



## Judging the Bankers?

A sermon by Revd Will Morris

### Readings: Ephesians 1.15-end; Matthew 25.31-end

After that dramatic Gospel reading about judgement, let me start with a question prompted by the tent city a mile down the road at St Paul's. What, if anything, should the church be saying about banks and bankers? Well, some people say nothing should be said. Church leaders have shown they don't know much about financial transaction taxes, or the basic functioning of the banking system, thus proving the church should "stick to religion". I disagree. We should probably avoid the technical details, but for the church to simply ignore significant events that affect us all seems bizarre. The economic news gets worse each day – and it affects real human beings. The effects of the 2008 financial crisis rumble on – yet some bankers still seem to be getting richer and richer. So we should be saying something – but what? Well, many would like us unequivocally to condemn. For every person who thinks we shouldn't say a thing, there's someone else who believes we should pronounce judgment. How, they ask, can a community founded on principles of radical equality not condemn a system that produces such extraordinary, disfiguring inequality? What does the church stand for, if not for this? Set aside your grand cathedrals and gorgeous vestments, they say, and make a stand. Condemn what should be condemned.

Today is the festival of Christ the King. And, today's Gospel reading, with Christ enthroned in majesty as the final judge, seems to support those calling for condemnation. Our duty, our obligation is not to amass wealth, is not to skew the system to our own advantage, is not to deride the state until the very moment when we need billions of pounds from it. Our duty is to help the hungry; the thirsty; the stranger; the naked; the sick; the prisoner. This parable says very plainly that there are sheep and goats, that they shall be judged, and that they shall be rewarded or punished accordingly. So what's holding us back?

Well, our Gospel story is, to be sure, a story about judgment. About a division of those who are unworthy. But while I'm not going to launch into an impassioned defence of bankers, I do want to raise a few questions. There are a couple of obvious points about this parable – and a couple of not so obvious ones. On the obvious points, first, who is it who does the judging? It is not us – we are the ones who are being judged. It's Jesus, it is God who does that. Second, when does this happen? It's not today, it's not tomorrow. It's not in earthly time. It's at the end of time, the final judgement. So if we judge today we potentially run the risk of being both presumptuous and premature.

But there are a couple of other, less obvious points about this that might also concern us. The first is the actions that are being punished or rewarded. The lawyer (and sinner) in me wonders what happens if I do both? Every single day, even if I perform an act of kindness that might – might – qualify me as a sheep, I am absolutely certain that I do several things that also guarantee my status as a goat. As I shuffle past the Big Issue seller, or turn away from the guy asking for money, or cross the street from the drunk, I could have failed the test that Jesus sets. Or, perhaps a little less obviously, but no less tellingly, as I avoid the person at work who always needs to talk, or the person who constantly worries about their job – again I could have failed. So who am I to judge anyone? I can't get it right for a day, far less a lifetime.

And the other less obvious thing? The goats don't know when they got it wrong; when they blew their chance. We might put that down to the moral blindness of bankers, but, look closely. Because,

equally, the sheep don't know when they got it right. "Then the righteous will answer him, 'Lord, when was it that we saw you hungry and gave you food, or thirsty and gave you something to drink?'" They simply don't know. And nor do we. We know what we should be doing – but we don't know exactly how we will be judged. So, if that's the case, how can we possibly judge others – especially if most of us live our lives as both sheep and goats?

And there are at least two other serious dangers in convincing ourselves that because our cause is righteous we must judge. For a start it blinds us to the facts. Let's reimagine for a moment the parable of the Good Samaritan. The priest and the Levite crossed the road from the injured man, the Samaritan didn't. And don't we feel confident in saying who was the sheep, and who were the goats? But what if the Samaritan were instead an investment banker? Would we admire him quite as much? Would we find reasons to argue that he wasn't so good? But, actually, then Jesus' question becomes even more valid. Who was the injured man's neighbour? However much we may dislike it, it was the banker. Despite our caricature, every single banker is a human being – capable, just like all of us, of good as well as bad.

And the other danger of judging in a righteous cause is what it ends up doing to us. Taking to ourselves the power of God to judge, His righteousness hardens into our own self-righteousness. Think of another parable, that of the woman caught in adultery. Fortified by the knowledge that they are carrying out the judgement of God, they gather to stone the woman. To kill a human being. But in a simple question – who do you think you are to be judging – Jesus lays bare the truth. Which of us is without sin? We seek a scapegoat to load our own sins on to – and then convince ourselves that the scapegoat deserved it.

So my question: what should we be saying about banks and banking? First, to belabour the point one more time, we should not seek to judge or condemn. But, second, also informed by the Gospel, we should ask questions about a system that seems to have promoted short-term thinking, fostered inequality, and left so many people behind. We should, however, ask those questions constructively, because there is also huge potential for good in banks. Let me explain: money can be used to do great good, but for us to be able to do anything useful and inventive with it we need to match lenders with borrowers, to spread risk, and to offer security. And banks – operating properly – perform that function. They can help people preserve and grow their savings; can lend money to people to help them buy homes where families can live; can lend money to start new businesses which offer new jobs that provide self-respect. Banks can be agents of good.

We as a church, and as individuals, should be there for those who have been hurt by the banks, by the financial crisis – the people the gospel talks about – and we should be asking questions to ensure they do not get hurt again. But we should do that as mediators, conscious of the fact that there is goodness as well as badness in the system. We shouldn't do it as one side of the argument or the other. We are not experts enough to offer comments on redesign, but we are experts in people. In helping people and loving them. That is what we bring, and what we should offer. Our job isn't to take sides, but to create a space where everyone can meet without condemnation. A space where we can try to fashion a better system that preserves all the positive benefits of banking. But a system that now also works for the benefit of everyone, including those at the bottom of the pile – "the least of these my sisters and brothers" – for our care of whom, or lack thereof, we will be judged.

Amen.