves.

Finally, I would suggest that Jesus's parable about the vineyard might offer us a methodology for *how* we are to go about affecting this change in our society and preventing repeats of our present fiscal crisis. At first listen, my guess is that all of us heard Jesus's question about which son had done the will of his father as a no brainer. Of

course, we all said the son who said no, but then later changed his mind and did it. What we are missing is the place of obedience and disobedience to authority in first century Mediterranean society. By disobeying, the first son would have publicly humiliated his father. This would arguably have been much more damaging to paternal honor than the son who initially obeys the command.

What this parable most assuredly would have done is raise questions in that culture about the very fabric of the society. Is disobeying authority really worse than not doing the job? There is no doubt where Jesus stands on this issue. He is comparing the first son to the social rebels of the day, the tax collectors and the prostitutes, the ones who were totally disobeying the authority of the Temple Hierarchy by breaking all the temple rules. He is comparing the second son to the Temple Aristocracy themselves, seeing them as ones who said they were following the law, but in reality were living into that law for their own economic gain.

Obviously, the call for all of us is to follow the lead of the scumbags. Jesus suggests that there is a calling far more critical than obedience. In fact, it seems to me that what Jesus is telling us rather pointedly is that we are called to disobedience of authority when that authority is taking advantage of another. When we realize that people are being economically strapped so that the authorities can make more money, Jesus says we must act. We must turn over their tables and take part in similar acts of civil disobedience until it stops. We must never accept a system that allows a greedy individual to take advantage of those working for a living. In such situations, it is our duty

to disobey and to reel in those leaders who took advantage of their authority to sustain their own little economic cash cow.

This, of course, is not just about money. It is about bringing the kingdom of God to fruition. It is about justice for all. It is about holding our leaders, whether they be elected or corporate leaders, accountable for their actions. It is about taking the Temple Aristocracy and exposing it when it is putting leaches on us and bleeding us to death.

Perhaps the only way to save us now from this mess will be a government buyout. But lets not use that money to protect the Temple Aristocracy. Let us invest our dollars in the people who exchanged their money in the courtyard and bought their doves so that they could worship God. More importantly, let us put the systems in place now that prevent the next corporate aristocrats from ever doing this again. Amen.