

Faith and wealth, All Saints stewardship Sunday, 11.18.2018

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Today's readings, in both the Bible and the newspaper, remind us that we are not in control of the events of the world; God's time and plan, much less the plans of human history, are often unclear. In the face of change and turmoil, we can find ourselves feeling scared, anxious, wanting to hold tight to what gives us comfort and security. Yet in the Gospel, Jesus reminds the disciples not to be led astray, but to trust in God even while things seem to be falling down around them. The letter to the Hebrews also advises followers to hold fast to hope and faith, encouraging one another in love and good deeds, even as we may be tempted to feel fearful of the Last Day approaching.

What challenges your sense of trust and peace the most? It might be a child who is struggling, your own health or job, the changing climate, our political atmosphere of constant strife. There is plenty to challenge us! But I would guess for most of us, one chronic anxiety and potential source of family conflict is money. *Do we have enough? Can we pay our bills? How can we make more money? Do we need more insurance or investments to protect our future? What should we prioritize in our budgets? How come my brother seems to have it easier than I do? How come my sister is always asking me to bail her out? When will my kids be self-supporting?*

And often the afterthought, usually in November :) , *how much should I give away? Can I afford to give, or to give more? Oh my, I feel anxious even thinking about giving any of it away; it's my safety net, my security blanket.*

In the Gospels, Jesus talks about wealth and possessions more than any other single thing in his teachings and stories. He was very concerned about money and its effect on people. "You cannot serve God and wealth," he said, and even more disturbing, "it is easier for a camel to go through the eye of a needle than for a rich person to enter heaven." Many of the gospel stories concern money: the widow's mite, the rich young man, the cleansing of the temple, the prodigal son, the dishonest steward, the lost coin, the rich fool, Zacchaeus the tax collector, Lazarus and the poor man, the parable of the talents, the workers in the vineyard, . . . and the list goes on.

Yet money itself is not seen as evil in the Gospels; Jesus talks about money in many ways—how impossible it is to give it all away for the rich young man, but what a blessing it is for the woman who lost and found her tenth coin, and how generous the Good Samaritan is with his, or how well the first two servants use it in the parable of the talents. Nevertheless, money is such a troubling issue in our faith—is it a blessing from God that makes us thankful and generous? Or is it a dangerous thing that separates us from God, even becoming an idol that threatens to replace God in our hearts?

Our society's values and economy are based on both accumulating wealth and buying lots of things. Our economic ups and downs have been fueled by this skewed understanding of what makes life meaningful and what makes societies thrive. Even in the church, the raising of money can sometimes drive and rule us. Worry about money can dominate our thoughts and actions,

pushing our sense of mission aside. In our personal lives, fear of losing money can drive us to despair. Even when we have never missed a meal or lacked a bed to sleep in, we can feel poor and afraid rather than blessed and cared for.

Yet money, coupled with vision and love, can do great and amazing things—build houses, schools, and churches like this one; pay tuition, fund programs and service projects, and buy not only necessities but also special items and experiences which give us true joy. Abraham used his wealth to support his people and bring them to a new land. Solomon used his wealth to build a temple for God. The Good Samaritan used his wealth to help someone in need and ensure he was cared for. Nicodemus used his wealth to provide a burial place for Jesus. All Saints' capital campaign has ensured the next hundred years of ministry here, funded our commitment to making our grounds and buildings accessible and welcoming for years to come, while today we are pledging money to support the day to day work and ministries of the church which bless us all.

So, how can we trust God in those times when we feel anxious about money and not having enough? And on the other hand, how can we be good stewards of our finances so we have more to give, without letting money take over our lives and priorities?

A wise theology professor named Richard Foster wrote, “We need instruction on how to possess money without being possessed by money.” Paul writes in a letter to Timothy, “we brought nothing into the world and we can take nothing out of it; but if we have food and clothing, we can be content with these. Those who want to be rich fall into temptation and are trapped by many senseless and harmful desires.” (I Tim. 6:6...)

I myself have been tempted and trapped by “senseless and harmful desires” many times. I grew up in a family that was wealthy by the world's standards; we had plenty of good food, new clothing, excellent education, yearly vacations. I truly enjoyed and appreciated all these things and have wanted to provide them for my own children. But I agonized: how can I please God and be close to Jesus if I am rich? I felt guilty and conflicted.

So for much of my life I just pushed money matters away into a dark corner as unworthy of prayer and attention by God. I felt that God was spiritual and not interested in money or material things except as an obstacle to faith. I felt annoyed and embarrassed by church stewardship campaigns. I repressed my guilt but secretly I felt shame for my own background of privilege. I felt angry at my dad for using money as a power over our family. I felt confused by my mom's generosity at times and penny pinching at others. I felt judgmental of others who spent lots of money on luxuries for themselves, despite the fact that I have lacked nothing in my own life.

The desire of my heart was to be like those Paul describes as “rich in good works, generous, and ready to share...” but I had too much ambivalence and confusion to open my heart, or my bank account, with any kind of joy or freedom.

Thankfully a seminary friend sent me to an organization called the Ministry of Money that helps people like me who struggle with keeping their faith values and money values on course together. This organization holds retreats, leads trips, and publishes articles that empower and encourage people to live out their faith with their whole lives, including their material lives. And since then I have felt much free-er talking about money with others, even in church.

