

RUIN THROUGH ENTITLEMENT

When they knew God, they glorified him not as God, neither were thankful; but became vain in their imaginations, and their foolish heart was darkened. Romans 1:21

Thanklessness toward God sees the role of the Almighty God through a distorted lens. This distortion assumes that the ways of God fall short in meeting the needs of humanity. It is the idea that God needs our help for the best arrangement of our circumstances. It assumes the commandments of God such as *love not the world*, and *lay not up for yourselves treasures on earth*, and *love your neighbor as yourself* can be disregarded as relics of an unenlightened past. As a result, material things are trusted, hoarded, and even worshiped, above the Creator who made it all.

However, all the cash in the world is an insufficient keeper of the soul. The love of big bucks inevitably loosens the bands of integrity and destabilizes morality ("*the love of money is the root of all evil*"). Therefore, the transfer of security in God into the lust for things turns human wisdom into foolishness, and ends up overturning ethical and moral absolutes. This leads to a culture seeking answers to perplexing problems and finding none. Materialism produces an underlying madness that defies solutions. (For a current example of such moral, financial, and social chaos, we need look no further than U.S.A. 2010). A culture like this will someday reconnect with the Almighty — but in a tragic outpouring of God's wrath and judgment.

The beginning Biblical text could trace various cultural missteps down into the same pit. We will retrace a line that has shifted people's mentality dramatically over the past 120 years, yet evokes little concern across America, not even in the churches. This is the idea that personal financial means may be rightly supplemented at the expense of others. The tragedy is profound. It transforms people from being cheerful givers who care about the needs of others, and turns them into grabbers and takers. By bleeding prosperity to cover failure, it guarantees that failure survives and that ever greater amounts of money will never be enough.

Recently, I finished a kitchen project I was doing. The respectable customer of many years pointed out that he was writing the check to me personally, rather than to my business. But why? I found that he was suggesting that this was like paying cash so I would not have to report it. "Cash," he said, as he now quoted someone else, "is the small businessman's only friend." Surprised at the suggestion, I assured him that the method of payment made no difference to me. However, all income needs to be reported.

It would be enlightening, I think, to pursue his philosophy to a logical conclusion. Would he tell me at what income level would I no longer qualify to underreport my income? And could a "small" businessman, such as myself, cash in on other advantages as well? For example, not only is WalMart a huge corporation. It is also in much better financial shape than the U.S. government. There are ways of "underreporting" the merchandise going out the door with me. Right? But how big would I need to be to no longer qualify for "free" merchandise from Wal-Mart? In fact, the notion that the genuinely poor are entitled to shoplift, providing the retailer is

sufficiently prosperous, was recently suggested openly by a clergyman (to the embarrassment of his denominational leaders). In any case, stolen merchandise and employee theft is a multi-billion dollar problem quite apart from what follows.

Let's peer into the present financial near-meltdown. It is triggered by a not-so-negative-sounding term called *entitlement*. The American dream has long dictated that we are entitled to own our own homes. But in recent years, encouragement to ownership was greatly expanded by suspending sane lending practices in the mortgage market. The rest is history. The attempt to put many more Americans into their own homes has resulted in the exact opposite: the loss of homes and jobs for millions of Americans.

Unfortunately, the entitlement mentality is so entrenched in our society that it was the only lens through which the damage could be viewed, thus dictating recovery attempts. This led to personal stimulus checks; bailouts for selective defunct institutions (too big to fail); cash for clunkers; tax breaks for first-time home buyers; and huge infusions of cash to save or to create jobs. Never mind that the cost of these programs far outstrips any possibility of long-term benefit.

At this writing, instead of careful analysis of where all this is headed, the focus goes to yet another entitlement-affordable health care for everyone. Yet the real tragedy in health care is not that millions of us are uninsured (many of us by personal choice), but the idea that health insurance is a personal necessity, and the only viable option for the average American. It appears that way only because it's more glamorous to go into debt for McMansions and Lincoln Navigators than for medicines, appendectomies, or other surgical repairs. The drain of medical costs may indeed impede status for a generation that believes life really does consist of the abundance of things possessed. I challenge that notion. When health really is at stake, of what use are the unaffordable toys? Further, the best of health care plans cannot cover for careless or self-destructive habits, neither do they deliver from accidents and terminal illnesses. (Ten out of ten Americans will die.) This I-am-not-responsible-for-my-bills mentality is accompanied by the continued shrinking of the collective American spine. The fixation on entitlements and insurances, along with the search for quick riches through malpractice suits, is the major cause of skyrocketing costs and then attempts to conceal them. We are easy prey to promises of painless ways of doing things. We seemingly never learn that painless (as in insurance and socialist programs), breaks the vital financial link between medical provider and patient. It provides a free zone of irresponsibility that leaves costs unchecked. Finally then, free ends up costing the most, even while robbing us of character.

Up through Grover Cleveland's presidency, it was understood that the financial support of the people was not the function of government, but that the people supported the necessary expenses of government. He made clear that the plight of poor and needy Americans could be faithfully entrusted to the generosity of their sturdy fellow Americans. (Even modern disaster response proves he was right.) In this, Cleveland was clearly defining the limited role of government. When government is limited to what government needs to do in terms of order, justice, and security, "we the people" do arise to the occasion and find the means to support both the government and the burdens of our fellow citizens.

Wise Mr. Cleveland could have gone on to explain that this truly is the legitimate, permanent separation of powers between the Church and the State. Indeed, it wasn't long after Cleveland that the state started assuming more and more responsibilities the church should have taken. As

it is, both church and state have suffered for the switch. The bankrupting costs to the government of entitlement spending is a tragedy. But so is the timid character of a church relieved of direct responsibility to the poor. Not only are Christians supposedly freed from responsibility to the genuinely poor among us, but the sheep of the church are themselves guilty of overgrazing government pastures. The great tragedy is the mentality that has transformed many churches from being churches of compassion and giving (part of the essential nature of the Gospel) into an "owes me" culture of takers and cheaters. And what can we say of the damage to Christian faith when our substance is diverted into shortsighted pleasures and undisciplined materialism?

If only Christians could grasp the fact that the distraction with things that pass away robs us of joy and gratitude in God for things that last, for example, houses not made with hands, eternal in the heavens (2 Corinthians 5:1).

Why not try this solution:

- Prepare for accountability to God by assuming the responsible role as stewards of earthly things as gifts from God.
- Assume responsibility for total integrity in earning, buying, selling, and giving.
- Reject the notion that I can lay claim to the labors and resources of others.
- Take the long view of sharing and laying up treasure in Heaven.
- Remember: "*We brought nothing into this world, and it is certain we can carry nothing out*" (1 Timothy 6:7).

~Lester Troyer