

Speaking About Money
(or All the Church Does is Ask for Money!)
By Mark Smiley
2 Thessalonians 3:6-13 and Luke 19:1-10
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Good morning, church! The Lord be with you!

I truly am blessed to be able to be with you today. I am thankful to the saints who have mentored me along the way in the joy of giving, and I am especially thankful to this congregation, Westminster United Methodist Church, for being such generous, caring disciples of Jesus Christ.

I do love to give. I LOVE to give! I find great pleasure in sharing the resources with which God has blessed me. And I find even greater pleasure when I can help someone else discover the joy of giving.

My task today is to speak to you about Christian stewardship: what it means, what it looks like, and how to catch it!

In some ways, I get to be a prophet today. There is a certain risk in being a prophet. There is risk in talking about money.

When I was working full-time as a church consultant 20 years ago, I did not pastor a local church but instead got to attend one. Every once in a while, our pastor invited me to preach. The first time, he asked what subject I would like to preach about, and I said: "That's easy: stewardship." "Oh, good," he said, "then they won't be mad at me!"

Well, I'm not a guest preacher today. I'm your pastor. So when I talk about stewardship, you might just get mad at me. I hope not. If anything, I hope I get you thinking. But it's a risk I'm willing to take to help you discover the joy of giving generously to God's work.

"All the church does is ask for money!" That is the complaint so many have. Here's a way to turn the question on its head: "All Jesus Christ asks for is everything!" Everything! Jesus said, "Whoever wants to be my disciple must deny themselves, take up their cross, and follow me" (Luke 9:23 NIV). It would be easier if the church were just asking for money. Jesus asks for everything! Aren't you sorry you brought it up? See, I'm in trouble already.

I don't mind talking about money. I don't mind talking about giving. I like talking about extravagant generosity. I like it, because I have seen what happens when Christians get excited about giving to God. Those of us who are Christians need to talk about giving. We have to talk about giving. Giving is a subject that lies at the core of the Christian faith. Jesus talked about it frequently. In the New Revised Standard version of the Gospels, Jesus mentions the word "money" 24 times, "wealth" 8 times, "possessions" 10 times, and "greed" 3 times. In the whole Bible, "money" appears 125 times. It appears that money is a sacred subject.

Yet, in general, we as United Methodists don't like to talk about it very much. We're concerned, perhaps with good reason, that we not be classed with the prosperity gospel or TV preachers who always seem to be asking for our money. Nonetheless, we're so concerned about not offending anyone that we sometimes neglect to remind each other of the promises we made when we joined the church: to share freely of our time, our talents, our gifts, our service, and our witness.

I'll tell you what: if we don't talk about money, if we don't talk about giving, the result will be clearly reflected in our giving statistics. The churches that don't talk about it, don't receive it. As James 4:2 says, "You have not, because you ask not."

Now, I'm not sharing these things to make you feel bad, because I know all of you are givers in one way or another. Some of you are extremely generous in what you give to the church and to other causes. Some of you may be tithers, giving 10% of your income to the church, and some of you may give even more than that. Some of you give very generously of your time to the church and to other projects that meet human need. Hallelujah! We appreciate your commitment to Christ's church, and we thank you for inspiring us all.

No matter what we give, however, we all need to be reminded from time to time of the commitment we have made to Christ and to the Church. I can honestly say that it is only in the last 2/3 of my life that giving has taken on a special significance for me. Tithing, or giving a percentage of one's income, was never emphasized in the churches where I was raised. And my father was a pastor! I know my parents gave – something. But we simply never talked about money. However, in my early adulthood, I discovered that some persons who I loved and respected found tithing to be an important discipline and a joy-filled expression of their faith. These were not persons with large incomes, but persons with average incomes who nonetheless gave generously. They didn't give because they had to give, they gave because they loved to give. Suddenly, what they said and did in the church and in their world took on a much greater significance for me when I realized how generously they gave. They meant what they said. They backed up their words with actions. They truly did care.