You and I will probably never be a Mother Theresa or an Albert Schweitzer. But I would guess we each do want to follow Jesus and trust our lives to God to the extent we can. For me, that has been one step at a time. Rather than giving up because it is impossible to help everyone or to give everything away, my husband and I have tried to walk in faith and challenge ourselves a little bit at a time to follow God in our finances.

After the Ministry of Money retreat and some long heart to hearts, we came up with a four part process to help us invite God into our financial lives. On this Ingathering Sunday when we're asked to prayerfully pledge to the church, I would like to share our process with you in hopes that it might be of help to some of you as well.

First, **Prayer:** I had to pray for freedom from anxiety about our finances. We asked God for the courage to live out our sincere values of love and generosity in our money relationships as well as our personal ones. You know, most of us would give hours of our time for a friend in need or a community service project. Many of us would be willing to save for a year to buy a special gift for our beloved— but when it comes to giving money away, we are much less willing to make that kind of sacrifice. Fifty, or even twenty, dollars can feel like a lot when it goes in the offering plate. Why is that? What gives money that kind of power over our hearts and minds?

As a couple we prayerfully considered how many of our most important dreams have already been realized—our family is happy and healthy. We have a home, education, some planning for the future. We have enjoyed some travel and culture. What else is our money for? Although this is an ongoing, sometimes heated!, discussion, we keep working on deciding how much is enough to save for our future, to give to our kids, and then asking can we give the rest, or a good percentage of the rest, away? In prayer, our money has become a gift we enjoy even more when we use it to benefit others and answer their prayer needs.

That leads to the second step: develop a **Philosophy.** We worked on a philosophy of giving-- what kinds of issues and organizations matter most to us, reflect our values? What will help us feel that our gifts are meaningful? How can our money support the things we pray about or feel concerned about? The church, the environment, education, the arts, poverty and social justice- we picked categories of what we love most or worry about most- and then picked a very few organizations within each category that we admire and will make our gift feel meaningful. Sometimes it's an organization we have a personal connection with because it's local or we have participated in its programs. I am passionate about the work of Episcopal Relief and Development, for example, and trust them to help people around the world in the most efficient, grass roots way possible because I have seen it in action myself.

One of the best things about making some clear choices about what and who we want to support is that then we can recycle without guilt all those other envelopes that come in the mail, knowing we have already been thoughtful and intentional in doing our part.

Third, we made a **Plan**—We decided how to organize our giving and review it twice a year: we write checks every week for the church offering plate, but give on line once a year to most other places, and are planning legacy gifts to a few. We consulted with an accountant about the best ways to give in our situation; we realized seeking professional advice was an important part of stewardship for us; how can we give something away with generosity if we aren't sure how much we have or what we will need to care for our future?

Now that we have a giving plan, it doesn't weigh on us every time we get the mail or get a phonathon call. My husband and I try to have a meaningful discussion every June and November, looking at our giving plan, writing checks or sending in money on-line, deciding how to fill in our pledge card for church. Then we keep a list in a folder easily accessible so when the people call from our colleges or the public radio station, we can look and see whether we already gave this year, and we can see how much we gave last year. That also reminds us to raise the amount a bit each year if we can, to keep working toward our long-term giving goals.

Lastly, we set a **percentage**. The Bible recommends tithing, that's ten percent. But is it pre-tax or post-tax? Is it 10% just to the church and then over and above that to other organizations? Those are decisions we talked through and compromised on. But setting a percentage for each year, at a minimum of ten percent, freed us, made it easier to write the checks because we don't even think of that money as ours. Whatever percent we agreed on becomes non-negotiable, and frees us up to give it away with an open, generous heart.

For example, we started with 10 percent as a basic thank offering, but then as we had achieved our dreams of a home and schooling for our children, plus some planning for our own older years, we worked up to 20 then 25 then 30%. At age 50 I went back to school full time for two years, and neither of us are in high paying jobs, so the amount of money we have to give is not usually large, but we have tried to stay true to the percentage of 30% in gratitude for our blessings. It actually becomes really exciting and joyful to think about how we can do something with money that will help someone else or help make the world a better place.

Do you remember in the parable of the talents how ready the 1st and 2nd servants were to give back all the money they made for their master without asking for a commission fee? They just say, "here it is" and they don't even keep a little aside for all their hard work. They hand back ten times or twice the original amount they were given, with open hands and even joy. What gave them that freedom?

I wonder if they understood without resentment, in a way that's hard for us to grasp, that nothing they had was really theirs, but all was just lent to them for a time? And their reward was to be given even more blessings and to enjoy an even more wonderful relationship with God. Maybe when God sees that we know how to possess money without it possessing us, when we

know how to be true stewards, caretakers not only of money but of one another, then we too will be blessed even more fully.

So, let's try to follow the letter to the Hebrews advice and "encourage one another in love and good deeds." Let's invite God into our credit card balances and pray over our bank accounts. Let's trust God with our financial worries and confess to God when we have been fearful or covetous. Most of all, let's ask God to help us put our money where our truest values are—in loving care for others and great hope for the world.

Supporting the ministries of this church with a pledge of your money today, as well as your time and your talents throughout the year, is a concrete and meaningful way to share your love with others and give thanks for the blessings you have received. May God continue to bless us with generous, hopeful and loving hearts as we walk in faith together. Amen.