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Experts in the field of financial stewardship urge preachers to talk about money when we're not asking for it. That makes sense to me; do some teaching apart from asking. A few months ago when I looked ahead and saw that April 15, Tax Day, was falling on a Sunday, I thought, "Perfect!" But, as you remember, April 15 turned out to be a perfect day to sit in front of the fireplace, as worship was cancelled because of the foot and a half of snow. So, May 6<sup>th</sup> is the perfect day to talk about money.

Nine questions about money.

**1. Jesus didn't ever specifically talk about money, did he?**

Indeed he did. It was his second most common topic he preached about, behind only "The Kingdom of God." In fact, as some of you have heard me say a few times, Jesus talked about money way more than we do here at Oak Grove. I have not been faithful.

**2. Why did Jesus talk so much about money?** Because money represents our very lives. "Offerings used to wiggle." (Herb Brokering) They were alive. They baaed or mooed or at least coo cooed. The thinking was that an offering had to be a blood sacrifice; another life offered to God on behalf of our lives. Today we give our time and talents and our treasure as representing our lives. Bruce Larson put it best, in words to this effect, how money represents our lives: "When I work to earn money I am trading some part of my life, using up some of my allotted time on earth. I am diminished. So when I give that money I am literally giving my life." He continued, "And money can go where I do not have youth to go, health to go, a visa to go..."

**3. We often hear the word "stewardship" in church. We hardly ever hear it outside of church. What does that word "stewardship" mean?**

A steward is a caretaker who manages and takes care of that which belongs to someone else. In Genesis 1, God gives to humankind *stewardship* over the earth. We are to take care of it for its owner, God.

Our lives are given to us by God. We are to use them for God's purposes. Because God has given us our lives, our health and our abilities to earn money, all of "our" money really belongs to God. We are just stewards of it.

In Deuteronomy chapter 8 is a warning to God's people not to forget God when they experience the prosperity of the Promised Land, "the land of milk and honey," which they are about to enter. The writer says, "Do not say to yourself, 'My power and the might of my own hand have gotten me this wealth.' But remember the Lord your God, for it is God who gives you the power to get wealth" (vss. 17-18).

Here's a one-line definition of stewardship. *Stewardship is everything I do after I say yes to Jesus.* (Adapted from Clarence Stoughton)

#### **4. Why is it impolite to ask someone how much money they have or how much they earn?**

James Hudnut-Beumler writes, "Wherever there are taboos, one can be reasonably sure that idols are nearby." (James Hudnut-Beumler, in *Generous Saints*, p. 2.) Richard Foster goes even further in his wonderfully titled book, *Money, Sex and Power*. He calls money not just an idol, but a "power" as in "the principalities and powers" that the apostle Paul writes about. Foster contends that money has an intrinsic, yea, supernatural power to be used for good or evil.

For some Christians, it appears that money is the one area they refuse to put under the Lordship of Jesus. When Charlemagne became a Christian he ordered all his soldiers to be baptized as well. The tale is told that as they went into the lake to be baptized by immersion, a number of them held their hand up out of the waters, so they could say, "This hand has never been baptized, so I can still swing my battle-ax with it." Have some of us held our wallets up out of the baptismal waters?

#### **5. What portion of our charitable giving should come to the church?**

"How much 'should' come to the church?" Well, it's not my intention to "should" all over you. I want to inspire you. Kris and I give the majority of our charitable giving to the Church, because not all charitable organizations are created equal. First, we are talking about the CHURCH, THE BODY

OF CHRIST. It's not equal with other organizations. Second, lots of people support the American Cancer Society, the Girl Scouts, the Heart Association. Only the five hundred members of Oak Grove are giving to Oak Grove.

## **6. What about the tithe, the biblical injunction to give 10% back to God through the Church?**

That's a very good question. The tithe is a value that runs throughout the First Testament and it is affirmed by Jesus in the Second Testament, but it's not a core teaching of his.

Let me use an illustration I first learned from Dave Kachel, Nancy's husband, pastor here in the '70s. (I unrolled out 100 one-dollar bills that had been taped together—the roll went from the communion table out the door into the narthex, count off and cut off ten and place in the offering basket.) “Still leaves a lot left. Some of you have such long rolls that you can give 15% (put five more in) or even more.”