These persons didn't just give their money, either. Their whole lives were devoted to giving. They were the first ones to send thank you notes when someone did something for them or for the church. They were the first ones to volunteer for thankless jobs. They were the first ones who said hello to visitors, or who invited new persons to dinner in their home. They were the first ones who remembered to send birthday cards to shut-ins. These Christian people had a lifestyle of giving, a powerful example of the Spirit of Christ in action, and they certainly inspired me and my family.

Seeing these truly joyful givers has led our family to try to share in the gratification and the fulfillment that comes from giving. We have since increased our giving to the point of becoming tithers ourselves. With the increase, we have found that we feel more a part of the churches we served than we ever did before. We are intensely interested in how well the church is doing, and our love for the church has grown. No, unlike the promise of some prosperity gospel preachers, giving has not made us financially rich, but it has been profoundly satisfying to see how our gifts

have made a difference to others. We have also had everything we need – maybe not everything we want – but everything we need – in abundance.

You need to know that I am not sharing the fact that we tithe to brag about ourselves. Jesus had a few caustic words about those who brag about the good things they do. No, like the Apostle Paul, if I'm going to brag about anyone, I'm going to brag about Jesus Christ. It is only because of God's gift in Jesus Christ that we are able to do the good that we do. It is not about me, and it is not about you. It is about God! We are privileged to give because God gave to us first.

Are there other forms of stewardship besides money? Absolutely. Time, talent, and energy are extremely valuable. Some people have little in the way of financial resources, but they are workers. In most churches, I know that some volunteer much more than 10% of their free time and save the church untold amounts of money. They serve in positions such as trustees, doing maintenance, construction, cleaning, Sunday School teaching, cooking, making afghans, music, youth work, financial management, administration, and folding bulletins and newsletters, to name just a few. No way could churches do what they do with only paid staff. Volunteering helps us become even more generous givers, as we see the need first-hand and want to participate in it.

But we have to be careful that our talk of time and energy erodes our need to give to God, and to support our church, financially. We do need to give, and we do need to encourage giving. Time and talent won't pay a pastor or church staffperson's salary, cover an oil or electricity bill, or buy Sunday School resources. Time and talent won't pay for the cost of a church summer camp or ROCK where our kids can form a living relationship with Jesus Christ through an intentional Christian community. Time and talent will not pay to feed or house the hungry or vaccinate poor children. Many needs require money. There is no getting around it. We as followers of Christ need to give, and we need to encourage others to give.

Having said all that, let me offer a few caveats. Every time I start talking about financial stewardship, at least one person takes me aside and describes, with great guilt, their personal financial problems. I know that most of these folks are giving something to the church. Some may be our greatest volunteers. Some, although they may not realize it, may be among our greatest givers. Hearing their stories, I am even more impressed with what their gifts are costing them. By the way, if you would like to get control of your finances, pay attention to the announcements for Financial Peace University, featuring Dave Ramsey on video, which will be starting here after the first of the year. We will be offering this class as a service to the community and church, and I hope you can come.

What about this whole tithing thing? It's a joy, but be careful! It's easy to get caught up in stewardship by algebra. Yes, the tithe, 10%, is the Biblical standard. But is it 10% of the gross, before taxes, or of the net? Does it include the amount paid for our health insurance, social security, or pension? What about flex spending for dependent care? Should we give a tithe on our pension now and when we receive it later? Or is that double taxation? When we get caught up in stewardship by algebra, there are risks – including such things as resentment, cheating, guilt, and judgmentalism. We may resent what we are giving, make excuses, lose sleep, parse the details of others' gifts, strain gnats but swallow camels [Mat 23:24] – (and we know what Jesus thought

about that). In short, we can become guilty of the very things for which Jesus loudly criticized the Pharisees. What did Zaccheus give? Not 10%, but 50%! And, in cases where he made money by theft, he gave 400% of his proceeds back to his victims! What did the widow give? Just a mite, but it was 100 % of all she had. A tithe, for Jesus, had no value, if it was not accompanied by justice in all of our dealings with others. It also needed to be accompanied by joy!

