Rabbi Patricia Karlin-Neumann University Public Worship Stanford Memorial Church 15 July 2012/25 Tammuz 5772

Can Religion Be Redeemed? 3/7 Deadly Sins The Sin of Greed: Religion and Money

(Genesis 33:1-11; I Kings 3:5-12)

The city of San Bernardino declared bankruptcy this week. I have fond memories of San Bernardino. During college I volunteered in several agencies in San B'doo, as we referred to it. It was the site of one of the most paradoxical images ever emblazoned in my mind's eye. Picture a vacant, overgrown lot enclosed by a chain-link fence. Inside the fence among the weeds are the remains of dozens of broken and discolored toilets tossed every which way. And over the fence is a neatly printed white sign with black letters whose crispness and clarity defies the debris below. The sign reads simply, "Prosperity: Your Divine Right".

"Prosperity: Your Divine Right". There was little in that tableau that I would identify with prosperity. Indeed, most of what that abandoned lot suggested, to me anyway, was despair, defeat, disillusionment. But I, an idealistic college student with opportunity and a safety net, was not the intended recipient of the message. In reflecting on religion and money, on preaching and prosperity, I've come to understand that the seeds of this religious perspective indeed take root in places symbolized by that trash filled lot.

There is a long history in America of what has come to be called the prosperity gospel. When he listened to American preachers, de Toqueville commented that he had trouble to understand "whether the principal object of religion is to procure eternal felicity in the other world or prosperity in this." In the late 1800s, Russell Conwell, a Baptist minister who founded Temple University, often preached an "Acres of Diamonds" sermon. "It is your duty to get rich," he thundered. "To make money honestly is to preach the gospel".

In the 1940s, Oral Roberts developed a concept of "seed faith", which is still popular today. If people would donate money to his ministry, a "seed" offered to God, he'd say, then God would multiply it a hundredfold."

This kind of preaching may conjure up for some of us images of hucksters and charlatans, televangelists who fleece the needy, cheat on their wives and seek forgiveness in prime time. But in our current moment, where market metaphors are ubiquitous, where the multiple meanings of worth, once involving integrity, virtue, morality and merit, have been reduced only to the financial one, the prosperity gospel has become mainstream. In his book, *Bad Religion: How we became a nation of heretics*, Ross Douthat calls the prosperity gospel a heresy. But he also acknowledges its pervasiveness. "In 21st century America, the gospel of wealth has come of age. By linking the spread of the gospel to the habits and mores of entrepreneurial capitalism, and by explicitly baptizing the pursuit of worldly gain, prosperity theology has helped millions of believers reconcile their religious faith with their nations' seemingly unbiblical wealth and un-Christian consumer culture."

What does God want of you? To do justly, love mercy and walk humbly with your God, as Micha taught? Nah..., that's so yesterday. Today, God wants you to become rich! Money is not a threat to your salvation, rather striving for material gain is part of God's plan for you. The test of true faith is the rewards that this faith reaps—in the form of houses, cars, or high paying positions. What was once a delicate religious equation, balancing human suffering and human happiness has been solved by this simpler, and more felicitous formulation—prosperity: your divine right.

But it is not only the already prosperous, who are susceptible to this theology. Think of my vacant lot in San Bernardino—the people whose ears are most open to these promises are those most in need of material security. The regions and communities where the housing bubble burst biggest—the Sun Belt, communities of color and among the white working class —are also the places where preaching prosperity is the most popular, and the most insidious. In a Pew survey 66 percent of all Pentecostals, 73 percent of all religious Latinos and 43 percent of "other Christians"—a category comprising roughly half of all respondents—in the United States agreed with the statement: "God will grant financial success to all believers who have enough faith." Kate Bowler at Duke Divinity School studied the sermons and teachings of nondenominational mega-churches—in all socioeconomic backgrounds and ethnicities—and claims that the gospel of "prosperity is proliferating rapidly". She classifies 50 of the largest 260 churches in the US as "prosperity churches". If this is a heresy, it is as widely regarded as gospel.

