

I am weary of hearing depressing financial news:

- Dwindling 401s and stock market plunges;
- Ponzi schemes where greedy folks have bilked other greedy folks;
- Executive stock options, where the Board of Directors considers offering other forms of bonus compensation other than company stock since company stock has plunged – an option not offered investors;
- Declining home values;
- The DOW Jones average as the heartbeat of our nation, which if true means we are in cardiac arrest – Yet, as Jon Stewart pointed out on his Daily Show, the DOW Jones average is based on the opinions of investors based on the opinions of accountants and financial analysts based on the opinions of executives and directors based on the opinions of those to whom good and services are rendered.
- Our nation's rising debt to income ratio;
- Bail outs and stimulus plans.

Weary of hearing about finances, especially how dire they are, you come to church, a safe haven of rest with one hour's less rest due to daylight savings time, only to be confronted once more.

- It is very likely we won't reach our budget for 2009.
- Responsible stewardship means living within our means.
- We will look at ways to trim the budget and increase our income, praying we will not become mean in order to live within our means. [That's praying with an "a" not an "e."]
- We all will provide the bail out and I am to provide the stimulus!

"You don't talk about money very much," someone said. "You need to talk about it more." I think that's true and it's not true I don't talk about money. Every Sunday I talk about the need to give ourselves to God. I speak with a heart convinced of the truth of the paradoxes of faith. Those who want to save their life will lose it; those willing to lose their life for Christ's sake and

for the sake of the gospel will save their life. For those who believe money is life isn't the message still true?

“If any want to become my followers, let them deny themselves, take up their cross and follow me.” Notice Jesus said followers had to deny themselves. Self-denial cannot be imposed upon another. Self-denial is not an obligation forced upon someone; self-denial is a matter of conscience, of the heart, of volition and will. Self-denial isn't a rule to be followed; it's a change of heart transforming rules into desires.

- Remember the story of the rich young ruler. He kept all the rules. “What other rules do I need to keep to find life? What must I do to inherit eternal life?” Jesus' answer was not about another rule; it was about the transformation of his heart. Give what you have to the poor and follow me – which isn't a command as much as it is an invitation. It's not an order one complies with; it's an invitation to which one responds. Eternal life isn't another thing to possess; eternal life possesses us and transforms us, not against our will, but as an expression of our transformed will.
- To consider what one gives to God don't look at one's checking account or one's investment portfolio. Look at one's heart. Giving isn't ultimately about opening one's wallet; it's about opening one's heart to God and others.

I think Jesus had an easier time talking about money and the church because Jesus didn't have a church and didn't receive 17.39% of the church's budget.

- That's what I receive in salary, housing, insurance, disability, social security allowance and retirement. You give \$100 to the church budget and I receive \$17.39. I give \$100 to the church budget and I receive \$17.39, which is a better return than any of my recent investments. Consequently we should all give more to the church budget!
- Jesus didn't indirectly promote his own salary by promoting the budget, wasn't concerned with building maintenance and

appearance, didn't have to find funds for programs, literature or utilities, and didn't have to pay for snow removal or tree trimming. The needs of the entourage of disciples were met either by themselves or by those who followed at a slight distance and helped fund the journey. Apparently Jesus didn't compel anyone to give financially; I suppose they gave because they saw the need and responded from a generous heart. Maybe, when they stopped at night and prepared for the next day, they wondered where the money would come from, concerned some were paying more than their fair share, suggesting some should give more so others could give less. If they did their conversations didn't make it to the scriptures, probably because someone thought it wasn't sufficiently spiritual.

I am glad we have a building used by us and many folks within the community. I am glad it is a clean place, heated and cooled, though seldom to suit everyone in attendance. I am glad we have literature to share, programs and ministries with which we can participate. Ministry costs money. Through the budget we have the opportunity to decide what we believe is important and how we will give to support those important aspects of church life.

- Outliers, Malcolm Gladwell's new book, makes a strong case for acknowledging we are who we are in part because of our heritage and our opportunities. Hard work and inherent intelligence are not the only factors in shaping our course. Some of our success has to do with luck and ancestry.
- I had the good fortune to have a father who taught me about financial stewardship. As a young man with a young son and daughter, he became convinced that as an expression of his commitment to God he needed to give at least 10% of his gross income to the church. He knew tithing was an Old Testament concept, and he was convinced Jesus did not ask less of us than Jesus' ancestors believed were asked of them. When he came to that realization he calculated all the money he had made in the past, tacked on an appropriate interest amount for accounts overdue, and then made sure he gave God at

least 10%. He caught up and never looked back. He was legalistic about it at first, but he would gladly tell you he never gives anything he doesn't want to give. He gives because it is a joy to give; it's a privilege to give. It wasn't his wallet alone that was transformed; it was his heart, too. His heart and his wallet have been converted and connected ever since.