Yes, what is important in our giving is that we give with joy! We need to give, not until it hurts, but until we split our sides with laughter. We need to give with reckless abandon, perhaps not even letting our right hand know what our left hand is doing. This doesn't necessarily mean that we forsake all financial responsibility. Good stewardship includes caring responsibly for our families and dependents. But good stewardship also includes expanding the circle of family, expanding it ever wider until it encompasses all of God's children.

So, how much money should you give? That is between you and God. Our family's goal is to give at least a tithe, meaning 10% of our income. Sometimes we can give more, and sometimes we have had to give less. Sometimes time was nearly all we could give. Let me tell you: a tithe for somebody who earns \$100,000 is less of a burden than for somebody who earns \$10,000. If you earn \$100,000, a tithe of \$10,000 leaves you with \$90,000. I suspect most of us could get by on that. However, if you earn \$10,000, a tithe of \$1,000 will leave you with just \$9,000. That's not so much. You see the difference? That's why many dedicated Christians with high incomes give much more than a simple tithe of 10%. And why we shouldn't stand in judgment about what anybody else gives. Giving is a spiritual discipline and an act of love. It should not be a straitjacket, a hammer, or a yardstick determining one's level of faithfulness to God.

Do you think you're too poor for your gift to make any difference? A recent study in *Atlantic* magazine was titled **Why the Rich Don't Give to Charity** (March 20th, 2013). It pointed out that "The wealthiest Americans donate 1.3 percent of their income; the poorest, 3.2 percent." It also noted that "Last year, not one of the top 50 individual charitable gifts went to a social-service organization or to a charity that principally serves the poor and the dispossessed." So, by percentage of income, the poor give more than the rich! Maybe they remember what it has been like when they have had to depend on the kindness of others to survive. **Every gift** makes a difference to God. **Every gift** is important, no matter how large or small, if it is given with love.

How does a tithe, giving 10% of your income, feel for you? Does it fill you with joy? Does it challenge you? Does it scare you? If it scares you, then I suggest the following: First, set a goal based on percentage giving that you can meet freely and gladly. Remain faithful to your goal. Love giving it. As you become comfortable with your gift, even joyful, pray that you might increase it. If you give at 3% of your income, pray that you might increase it to 4%. If you give at 5%, pray for 6%. If you give at 12%, pray for 15%. Why not? This is supposed to be fun, right?

What happens if you see another urgent need? If you believe God has called you to respond to it, try to meet it by sacrificing something else, or perhaps even drop back a point or so in your regular giving for a while until you meet that specific need. Whatever you give, if you give it gladly and freely, you can be certain that God will add to it to make it superb.

Finally, what happens when we give? Learning to give may be one of the most exciting things you've ever done. It certainly has been for us. Seeing our money and time go to changed lives, a stronger church, and improved communities is well worth the sacrifices we have had to make.

Friends, thank you for being the givers that you are. Thank you for investing in the future of this church, and the future of all who are touched by its ministries.

Let me conclude with the words of the Apostle Paul in 2nd Thessalonians:

³You need to know, friends, that thanking God over and over for you is not only a pleasure; it's a must. We *have* to do it. Your faith is growing phenomenally; your love for each other is developing wonderfully. Why, it's only right that we give thanks. ⁴We're so proud of you; you're so steady and determined in your faith despite all the hard times that have come down on you. We tell everyone we meet in the churches all about you. ...
Grace is behind and through all of this, our God giving himself freely, the Master, Jesus Christ, giving himself freely.

For God is good! All the time! Amen.

--- Mark Smiley

Sources:

The Atlantic Monthly, March 20, 2013

The Message, Eugene Peterson