The Sermon on the Amount

Matthew 15:14-30 (NRSVUE) "For it is as if a man, going on a journey, summoned his slaves and entrusted his property to them; [15]to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. At once [16]the one who had received the five talents went off and traded with them and made five more talents. [17]In the same way, the one who had the two talents made two more talents. [18]But the one who had received the one talent went off and dug a hole in the ground and hid his master's money. [19]After a long time the master of those slaves came and settled accounts with them. [20]Then the one who had received the five talents came forward, bringing five more talents, saying, 'Master, you handed over to me five talents; see, I have made five more talents.' [21]His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.' [22]And the one with the two talents also came forward, saying, 'Master, you handed over to me two talents; see, I have made two more talents.' [23]His master said to him, 'Well done, good and trustworthy slave; you have been trustworthy in a few things; I will put you in charge of many things; enter into the joy of your master.' [24]Then the one who had received the one talent also came forward, saying, **'Master,** ***I knew that you were a harsh man, reaping where you did not sow and gathering where you did not scatter, [25]so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' [26]But his master replied, 'You wicked and lazy slave! You knew, did you, that I reap where I did not sow and gather where I did not scatter? [27]Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. [28]So take the talent from him, and give it to the one with the ten talents. [29]For to all those who have, more will be given, and they will have an abundance, but from those who have nothing, even what they have will be taken away. [30]As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.'***

The Word of God for the people of God…

Today's sermon title is, "The Sermon on the Amount." Don't panic! That's a cutsie and, hopefully, catchy phrase to help you remember that Christian Stewardship is *not about* an amount; although, one *by-product* of stewardship is an amount.

In a real sense I'm "preaching to the choir," because I've known few congregations that, on a per-capita basis, do as good a job financially supporting the life and work of the church. But, again, Christian Stewardship is not about giving money to the church or financially supporting anything; although, one *by-product* of stewardship is financial support. But it's the by-product, not the purpose.

Today we will consider a resolution to investigate and make recommendations regarding some upgrading of our facility to make it more inviting to our neighbors and more conducive to the work and ministry we undertake. But the sermon is not about financing that project; although, the timing may be effective.

Christian stewardship is a spiritual discipline, not a financial one, about who you are and how you manage what you have—as the cliché puts it "time, talent, and treasure."

What I will say today is nothing new. It's intended as a reaffirmation for those whose financial lives are in order, and an encouragement to those who may be

struggling. There is an effective way to be a faithful steward, no matter what your financial status may be.

Let me share a personal testimony. I was in my forties before I had any clue how to create a personal budget. It wasn't taught in school, and I don't think my parents lived on a budget. I'd spend hours trying to create one, but no matter what I did, we ended up living paycheck to paycheck, and by the time I was in my early forties we had no savings and were head-over-heels in debt.

The most embarrassing part was my offerings to the church. I'd grown up in a church that pounded away at the tithe, legalistically. Lots of guilt. But we could never get close to 10%. And I was the pastor!

In my early 40s, two things happened. A member of a nearby Christian Church—a CPA—created a financial planning seminar for ministers because he said, "Ministers are terrible money managers! They may be great at managing a church budget but, for most of them, their personal finances are a train wreck." Guilty.

I attended his seminar (it was free), and for the first time in my life learned how to put together a realistic budget.

The second thing was that I found a Stewardship program called, "Growth in Grace," and through realistic budgeting and that program, eventually we got our debt to a manageable level, and we were tithers.

And here's the thing: both the budgeting seminar and the stewardship program were built on the same principle. Neither was about any amount. Both were built upon the biblical principle of percentages.

Now, the budget template I learned in that seminar may not work for you; in fact, we use a different approach today; but see, here's the thing, when you're focused on percentages rather than amounts, if your income goes up, your budget lines can shift. If your income goes down, you can shift again.

Another important principle of stewardship is that it all belongs to God, anyway, because God created it. We just manage it. Everything we have; everything we accumulate, is acquired through the gifts and abilities God has given to humanity. The old hymn puts it this way:

"We give Thee but Thine on, whate're the gift may be.
All that we have is Thine alone, a trust, O Lord, from Thee."

A few years ago, before I was pastor, this congregation held a Stewardship Retreat that I had designed on the basis of the "Growth in Grace" program. Some of you may remember it. For you, as I said earlier, this will be a reaffirmation.

The "Growth in Grace" stewardship model is built on the concept of percentage giving. But I don't advocate the classic 10% tithe as the ultimate template of

stewardship. Two reasons: (1) if you're not tithing, it's likely unrealistic to think you can suddenly start giving 10%. That was always our problem with stewardship. It was too big a jump.

So here's the first principle of "Growth in Grace:" *start where you are*, and grow from there. The crucial element is growth, which is an act of trust in the grace of God. And again, the crucial point is not the degree of increase but rather the trust demonstrated in the increase, even if it's just a fraction of a percent.

Start where you are. Review your giving over the past year. What percent of your income does it represent? Start there. Do you mean gross or net? *Pshh*. Don't get legalistic on me. You decide. It's between you and God. We started with net and increased every year until we reached 10% of net. Then we raised our goal to 10% of gross.

And see, here's the second reason the classic 10% is not the ideal standard: some people are able to give more than 10%, and if you stop at 10%, you're no longer growing. You've become stagnant.