- That's my heritage. I have always given at least 10% of my gross income to the church. I don't give a penny because I have to give; I give because there is a great joy in giving, and I am thankful for the privilege.

Giving is more than money. Stewardship is about the use of resources – time, abilities, and funds. One contribution is not a substitute for another. We are stewards of all we have received, of all we have. That's why we should each consider working in the nursery whether we have children in there or not. That's why we should consider teaching, serving, working and helping, not because we are obligated to do so, but because we want to do so. We want to teach children because children matter to us and to God. We want to feed the poor because the poor matter to us and to God.

Sometimes the want tos begin with the have tos, though if they never progress from the have tos to the want tos we become bitter, jealous and tired from fulfilling obligations rather than experiencing joy.

Charles Hadden Spurgeon, a great British Baptist preacher from more than a century ago, was once asked to address a group of bankers. He chose as his text, "What does it profit a man ..." Jesus said there was no profit in holding tightly to what one has, no matter what the market presently would lead one to believe. "What does it cost a man or a woman or a child ..." I think the long term cost of poor stewardship is not the diminishment of assets but the loss of joy. If one does not give one will never know the joy of giving. Riches were kept by their owners to their hurt, the writer of Ecclesiastes penned; He offered the words not as a slogan for a capital campaign but as a testimony to experience. We enter the world naked and

return to the earth the same way, ultimately. “How much did he leave?” the potential heir asked the undertaker regarding the deceased. “All of it,” was the response. “How much did he give?” That’s another question.

How much should you give? At least enough to fund 17.39% of the budget! I can’t tell you how much to give. No one can. How much do you want to give your time, abilities, funds? How much are you willing to turn lose of and experience the joy that comes from giving? Some say they give because there is a need; I give because there is a need within me to give. I don’t give because I have to; I give because I desire to give.

Truth is, the budget is helped either way. Currency and checks don’t indicate whether they arrived under duress or out of sheer pleasure. I suppose if Benjamin Franklin could speak from the \$100 bill he could tell us what brought him here, though I think Abraham Lincoln and George Washington are more likely to attend the services.

Last year more than 240 distinct giving units gave funds to the church – individuals, couples, families. That’s remarkable, I think. The greatest number of givers to the church gave between \$1,000-5,000 for the year to the budget. That means we need every gift, that we depend upon all of us rather than on a few of us, which is wonderful and healthy. Thank you for what you give – money, time, and abilities. We are very blessed.

This year some within our congregation are hurting financially. We need to find ways of offering support and help to those in financial need. We are also aware many hurts are not about money, and are the kinds of pains money cannot solve. We need to continue finding ways to offer support, encouragement and love to those who are in need.

We are in this together, helping each other, supporting each other, giving to and for one another. We all have difficult decisions to make. By God’s grace and guided by God’s mercy may we decide wisely and responsibly.

Help us, O God, to take up our cross and follow, finding joy in giving ourselves to you. Help us, O God, not to talk about stewardship for the sake of more funds, or more workers, or more opportunities. Rather let us talk about stewardship as an expression of grace-filled and transformed lives. Amen.

Hymn

Two stories and a short commentary:

- Cameron Edgar, as President of the Safe Community Coalition, invited 250 sixth graders for a conference here this past Friday. Forty adults were to accompany them. Half of the adults went to the wrong church, even though they were provided name and address of our church. After they learned of their mistake they said they were not aware of the church though their children attend schools in our immediate area.
- I rented a car from a local agency and the young man who drove me to my car when I returned the rental asked what I did for a living. I told him I was a minister. He asked what church, and when I told him he asked where the church was located. "Where do you live?" I inquired. "McLean" was his answer. How long? Six years. And you have no idea where the church is located? No.

For many months the Initiative Steering Committee has met with Kerns Architects to talk about what we need to do to and with our facilities so we are more easily recognized as a church, so more folks know who we are and where we are located. We need to continue to plan what we should do to enhance and improve our facilities. We need to develop a comprehensive plan for renovations and alterations so that each segment, each piece fits with the other. In the next few months we will present a proposal for the congregation's consideration which will permit us to do as much or as little as we believe we are able.

We can also tell everyone we know, everyone we encounter, about the church, about the life and joy we find through God and this fellowship. All of us can do this, and it has no financial cost. Yet that's not all we need to do. We need to reach out to the community and we need to improve our facilities.

I know the time is not optimal for a capital campaign, but we need by faith to consider what we should do. May God continue to guide us all.