(After the first service I had one of our members, a young person just starting in the work world who asked very seriously, “In figuring the tithe, should a person use gross income or after-tax income?” I answered, “The response I heard long ago was this, “If I were to give you a 10% bonus on your salary, which would you want me to figure it on?” But then I said, “I think it's really up to you.” I've always used gross salary.)

Now, the tithe is an appropriate amount for most of us middle class folks. “Give 10%; save 10%.” Really good advice. Some of you can give much more. Some of you are in challenging financial situations. So here at Oak Grove we don't talk too much about the tithe. Our keywords are “Faithful” and “Proportionate.” Say it with me: “Faithful” and “Proportionate.”

Faithful: “If you've given your heart, you don't need to hang your head.”  
Proportionate: “According to your means and your needs.” For example, take two households, each with a \$70,000 annual income. The household with a mortgage and two kids at home is in a very different position than the household without kids or whose kids are grown and the mortgage is paid off. “Proportionate” to means and needs.

Going back to the idea of all of our money coming from God, say if I gave you a hundred bucks yesterday and then today I asked you, “Would you give me ten bucks, please?”, you’d give it to me, wouldn’t you?

Let me ask a related series of questions: Do we spend more of God’s money which has been entrusted to us on entertainment than we share with the Church of Jesus Christ? Do we spend more of God’s money entrusted to us on our cabin than on the Church of Jesus Christ? On travel? On eating out? On Starbucks and Caribou? Do we spend more of God’s money which has been entrusted to us on our pets than on the Church of Jesus Christ?

Our spending records, be they checkbook registers or Excel spreadsheets, our spending records are theological documents. They show us what we truly worship.

### **7. When it comes to giving, does everyone respond to the same motivations?**

No. There are exceptions, of course. But on the whole, baby boomers and older respond to a call to their sense of duty. They like systematic, planned giving. They tend to be strong givers comparatively. In my early years of ministry the prevailing wisdom was, “Get people to make an annual pledge. Don’t have a lot of appeals through the year.” That worked.

But today folks are much more likely to respond to emotional appeals and to give sporadically. Partially in response to that, the Stewardship Committee recently renamed itself the “Gifts and Gratitude Committee.”

We may have a special offering coming up soon for some exciting projects.

Probably all of us can grow in our discipline of giving. Note the insert in the bulletin entitled, “Principles for Giving.”

### **8. How well does Oak Grove manage the money shared with it?**

No organization will give you more bang for your buck. I would guess we spend something less than a half of 1% on “fundraising.” Here’s Oak Grove’s annual report. (Held it up.) Forty-eight pages of amazing, life-

changing, life-saving ministry. Made possible by faithful members sharing from the bounty of time and money God has given us.

Out of total income in 2017 of \$820,000, 22%, or \$184,000 went to Mission (\$5500 in salaries in this figure).

## 9. What did the Apostle Paul say about money?

I have some arguments with some of Paul's theology, but in the second letter to the Corinthians Paul writes a great statement: *Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver.* That word in the Greek is "hilaron," from which we get the word "hilarious." "God loves a *hilarious* giver." And of course, Jesus said, "It is more blessed to give than to receive." (Acts 20:35) Isn't that true? It's fun to receive, but it's more fun to give.

Anybody here daydream about the lottery? (Most hands went up.) When I daydream about winning the lottery, yes, I'd buy a newer fishing boat, probably not brand new, but one manufactured in this century. And I'd pay off my kids' college loans. But mostly what I fantasize about is this: First, I'd help out in a big way a couple of my friends living precariously on disability checks. Then, I'd give a big chunk to Oak Grove and to Clearwater Forest and to my brother-in-law's hospital in Tanzania, and the Presbyterian Education Board in Pakistan. I'd give Chain of Lakes a matching grant to build their new church building. All of that would be SOOOOO fun!

A couple years ago Bev Heise mentioned that if she wins the lottery she's going to give a big check to Oak Grove. That's the sort of thing I don't need to write down to remember. But after the first service as we were chatting about that she offered, "Well, I don't actually buy any lottery tickets, but if I did win I would give a big chunk to Oak Grove." (So I encouraged her to sin and buy a ticket now and then.)

But I don't have to win the lottery to have fun giving. I love giving already to Oak Grove, to the Presbyterian Education Board, to political candidates who share my values, to the Sierra Club, Save the Boundary Waters, etc.

We give to express our values.

Giving is an expression of aliveness, of power! I believe it is one of the key ways in which we are made in God's image. We are created to be givers!

*So don't give until it hurts. Give until it feels good!*