

SERMON 796

Eighteenth Week after Pentecost

September 22, 2013

912th Week as Priest

738th Week at St Dunstan's

3rd Week at Epiphany-Tallassee

DIRTY ROTTEN SCOUNDRELS

Grace to you, and peace, from God our Father and the Lord Jesus Christ. Amen.

The Biblical scholars consider “The Unjust Steward” to be the most difficult of all of the parables of Jesus. The 16th Century Bible Translator William Tyndale called it “The Tale of the Wicked Mammon.” (Mammon is another word for money or wealth.) Others have called it the Parable of the Unrighteous Servant and the Shrewd Manager.

I think the story should be called, “Dirty Rotten Scoundrels,” after the old movie starring Steve Martin and Michael Caine as two con men. I have had some experience with dirty rotten scoundrels. After all, I was a banker for a dozen years.

There were three banks , where we lived for almost 17 years. Citizens Bank, First National, and my bank. Used to be that the small-town banker was one of the most respected people in the community. But times changed, and people changed, and values changed, and some would even say that the truth changed.

Billy was the head cashier at **Citizens Bank** for almost **30** years. **Billy** wore the same thing every day—blue blazer, white shirt, red tie, gray pants, and penny loafers. **He** and his wife, who also worked at the bank, were very private people, very quiet and proper. They had no children and lived with **Judy's** ancient mother in an old wood-frame house out in the country. **But** then **Billy** and **Judy** built a fine brick home on Main Street, and started driving expensive new cars. **Judy** traded her old frumpy dresses for designer clothes, and people began to talk. **Before** long the owner of **Citizens Bank** discovered—with the help of the **FBI**—that **Billy** and **Judy** were stealing them blind.

Good Old Billy, it seems, was siphoning funds from the overnight investment account into a personal money market in his name at **AmSouth**. **And** he was using the money to buy high-risk stocks, and then to gamble at **Biloxi** to try to win back the money he'd lost in the stock market. If you recall, there was a collapse of the tech market about that time. Millions of people lost billions of dollars.

Billy went through twenty-five millions of the bank's money in a few years. **At** first, he just took a little. Then more. Then a lot more. Some people would call **Billy** a 'shrewd manager,' or a 'clever steward,' but in my book he was a dirty rotten scoundrel. **Judy**, of course, never knew anything about her husband's actions for she knew him to be "only honest and faithful in matters both small and large." **Billy** is still doing time at the federal prison in Talladega. **Judy** divorced him and moved to Mississippi, which is about the same as disappearing off the face of the earth.

Then there was **Doug**, the President of **First National Bank**. **Doug** and **Bobby** both grew up in that little town, and used to play golf together

every Wednesday afternoon and every Saturday morning, because Doug's bank and Bobby's funeral home were both closed at those times.

Doug and Bobby and their wives did a lot of socializing over the years, so when Bobby got a divorce and married another woman, who was recently divorced from her husband, it affected their social standing. Then Bobby refused to pay alimony to his ex-wife, or child support for his teenage son, because a paternity test discovered that his old buddy Doug was the child's father. Dirty rotten scoundrels, every one of them. But they were handsome and charming, and their children were all above average.

About the time I left banking there was a worldwide panic over something called "Y2K." Somebody at IBM or MIT or somewhere discovered that all the computers in the world were coded to the exact same date—*year, month, and day*—and time—*hour, minute, and second*. But not one of those computers was programmed to tell the correct date and time past midnight on **December 31, 1999**. "Y2K" stood for the Year **2000**, and the conclusion was that all of the computers throughout the world—including banking, the stock markets, the insurance companies, and the governments—would crash at New Year's Eve. And the entire world would be thrown into the **Dark Ages**. The reason they were convinced this would happen was that on New Year's at midnight, all the clocks would read **01-01-00**—instead of **01-01-2000**. They were programmed for two digits, not four, and there was no such year as Zero. It would be the end of the world.

So do you know what happened? Well, in my little town, some people went absolutely crazy. They thought it was the Second Coming. A woman who worked for me at the bank told her daughter there was no use in planning her spring wedding because the Apocalypse was happening on New Year's Eve. We would all be dead.

As for the banks, the insurance companies, and the investment firms, they hired consultants who told them they had to replace all of their computer hardware and software immediately. And people made billions of dollars (and Swiss francs, and German marks) buying and selling equipment that would prevent the end of the world.

And then on New Year's Eve, nothing happened. Nothing at all. The old computers worked. The new computers worked. And a lot of dirty rotten scoundrels pulled the biggest con in the history of the world.

That is, until late **2007**, when the federal government discovered that the largest banking, insurance, and investment firms in **America** were on the very edge of financial ruin. For almost a decade, **FDIC** regulators had been relaxing requirements, overlooking omissions, and allowing banks to enter risky markets and high-risk investments. Unjust stewards and unrighteous servants and shrewd managers—all of them dirty rotten scoundrels—made loans, packaged mortgages, and approved outstandingly bad investments in everything from real estate to hedge funds to derivatives. The result was the worst economic collapse since the **Great Depression**. A lot of good people lost their jobs, their retirement funds, their savings, their future—and we will be years, maybe decades, recovering from it.

Two presidents—Mr. **B**ush and Mr. Obama—determined that it was necessary to bail out the financial institutions because they were ‘too big to fail.’ Now, understand me: I believe that these two men are honest and honorable. **B**ut I also believe they were influenced by no shortage of dirty rotten scoundrels. **A**nd we are all paying the price.

Much of what Jesus has to say in this story is deeply troubling to me. It is clear from the story that Jesus even has compassion and love for the dirty rotten scoundrels of this world.

But his final words are clear to us all: “You cannot serve two masters, because either you will hate the one and love the other, or be devoted to the one and despise the other. You cannot serve **G**od and money.”

This was the lesson that I learned as a bank president and a parish priest. I was pulled in two different directions. **A**nd, thanks be to **G**od, before too long, I was pulled completely to the priesthood.

Let these stories be lessons for us all. We are responsible for things small and large. We will answer for things done and left undone. There will be a reckoning one day. There will be a reckoning. *Amen.*

1,267 words