In an *Atlantic* article with the provocative title, "Did Christianity Cause the Crash?" journalist—and Stanford alumna—Hanna Rosin describes an obvious but diabolical consequence of the belief in "Prosperity: Your Divine Right." Branch managers in the subprime mortgage industry realized that pastors could influence their parishioners with the prosperity gospel while at the same time giving loan officers both credibility and access to new customers. The lenders proposed to speak at "wealth building or financial empowerment seminars" to be held at the church, and offered the pastor a \$350 donation to the church for every person who took out a mortgage. They preached to the pastors, "Your congregants will be homeowners! They will be able to live the American dream!"

In at least one Latino church, in Charlottesville Virginia, Fernando Garay, the loan officer didn't need to convince the pastor—he was the pastor. He was hired as a loan officer in two different mortgage companies explicitly to reach out to the Latino community. To many of his congregants, Garay was not just a spiritual advisor but a financial one as well. He preached the prosperity gospel on Sunday, and signed the loans on Monday. "It doesn't matter what country you're from, what degree you have, or what money you have in the bank," Garay preaches, "You don't have to say, 'God, bless my business. Bless my bank account.' The blessings will come! The blessings are looking for you! God will take care of you. God will not let you be without a house!"

And when Garay's and other prosperity preachers' congregants have to share that new house with five other families to make ends meet, or when no matter what they do, they just can't, and they default, the prosperity gospel has an explanation: they didn't pray enough or have enough faith or think big enough.

When Hanna Rosin asks, "Did Christianity Cause the Crash?" she is neither blaming the

hapless congregants who were snookered by their pastor's reckless theology nor ignoring the predatory lenders, deregulation, inflated house prices or the wanton greed of those who made a killing on this house of cards. Rather, she is calling attention to a shift in American culture—a shift in the breadth and depth of our conception of divine providence and its relationship to wealth. If this is our new religion, we must add a corollary to her question, "Can this religion be redeemed?"

Don't misunderstand me. I'm not opposed to prosperity. There are no vows of poverty in Jewish tradition. And I'm certainly not insensitive to the desire of the financially uncomfortable to be comfortable, or for parents to seek a better life for their children than they had for themselves—indeed, as the granddaughter of immigrants, as the first generation in my family to go to college, I am the beneficiary of those dreams. In Jewish ethical texts, the highest value is assisting a poor person by providing a loan or a business partnership or employment—by enabling him to move from accepting help to having a self-sustaining livelihood. So in my estimation, it is not prosperity itself that requires redemption. But the attribution of divine favor does. To equate acquisitiveness with divine approval, let alone to assert the right to such approval, strikes me as blasphemous.

In the text we just read, we hear quite clearly what brings divine favor, and it is decidedly NOT prosperity. "Grant, then your servant an understanding mind to judge Your people, to distinguish between good and bad...The Eternal was pleased that Solomon had asked for this—you did not ask for long life, you did not ask for riches, you did not ask for the life of your enemies, but you asked for discernment in dispensing justice—I now do as you have spoken." (I Kings 3:12) King Solomon might have sought long life or riches or victory, but instead, he sought a *lev chacham v'navon*, a wise and understanding heart. And it is for this that God offers divine approval. Not for prosperity or for the way we can become lost in its grip, but for wisdom, for understanding.

It hasn't escaped me that the name most associated with greed in our lifetime is that of a Jew, Bernie Madoff. Or another—closer to home—one of the people now in prison for securities fraud is not only Jewish; he was a very smart and savvy friend from my high school temple youth group. Week after week, we attended Shabbat services together, listened to our rabbi's sermons—which, to the best of my recollection, were NOT about prosperity—and then we went out for ice cream. We organized and led high holy day services in the park for people who didn't belong to congregations. We celebrated getting into college together. And then, somewhere along the way, he came to believe that he was entitled to anything his brains and his bonds could bring him. He traded in wisdom and understanding for prosperity. And neither God--nor the law--approved.

