

## THE CITY CHURCH AND PAYDAY LOANS

Yes the Payday loans may be coming back to town with their high fees and interests rates that used to exploit the poor of our community at 400% a year. The bill is HB 2611 and I have more information on Community Renewal's website about this bill, how you can help stop it. Basically the lending institutions are reintroducing payday loans based on the premise that there are no others lending to the poor and the poor need money. They justify these lending practices based on the fact that there is a need that is not being met. This is where the Church, large C church the faith community could make a difference. The big question in Christian Community development work has been, "if your church left the community would it be missed? Would anyone notice?" Meaning does it contribute anything of value to the community? Does it make a difference? I believe it does!

The role of the church has been to lift up Christ and his Kingdom and to defeat the works of the devil. In Christ Church New Zealand the community was oppressed by credit card interest rates of over 40% so the Church organized and eliminated millions of dollars in debt by lending in a Biblical way to solve their community's financial problems. Sometimes it takes a city church effort and contribution to defeat the devil.

In our community there have been individuals and churches who have been doing micro-lending with no interest charged to the poor. Community Renewal has done about 25-30 loans, I have personally done loans and several churches like Northminster Presbyterian have done loans. However this is less than a drop in the bucket when how State was doing about \$140,000,000 in payday loans. How do we show we are meeting the needs of the poor? Making a difference?

We have used the phrase "it takes a village" sometimes it really does take a unified church to defeat evil through doing the good works we can only do together in faith. In this situation if there is no alternative solution for the poor, predatory lending wins, will we allow that by being passive and not doing the good works that God has called us to do? I have posted three articles on the website that are much more extensive if you are interested-[www.transformingtucson.org](http://www.transformingtucson.org)

Payday loans – HB 2611 Please contact your State senators and ask them to vote against the reestablishment of payday lending in our State. I was upset to see that there is an attempt to reestablish payday lending in our State. I personally believe it is the responsibility of the church to be doing interest free lending to the poor. The lending institutions are saying since no one else is lending to the poor, there is a need and we need to be able to bring back payday loans. I believe the church, the community of faith is to lead in every area of our culture according to the Kingdom of God, according to God's will. Jesus says, "And if you lend money only to those who can repay you, what good is that? Even sinners will lend (at 390% apr in the past) to their own kind for a full return." In Luke 6:34 Jesus says we are to lend, he uses the word lend, but how many people lend money much less lend money to the poor? (Deuteronomy 15:1-11) There are a lot of people who believe that America is on the verge of being judged and that we desperately need a revival! If the church cannot see its sins of omission and confess and repent then revival may not come to America. When Israel was going to be judged by God the Israelites were minimizing their sin and discounted the "fact" that God was going to judge them.

“Then why do these people keep going along their self-destructive path, refusing to turn back, even though I have warned them?...Is anyone sorry for sin? Does anyone say, ‘What a terrible thing I have done?’ No! All are running down the path of sin as swiftly as a horse rushing into battle!”...“They do not know what the Lord requires of them.” Jeremiah 8:5-8 The excuse is that we are saved and under grace, but cheap grace is where we ignore Christ as Lord and what he requires of us. Evil flourishes when good men and women do nothing. The sins of America have to do with their idols! What do you think they are? Is money, materialism and greed the area we are afraid to mention as an idol, a sin that brings God’s wrath? Do you believe in the judgment of God? There are also sins of omission in failing to protect the poor from predator lenders-Why? God hates it when people take advantage of the vulnerable! We cannot excuse our sins using cheap grace, God will not stand for that. “even your most pious meetings are sinful and false. I want nothing to more to do with them..... From now on, when you lift up your hands in prayer, I will refuse to look. Even though you offer many prayers, I will not listen....Learn to do good. Seek justice. Help the oppressed. Defend the orphan. Fight for the rights of widows.” (Isaiah 1:13-15&17) Israel rationalized their corporate responsibility and God’s judgment away feeling secure in God’s unfailing covenant love, but ignoring what was required of them. Are we not doing the same in the church today? Israel’s response to the warnings of coming judgments were. “Surely you won’t be angry about such a little thing! Surely you can forget it!” (Jeremiah 3:5)

What if God judges the culture and we have not been the Salt and Light that we are called to be? Are we to be held accountable? Light is the metaphor for God’s truth that we are to speak that truth in love into every domain and sector of society. “If you warn them and they keep on sinning and refuse to repent, they will die in their sins. But you will have saved your life because you did what you were told to do....If you did not warn them of the consequences, then they will die in their sins...and I will hold you responsible.” (Ezekiel 3:19-20) Salt is often a metaphor for good works and we are held accountable for them as well. “Then the King will turn to those on the left and say, ‘Away with you, you cursed ones, into the eternal fire prepared for the Devil and his demons! For I was hungry, and you didn’t feed me. I was thirsty, and you did not give me anything to drink.’ And so on. (Mathew 25:41-42) we are required to be obedient and sins of omission are about neglecting our God given responsibilities to especially those in need as this passage clearly states. We are called to meet the needs of the needy and not to neglect those needs. This is our responsibility and we cannot escape it even if we desire to.

I have heard many times as a therapist, “it is easier to get forgiveness than permission in this relationship.” This in a marriage or family setting often abuses the forgiver, as well as the relationship, and is another form of cheap grace. God does grant permission, but with consequences. (1 Samuel 8) It is better to seek his will than be under his discipline. Are we as the church in the wealthiest nation in the world seeking to get permission to neglect the oppression of the poor and looking for a forgiveness without consequences?

We are called corporately to work and pray for the welfare of the city we live in. (Jeremiah 29:4-7) It is clear that we are to protect the powerless and work towards prosperity not allowing practices that perpetuate oppression and poverty upon the vulnerable like payday lending. I believe our part is to stand against these oppressive lending practices and provide an alternative, lending with the motive of obedience and care rather than profit.

I believe that there needs to be cultural transformation starting with individuals, families and the church more than institutional transformation; however to combat these institutional forces we need to work together in churches and non-profits to give loans to the poor. We need a corporate effort to overcome this evil. For how to do this ask your pastor if your church is doing interest free lending to the poor. You can contribute also by giving money or becoming a mentor to those taking out loans at Community Renewal. Also you can contact those in the State Senate on the finance committee as listed below.

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If these issues are truly what God wants us to address and I think they are, He will grant us conviction and help us to surrender to His Spirit and his will as the body of Christ in Tucson. He will provide us with the grace and provision to do his will. These Biblical imperatives will not be a burden, but a great blessing in our lives, because his yoke is easy and his burden is light. Can we seek him and his kingdom together over the issues our community is facing. Please commit this to prayer and action.

Thank you

Randy Reynolds