

## LIFE IN CHRIST: LIFE IN ABUNDANCE

SHERARD EDINGTON

Isaiah 55:1-9

Elliott Clark lives in Kansas City, Missouri. He fought in Vietnam as a Marine. He served in the Corps for eight-and-a-half years. Thirteen years ago, his wife experienced a medical emergency—she fell and broke her ankle—and she had to stop working. The loss in income for the couple plus \$22,000 in medical bills created a financial crisis in the Clark household. As an emergency fix, Elliott took out five payday loans of \$500 apiece for a total of \$2500. Initially, he was making two \$95 payments each month. It took him five years to pay off the debt, but by then interest payments had ballooned and he ultimately paid out a total of \$50,000. The Clarks lost their home as a result.<sup>1</sup>

Payday loans (or short-term loans) can have annual interest rates of 300% to 1000%. People routinely get sucked in taking out a small loan and not being able to pay it back so they are forced to take out another loan. Pretty soon, they are just paying back on the interest and never able to reduce the original loan. These people get stuck in a cycle of debt. I could tell you other stories—you may know some yourself—but they are all about the same. Someone takes out a small loan that quickly overwhelms them. They flip that loan time after time, never able to get out from under it. The end result is too often bankruptcy, emotional distress, lost home, lost car, even divorce.<sup>2</sup>

Some would argue that if these people can't pay the money back then they shouldn't have borrowed it in the first place. They knew what they were getting in to. Others would argue that the high rates of these loans are unethical and that the draconian conditions of these loans are not always published clearly, if at all. The people that get these loans are often desperate. As Elliott Clark explains, "Oh, I've been called stupid, and they say I should have read the fine print, but they've not walked in my shoes. What choice did I have? I needed money."

Here's a concrete example. Let's say your car needs repairs that will total \$300. You need your car to get to work. If you miss work you lose your job. You take out a payday loan for \$300 to be paid back in two weeks. The interest due in two weeks will be \$63, which happens to be equivalent to an annual interest rate of 546%. The problem with payday loans is that they must be paid all at once. You can't pay in installments. In two weeks, if you can't pay back the entire \$363 dollars then you

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<sup>1</sup> <https://www.kansascity.com/news/local/article78174997.html>

<sup>2</sup> <https://www.responsiblelending.org/issues/victims-payday>

are charged a \$40 penalty and you now have to come up with \$403.<sup>3</sup> You have to take out another loan. And the cycle starts over. You can see how this can quickly snowball.

According to Bloomberg, Americans borrow nearly ninety billion dollars each year in short-term, small-dollar loans.<sup>4</sup>

Debt can be crippling both financially and emotionally. People caught in a downward spiral of debt feel trapped and lost. There seems to be no way out. They are stuck. They are hopeless.

Our reading for today from the prophesy of Isaiah offers an intriguing take on the hopeless snare of debt. Here, we read that God calls even those with no money to buy food and luxuries at no cost.

This portion of the book of Isaiah was written to the Jewish Exiles. In 597 BC, the Babylonian Empire defeated Israel and captured Jerusalem. The Babylonians carried many of the Jews back to Babylon as their captives in an event we call The Exile. Approximately fifty years later, the Jews were allowed to return to their homeland and many did. The problem was that there was not much to return to. Jerusalem was still in shambles and it took generations to rebuild it. Many of those who returned were overwhelmed with economic hardship. In the book of Nehemiah we read that farming families were having to borrow money and grain to pay their taxes, and even selling their children in to debt slavery (Nehemiah 5:1-12).

And yet, in the midst of this hopelessness, the prophet Isaiah delivers God's promise of hope. He begins with the word *Ho*. This is just a meaningless sound meant to get everyone's attention. We might say "yo" or "hey." *Everyone who is thirsty, gather at the water. Even you have no money, come anyway, buy and eat. You can buy wine and milk without money at no cost.* What a radical notion! God is not giving handouts to the needy. God is selling, but at cost of zero.

And then God asks the people about their priorities. God asks the people why they are spending their money on nonessential things, why do they work at tasks that do not bring them satisfaction? What cycle are they caught in? But God offers them good things to eat, rich food to dine on. If they truly want to live, they must listen to God. This is God's promise; this is God's covenant.

Through this season of Lent, I have been preaching this series of sermons asking the question, "What does it mean to live in Christ? As we approach Easter,

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<sup>4</sup> <https://www.bloomberg.com/news/articles/2019-02-14/expensive-loans-to-desperate-people-built-this-90-billion-industry>

I've been looking at scriptures we associate with Lent and Easter to find what they tell us about living our lives in Christ. If we are to live Christian lives, what does that look like? So far we've seen that I means we are living a life in covenant with God. God's relationship with us is not haphazard; it has purpose. God is committed to our ongoing relationship. Furthermore, to this covenant our response should be to live our lives in lavish devotion to Christ and to our Lord. Just as Mary poured out the expensive perfume on Jesus' feet, we should continually pour out our love in thanksgiving. Because of the covenant with God, our lives are made new. We are not stuck in sin, but God offers us reconciliation that turns our broken world into a new creation.

In today's reading from Isaiah, we witness the sheer abundance that God offers us. Those who are lost in sin can feel cut off from God. They are certain that God hates them and that any relationship with God impossible. They've burned their bridges. They are trapped in a spiral of sin that they can't escape. They are in debt to God. And yet God comes to them and announces *you that have no money, come, buy and eat! Buy wine and milk without money and without price.*

And then God asks why we are walking down the wrong path—why are you wasting your money on something that does not feed you and sustain your lives. And also, why are you working at tasks that have no meaning? If you want real life, then you should listen to God. God loves us and watches over us. God pardons those who repent. God guides those who are lost.

Why does God do all this? That is the mystery of God's love. As we read in Isaiah, God says, *My thoughts are not your thoughts; your ways are not my ways. For as the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.* And that is what we have to remember—that God is different than us; God is greater than us. Where we see sin, God sees forgiveness. Where we see debt, God sees abundance. Imagine going to someone who is hopelessly in debt and telling them that their debt has been taken care of. It was not erased; it was paid off by someone else. That is what God has done for the debts of our sins. Our sins have been paid off with the life of Christ.

Living in Christ is being aware of the abundance of God's love and acknowledging the redemption of our unpayable debt.