Both Jews and Christians alike appreciate the blessing from Leviticus known as the Priestly Benediction. "May God bless you and keep you." This blessing seeks God's generosity and presence. But, unlike the prosperity gospel, the rabbis are cautious about overvaluing money. "May God bless you", they explain, means, "May God bless you with wealth and possessions". But "May God keep you" they clarify, "May God keep your wealth and possessions from possessing you!" Don't mistake things for worth. Don't attach more significance to possessions than they deserve. And don't let possessions blind you to what is sacred.

There is a story about a rich but miserly Hasid who goes to his rabbi. The rabbi takes him by the hand and leads him to the window. "Look out there," he says. And the rich man looks into the street. "What do you see?" asks the rabbi. "People," answers the rich man. Again the rabbi takes him by the hand and this time, he leads him to a mirror. "What do you see now?" he asks. "Now I see myself," answers the rich man.

"Yes, there is glass in the window and glass in the mirror. But the glass of the mirror is covered with a little bit of silver. No sooner is the silver added than you cease to see others but see only yourself.

In a world perverted by a gospel of prosperity, too often silver covers glass. We buy the idea that prosperity outdoes all other desires, that human happiness can be calculated by what we purchase, exchange and replace. Instead of seeing the world, we see only ourselves.

Although he lived in the 12th century, the physician and philosopher Maimonides would have had a rejoinder to the prosperity gospel, to the idea that what we acquire is a measure of Divine approval. He asks us to distinguish between the essential and the superfluous. He asks us not to imbue the essential with a sense of divinity, but rather, with a sense of the ethical. He teaches that when we grow accustomed to superfluous things, we acquire a habit of desiring what appears to be necessary, but is not. Furthermore, he cautions, truly necessary things are few and limited, but superfluous goods are without end. Silver vessels are fine, but gold, that's better. Sapphire? Why not? Perhaps emerald or rubies. A prescient observer, Maimonides sees how the desire to acquire causes people to expose themselves to unwise ventures. In his day, these were dangerous sea voyages or service to a secular king. In our day, they are mortgages we can't afford or faith in a flawed theology. And if they are unsuccessful, which they are likely to be, those people look for scapegoats-blaming time or God or injustice, as if the universe existed exclusively for providing pleasure to them.

Maimonides sees through the silver and asks us to use the mirror in a different way—to look carefully at ourselves, to gaze inside, to reveal our own worth and the worth of the One who created us mirrored deep within. He asks us to consider what is truly necessary—understanding ourselves and understanding God. Like King Solomon, he reminds us of the virtue of a wise and understanding heart. He knows that wisdom and understanding are greater riches than property and portfolios.

As we look at how religion has been misused in our culture, as we reevaluate the role that money plays in our own lives, let us, like Solomon, seek a wise and understanding heart. Let us make the distinction between what is superfluous and what is essential in our lives. We just read of Jacob's struggle to determine the balance between his possessions and his relationship with his brother. Like the biblical Jacob reconciling with that brother, let us look at our lives and our struggles, and have the wisdom and understanding to say with him, "ki chanani elohim, v'ci yesh li kol'" "God has been gracious to me. I have all that I need." (Genesis 33:9:11) May we know that prosperity is in people, not in possessions, and may God be gracious to all of us. Amen.

http://www.theatlantic.com/magazine/archive/2009/12/did-christianity-cause-thecrash/7764/3/
iii Douthat, p. 183
iv http://www.pewhispanic.org/2007/04/25/iii-religious-practices-and-beliefs/
v Jacob Needleman, "Money and the Meaning of Life," p. 218ff

Douthat, "Bad Religion: How we became a nation of heretics", p. 184 ⁱⁱ Hanna Rosin, "Did Christianity Cause the Crash?"