



**First Congregational Church of Ashfield ❖ United Church of Christ**  
***Creating Community, Welcoming All***

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Rev. David Jones, Minister

**Sunday, August 28, 2022      Sermon by David Jones      “Toward the Wedding Party”**

This was one of those weeks where there were so many different things going on, it was hard to concentrate. As a result, I wasn't sure what to say today.

Firstly, we are experiencing grief at the sad news of Mollie Whitaker's passing. Mollie, to me, was one of the great personalities I met when I first arrived here almost three years ago. She was funny and welcoming, she seemed to capture just in her spirit, in her manner, something about this church and this community that is hard to describe. She struck me as one of a kind and yet of a piece with what this church in Ashfield is about. There is a blend here that she seemed to embody, of being individually unique, yet possessed of an overriding concern for the wellbeing of her country; Mollie was someone who was stubborn about managing on her own, yet did not expect that of others. She had a dry, self-deprecating wit, a quiet spirituality, alongside an urgent belief in decency and fairness.

I am so grateful to this church community. Mollie drew on the strength of this church even when she was away from it—the strength of our church's people, of her relationships here over the years—which is a testament to what she and you had built up together. She was also blessed with other dear friends and good caregivers, and I want to lift up Nancy and Jim Forrester in this sanctuary, for all that they and their children did to accompany Mollie these past months.

There is something very right about this church, that draws in a private person like Mollie, that made her feel seen, made her a part of something. And there is something very wrong in this country, when good people in our midst, our own church members or friends or neighbors, come to feel that they should suffer quietly on their own. Our country always seems to be saying to us these days that we each need to make our own way, and if things go wrong or we fall on hard times, those are just the breaks.

I do not find this attitude in scripture. I do not hear it in the words of the prophets or in the teachings of Jesus. It is not in our faith or in the nature of our God that anyone under any circumstances should have to go hungry or thirsty, or to ever feel shame or insignificance. It is not by faith that we come to doubt who we are, or come to question the dignity we inherit just by being born. Our sacred texts say we are the beloved children of a good and loving parent, and that every one of us is a sister or a brother, that all of us are equal as siblings.

Yet the world we face outside this sanctuary is not the one that is promised. I was keenly aware of that this week when there were two major economic developments. The first was the announcement by the President that some of our people would receive a limited amount of student debt forgiveness. And the second was the announcement by Jerome Powell, the Chair of the Federal Reserve, that further interest rate hikes would be needed to get control over inflation. Powell warned what further rate hikes will mean for the people of this country: higher rates will slow economic growth and increase unemployment. For the Federal Reserve, this is a matter of choosing short term pain over the long term risks commonly associated with high inflation.

I was struck by the reaction to these two developments. Immediately many people condemned the idea of debt forgiveness. Their arguments varied, but the upshot makes common sense: if you borrow money, you need to pay it back. There is a kind of moral obligation, a basic responsibility. And if you didn't want that responsibility, you shouldn't have borrowed the money. It is simply unfair to ask

others to bear the cost of your debt now that you regret it. I've heard this announcement called "the student loan handout."

But then, when Jerome Powell announced further interest rate hikes, warning about how this would cause real household pain, I didn't hear anything about how the people who will lose their jobs so the Fed can regain price stability are being unfairly expected to bear the cost of monetary policy. I didn't hear much about the possibility that some of the people who will lose their job to help with inflation may well be young people with student loans.

I'm a minister not an economist. I don't know the economic impact of a bit of student loan forgiveness or whether the Fed is doing the right or wrong thing, I can't calculate if in the long run, more jobs will be saved by a rate hike or cut. I'm certain that thoughtful and knowledgeable people, even experts in these areas of policy, will disagree as often as they agree.

But I am troubled by a pattern in our culture. These two decisions are major developments. They pose major questions about our society. And they clearly demonstrate how larger forces, things beyond anyone's control, impact our lives. But what we are seeing, especially with regard to the student loan relief, is a narrow argument about morality. There is a narrow conversation about individual choices and responsibility. Whatever merit this conversation has in a vacuum, it is a conversation that too easily leads us away from seeing a bigger system at work. A bigger system that was not the one promised to us by God. So this morning let's try to look at the bigger system.

My grandfather was born in 1905. He was lucky in some ways: he was too young to have to fight in the First World War, and too old to fight in the Second. And he was unlucky: he had to delay starting a family because he had just come of age when the market crashed and the Great Depression set in.

But when he did start a family in the 1940s and early '50s, he was able to do so on one income. He worked as a merchant marine captain, and frequently sailed along the St. Lawrence River, which is how my family came to live in eastern Ontario. On this one income, he and my grandmother raised a family and set their children on a path to greater prosperity without ever taking out a loan. Because he had grown up in the Great Depression, he was wary of the banks, he was deeply conservative with his money, he was just sure another major market crash would come. He didn't want to get into debt, ever, so he bought a house and a car in cash.