The Pharisees of Jesus' time were a case in point. They tithed legalistically. 10% of everything, down to the herbs they grew in their garden, but if they encountered somebody in need—even their own parents—they refused to give a penny more. Jesus said to them, ***"Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin and have neglected the weightier matters of the law: justice and mercy and faith. It is these you ought to have practiced without neglecting the others.*** **(MATTHEW 23:23)**

The Pharisees' standard was "what's the least I have to do?" The faithful steward's standard is "what am I able to do?" The key is to always be growing.

And the beauty of percentage giving is that it's not a burden, because if your income increases, your giving increases, even though your percentage stays the same. It's not a burden. If your income decreases, whatever you're giving—6.5%, 4.3%, 8%, 12%—remains the same, but the amount adjusts accordingly, which is why I say stewardship is not about the amount.

Another question I frequently hear is about the money given to charities or civic causes outside the church. Does that count? Again, don't get all legalistic with me. You're not Pharisees! You decide. It's between you and God.

Now, rest assured that I don't know what any of you give. I don't want to know. I might be disappointed.

I hope this hasn't been too painful. I hope I've shared something of value for you. I know disciples traditionally don't like to talk about money. And in a little over seven years as your pastor, this is my first stewardship sermon.

But Jesus talked more about money than he talked about prayer or heaven.

In the early 70s I dabbled in AMWAY. I have nothing bad to say about that company; but I discovered I'm not a salesman. Oh, I can give a better presentation—I could draw those circles—better than most. But when it came time to say, "Will you buy the soap?" I chocked. I'd just keep presenting. So, I dropped out.

Not long afterwards I was in a parking lot and ran into my upline Diamond Direct. He was just leaving a rally and about to get in his $200K Land Yacht (remember: this is the mid-70s). We greeted each other, and he said, "I was surprised and disappointed when you dropped out. I had you pegged as at least a Ruby."

I said, "I discovered I'm just not motivated by money."

He grew pensive, and said, "Well, I really admire you. You know where you're going, and you're succeeding at something that's really worthwhile. All I know how to do is make money, and I'm not sure that's all that important."

I asked, "So, how will you know when you have enough?"

After a moment, he finally said, "I don't know. I just know I want more."

Now, I don't know about his personal life: whether he was a faithful steward or gave to charity, but that statement suggests money had become an end in itself.

Jesus reserved some of his harshest criticism for those for whom money was an end in itself, rather than a tool for living and doing good. And when the accumulation of money takes precedence over how it's used, too often there's an "ends-justifies-the-means" approach in which it matters not who gets trampled underfoot, whose needs go ignored—who might suffer as a result.

Jesus said, "To whom much is given, much will be required;" sort of the ultimate pattern of percentage management of resources. In the parable of the Talents, the third servant wasn't thrown into outer darkness because he didn't match the accomplishments of the first two. He was thrown out because he did nothing with what he had been given. I think that's the only way to fail in Christian steward.

Pastoral Prayer

Creating Spirit, source of life and sponsor of our freedom, the Psalmist reminds us that Yours is "the earth in its fullness; the world and those who dwell in it." We know that it is from your hand that we have received all we have and all we are and will be.

Gracious and extravagant God, we understand that you call us to manage Your abundance, to be faithful caretakers of all you have entrusted to us. Help us to use your gifts wisely and teach us to share them generously.

Make us restless, Lord, when we are too satisfied; when our dreams have been realized because our dreams have been too small; when we have chosen safely over more risky alternatives that promise greater manifestation of your grace.

Make us restless, Lord, when with the abundance of the things we possess, we lose our thirst for the water of life.

Stir us, Lord, to dare more boldly, to venture on wider seas, where storms will test our trust of your mastery; where losing sight of land, we find the stars. We ask you to push back the horizons of our hopes and to push us into the future in strength, courage, hope and love. Amen.

Invitation to the Table

I CORINTHIANS 11:23-26 (RSVUE) ***For I received from the Lord what I also handed on to you, that the Lord Jesus on the night when he was betrayed took a loaf of bread, [24]and when he had given thanks, he broke it and said, "This is my body that is for[f] you. Do this in remembrance of me." [25]In the same way he took the cup also, after supper, saying, "This cup is the new covenant in my blood. Do this, as often as you drink it, in remembrance of me." [26]For as often as you eat this bread and drink the cup, you proclaim the Lord's death until he comes.***

During the first decade or so of the church there was the expectation that Christ would return very soon and lead the rebellion against Rome and restore the Kingdom of David.

By the time Paul wrote his first letter to the church in Corinth, a quarter century later, it was becoming evident that it would be longer than expected. But Paul takes up the theme of Jesus' parables of the kingdom, in which he emphasized the need to be ready—to be prepared—by continuing the work he had begun.

As we approach the "Relaunch" of our presence in this community, we are experiencing a need to balance some immediate needs with some long-range needs and future plans.

It's tempting to think, "Let's just wait until we do this or until we get that. But the needs won't wait. We can't find some important worship items, and some of our paraments are getting damaged in our inadequate storage. So, we have a group working now to make recommendations for improved organization and storage now.

We have an adult Sunday School class meeting in fellowship hall, with traffic moving in and out and through. So, last night I shared an idea with our Education Chair for how we might solve that problem now.

Understanding that anything we do for now may be temporary, and anticipating some possible renovation plans for the future, as we wait for the fulfilment of God's vision and plan for us, the work of the church goes on. And according to Jesus, the best way to wait is to be about the work we're called to do.