Love Thy Neighbor

INTRO to SCRIPTURE
The Letter of James discusses the practicalities of faithful living, encouraging us to Walk the Talk. James reminds us to be *doers of the word and not merely hearers*. He also points out how words that fly off the tongue can start a wildfire. Today we’re going to hear James’ reflections on *loving our neighbors as ourselves*.

SERMON
There was a man in the church I served in Phoenix who was well off financially but you wouldn’t know it to look at him. He had relatively long shaggy hair and, let’s just say, he dressed down. One day we met for lunch at one of the local, luxurious resorts in Paradise Valley. The location was his choice and I was a bit surprised. As we crossed the patio to our table I could feel the disparaging looks of some of the dressed up patrons around us. However, the staff treated him like a prince. I quickly figured out that he was a regular. They knew him by name and knew, I suspect from past experience, that he would treat them well. It was an interesting encounter with our cultural expectations around people’s appearance. Clothes matter. But money can trump clothes.

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Today’s reading from James reminds us that not much has changed in thousands of years when it comes to the challenges in weaving together a healthy social and moral fabric that includes the poor, the rich, and those in between.

Throughout the gospels, one of Jesus’ most consistent topics is money – who has it, who doesn’t and how it is being used and shared. For Jesus, money is not a tangential matter; it is part of our mission. It is a factor in loving our neighbors as ourselves. When we, as a congregation, look at the church budget each year we recognize that our budget, our money, expresses our mission. The same is true for us as individuals and families. How we spend our money reflects our core values!

It is not surprising for people living in a college town that education is one of the core values. From conversations in our *Connecting our Community* capital campaign this spring, we have learned how many of us are providing funds to help children and grandchildren through college, or expect to be doing so soon.

As you well know, the cost of college has been increasing at a rate so much faster than incomes in recent decades. Many people are struggling with student debt and parent debt and tough choices about the return on the investment. The crunch is often particularly challenging for those in the middle, because, on the one hand, they don’t qualify for certain types of financial aid and, on the other hand, don’t have enough discretionary income or assets to just pay for it.

In the middle of the 20th century many people received a college education through the GI bill. It was a significant
social shift in our country. My father attended Bowdoin on the GI bill. Today, children and grandchildren of those GIs are finding it challenging to pay for college educations. In our family, one of our children took a semester off because we were unwilling to borrow more money. Some people are delaying retirement because they borrowed money on behalf of their children — money they now must pay back. Many, many families we know are struggling with these dilemmas.

Not everyone goes to college or needs to. Only about a quarter to a third of the U.S. population has a college education. Yet there are many other expenses — housing, health care, and childcare — that have also been increasing faster than income. By every statistical analysis, the economic divide in our country is growing. The rich are getting richer, the poor continue to struggle and many of the middle class are losing significant ground and often feel that no one cares.

A few years ago, I began to more fully realize that many of our neighbors don’t have jobs partly because we have gotten used to inexpensive consumer goods that are produced elsewhere in the world. Some of us have a lot of stuff while many of our neighbors don’t have decent jobs. So, I decided to begin to explore purchasing clothes made in this country. They are not easy to find but I’ve bought a few with significant sticker shock. It makes me think more carefully about what a piece of clothing represents to me, to those who made it and the planet itself.

One of the ironies of this global manufacturing is that while it has created economic challenges in this country it has helped to increase incomes significantly in other parts of the world. Thus, the good news is that worldwide poverty is on the decline. According to a report by the World Bank in 2015 the rate of poverty has been cut in half in the last thirty years. There are still plenty of poor and starving people, often in war torn areas or areas greatly affected by climate change.

We are living in a time where local economics are world-wide economics and vice versa. There is no going back. We are also living in a country where there is extravagant wealth among a very few. This is unsustainable and unjust, as Warren Buffet so often points out. Wealth, these days, is trickling up not down. This reality is tearing at our social and moral fabric and our collective sense of a common good. How can we be well if our neighbors are not well?

With the recent congressional debates about health care, there have been many people expressing an opinion — in the abstract. In a recent article, by an emergency room physician, he told the real-life experience of some of his patients — reminding us that we are talking about our neighbors.

A 56-year-old man the doctor treated thanked him. Then, he told the doctor he wished they had let him die. He pointed out to the doctor that he didn’t asked to be treated. You see, he was unconscious, having been mugged with a tire iron, which caused significant head injuries.

A passerby, a Good Samaritan, found him on the ground and called an ambulance. When the injured man, after considerable medical intervention, regained
consciousness, he was facing a $350,000 bill and certain bankruptcy. He has no health insurance. As he said to the doctor, if he had died, at least, his family would have received his life insurance, which he does have. In the Good Samaritan story the Good Samaritan gives money to the innkeeper to take care of the injured man. I’m sure this Good Samaritan would be unable to pick up a $350,000 tab.

We live in a hybrid system between free market, employee provided, and government provided health care. Some people think the system should be more free market. However, the only way to have a truly free market health care system is to be willing to let people die if they don’t have the money. I don’t want to live in a country like that. It makes no sense, on the one hand, to say we have a free market and then, on the other hand, tell hospitals they are required to treat people whether or not they have money. If the law says we have universal emergency health care, then we should have universal health care. We should not be waiting until people are near death to finally help them be healthier. Studies show that economic costs go down when we treat people earlier and help them to stay well. And social “good will” goes up.

Our life together now is a hybrid of capitalism and socialism. I expect that to continue, since there are benefits to both. It seems that universal health care for emergency and catastrophic care could have some free market components for general care. In all our conversations and decisions – about how we treat one another and how we make decisions about our common life, one of the underlying moral, ethical and spiritual questions is Are we loving our neighbors as ourselves?