Of course here we have to hurry to point out that my grandfather's experience partly reflected the social inequality of his time, reflected how few workplaces were integrated, how he would have benefitted from enormous wage gaps based on race and sex. We are correct to set the record straight on that period of our history. He was able to do that, and many families were, but not all had the same opportunities.

Having said that—and bearing in mind that wage gaps are with us today—we are still left with the fact that it was once possible, at a time when the country was not as wealthy as it is today, for a family of five to have a home, a car, education, health care, clothing and food all on one income, with little or no debt.

My grandfather sent my dad off to college with a \$20 bill, to help pay his way. But even \$20 my dad didn't need; the cost of higher education in the 1970s was so low that my dad was able to pay his way just by working odd summer jobs. My dad actually first wanted to study "leisure and recreation" in college, because there was a belief at that time that, as productivity and the national wealth increased, people would work fewer and fewer hours, and retire younger and younger.

Now fast forward to today. Most of our households need at least two incomes to make ends meet. We work longer hours. Most students will work all year round but that will no longer cover more than a fraction of the skyrocketing cost of tuition. People get loans for school, for healthcare, for housing, and for cars. Everyone has a credit card, maybe a couple. And our economy has been totally transformed.

Many of the factory and industrial jobs have been offshored. The American worker competes for wages not only with his neighbors but with workers all around the globe, especially from countries with lower standards of living. As a result, wages in this country have been stagnant since the 1970s, at the

same time the cost of housing, education, and healthcare have exploded—the most important things to a high quality of life. Government spending and money supply did not suddenly stop, either. It's just that we stopped investing in infrastructure and in people. We are now a highly financialized economy mired in both private and public debt. This is hardly just about our students and young people.

In the 1950s the total private debt to GDP in the US was just over 50%; during the pandemic it reached an all time high of 235%; the public debt to GDP is also at an all time high, and the decision to slow the economy and stabilize inflation—right or wrong—will only make repaying this public debt even more difficult as tax receipts fall.

Even all of this is only part of a bigger picture. In the past 70 years since the end of the Second World War, US GDP has gone from being about 40% of the total world economy down to 15%. The collapse in living standards in our country, which has buried our families in debt, has been obscured by the incredible supply of cheap goods and cheap energy brought about by globalization. That arrangement has suddenly come under strain, first by Covid, and now by the re-emerging division between East and West resulting from the Russian invasion of Ukraine. The days of reliable, on-time global supply chains are coming to an end.

I realize none of this is very spiritually nourishing or particularly hopeful. But I am beyond sick and tired of hearing a Democrat and a Republican bicker about this or that policy. I do not think we as a church do our community any favors by engaging in these narrow and moralistic conversations. I think we should approach economic developments the same way we do climate change or racial justice: we should see the truth from the facts, or not lose the forest for the trees. We wonder why anxiety and isolation and spiritual distress and division have seeped into every facet of our communities. We pray and we pray, we try to listen to one another and respect one another and we hope our leaders will learn to work together. But if we look at the bigger picture—and I know that is hard to do, I've probably not done a very good job at it today—but if we do, I think we will find that our spirit and our trust will grow and deepen. Because I know that everyone in this church, Republican or Democrat, conservative or liberal or radical, wants the best for this country. And it is possible to want what is best for this country and our neighbors in Ashfield and the hilltowns, and to also want what is best for other people in this world, for the people of Taiwan and Ukraine, for the people of China and Russia, the people of Europe, of Palestine and Israel, in Latin America and in North America. If we become a country where everyone is thriving—not only people who looked like my grandpa but all people; where all people regardless of race or sexuality or gender identity, young and old, are free from debt and are invited to be a real part of the rebuilding of this country's economy, we will overcome the challenges we face. There is nothing we can not do if we have faith in one another.

If we simply stop worrying about who should be exalted and who should be humbled, if we stop narrowly focusing on where my family sits at the wedding party and where that family we don't like so well sits at the wedding, we will be able to build a society for the first time that is both inclusive and socially just, and economically prosperous.

Because there are quiet, unassuming, and oppressed people in our midst, who Jesus has invited to sit at the very head of the banquet table. In our passage today, he teaches us all good manners, but then he says clearly that the exalted must be humbled and the humbled must be exalted; the first must be last, and the last must be first. If you already feel strong, if you already are surrounded by family and friends, if you aren't worried about your debt, if it's paid off or maybe you avoided it like my grandpa, the people of the hilltowns need you to come and sit among those who don't have those things. Jesus is speaking to you in this passage.

And the people who are buried in debt, who because of Fed policy or government spending or cuts to education or the offshoring of jobs or because of racism or sexism (on and on), have been unable to pay off your debt, remember what God promises you. Don't listen to cable news, don't allow yourself to be judged by others. Only God can judge, and God has already done so with love. God has already promised you forgiveness of your debt, on this earth as in heaven, and the best seat at the party to come.

And this is why he teaches us not just to pray but to pray as he did: “Our father in heaven, may your name be revered as holy. Give us today our daily bread. And forgive us our debts, as we also have forgiven our debtors. [...] For if you forgive others, your heavenly Father will also forgive you...”

Alleluia and amen.