

More Than the Number Ten  
The Grace of Stewardship: Money  
Jeremiah 9:23-24, Matthew 6:19-21, 24  
First Presbyterian Church  
October 29, 2017- Reformation Sunday

Jeremiah 9:23-24

<sup>23</sup>Thus says the LORD: Do not let the wise boast in their wisdom, do not let the mighty boast in their might, do not let the wealthy boast in their wealth; <sup>24</sup>but let those who boast boast in this, that they understand and know me, that I am the LORD; I act with steadfast love, justice, and righteousness in the earth, for in these things I delight, says the LORD.

Matthew 6:19-21, 24

<sup>19</sup>“Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; <sup>20</sup>but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. <sup>21</sup>For where your treasure is, there your heart will be also. <sup>22</sup>“The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light; <sup>23</sup>but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! <sup>24</sup>“No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.

#### Sermon

An anniversary year like this is like going back to your roots. It's like driving back to the old neighborhood and the old house and remembering the people who lived there long ago. It's pulling out the picture albums and telling the stories of all the relatives. It's going to visit the church and the cemetery... standing before the gravestones recalling the names and dates. It helps to remember where you came from and who you are.

Well, as you may have heard there's a family reunion going on this year... with invitations going out to everyone who claims Martin Luther somewhere on the family tree of their faith. And of course, that includes all Protestant, Reformed, and Presbyterian Christians.

Now the timing of this anniversary could not be better in light of what is going on in our church right now... because did you know the whole thing – and by that I mean the Reformation – the whole thing started with a building campaign? Building campaigns have been known to cause a little stress – can I get an AMEN for that? Well, the Reformation started with a building campaign that the pope got going in 1517 to renovate St. Patrick's Basilica. And the pontiff appointed a man named Johann Tetzel to the fundraising committee. Tetzel was then sent from Rome to Germany to raise money for the renovation.

Well... just as sometimes we raise money by selling bricks on a walkway or naming rights to a new window or classroom... Tetzel had the bright idea to raise money... how? By selling ***forgiveness***. Otherwise known as indulgences... if you bought them... these little pieces of paper

would let you off the hook with your priest. You can imagine it was a wildly popular fundraising tool. However, Prince Frederick, the prince of Saxony, refused to let Tetzl sell those pieces of paper in his domain. Frederick was an interesting character in his own right: a lifelong Catholic... who collected thousands of holy relics in his castle. Among his collection was a thumb from St. Anne, a twig from Moses' burning bush, hay from the holy manger, and milk from the Virgin Mary... but for some reason he had no place for indulgences. So the people who wanted them had to travel and buy their indulgences elsewhere and bring them back. Whenever they needed them, they waved those little pieces of paper in front of their priests – including a priest by the name of Martin Luther. And with that little piece of paper – obtained for that little pledge to the building campaign – they no longer had to repent for their sins. They were perpetually pardoned.

Well, for Luther, that was the straw that broke the holy manger. He was so incensed that he sat down and wrote 95 bullet points calling for reform in the doctrine and practice of the church. And with a good deal of courage... not to mention the protection of Prince Frederick... he walked up to the door of the Castle Church in Wittenberg, Germany and nailed them up. That was October 31<sup>st</sup>, 1517 – 500 years ago this coming Tuesday.<sup>1</sup>

You should know that Luther was not just a protester... or a disgruntled priest... or even a hopeful reformer. There were lots of protestors and discontents and reformers in those days... and they never got anywhere. What made Luther different... and particularly powerful... is what he was for, not what he was against. He was a creative theologian... a perceptive Bible student. He did not simply call for change – he offered a whole new theological vision the church. And this vision – based on his careful study of the Scriptures – was a vision of grace and freedom. We are set free by God's grace, he said... we are wholly and completely free. In the words of Jesus in John, the truth will set you free – not the priest, or the church, or anything else... the truth will set you free. And when you are set free, you are free forever. You are a child of God – you have a permanent place in God's household. You belong to God forever. And here's the thing: there is nothing that you can do to earn God's love... you don't have to dance a jig or wear a mask or play a role. There is nothing you need to do... no price to pay... no gift to bring. It is freely yours. This is basically what the whole Reformation was about. God already loves you. You are accepted, you are embraced because of Jesus. *Sola gratia, my friends*. We are free! And I want you to remember THAT as TODAY we consider how each of us will respond to God's grace with **money**.

**Whenever we talk about money in the church** at some point the conversation turns to tithing... and when we talk about tithing we inevitably talk about the number ten. The very word "tithing" means one-tenth. Yet, because of what I just said about our acceptance and freedom in Christ,

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<sup>1</sup> This introduction draws heavily on a sermon preached by the Rev. Dr. Patrick Johnson just this past Tuesday, October 24, 2017, at the meeting of the Presbytery of Western North Carolina which was held at First Presbyterian Church of Asheville. Used by permission.

I want to set the number “ten” aside for a moment and share WITH YOU four principles that seem to be deeply imbedded in the very idea of tithing.<sup>2</sup> I do this today hoping that you will ponder these principles as you prayerfully consider what number to write on your pledge card this week.

***First, deeply imbedded in the idea of tithing is the principle of regularity.*** To tithe (whatever the percentage) is to give regularly – even weekly. This is one reason we include the offering each week in our service. What you may not know is that the practice of members giving money to their church is a relatively recent development, historically speaking. Up until the Revolution in this country, Christians worshiped in state churches whose buildings and pastors were supported by taxes and fees collected and dispensed by the government. But once there was no state church, our forebears had to find other ways to fund their ministry. This led to selling or renting church pews (you’ll find it interesting that back then it was the front pews that were the most valuable) and eventually, it led to the act of collecting money each week during worship.

**The principle of giving regularly helps us in three ways.** First, it takes our giving out of the realm of emotion... of mood. We don’t give just when we feel like it or when our heartstrings have been tugged at by an emotional appeal. No, we give when the time comes, regardless of how we feel at the moment. Second, regularity helps us deal with the pain of giving... And let’s be honest – there is pain in parting with our money. Money is a part of us. It represents days and years of hard work. It represents being able to buy and do things that give us meaning and pleasure. So the truth is that parting with money is oftentimes a painful experience. Sometimes we talk about “giving till it hurts.” Well, what we discover is that when it comes to money, our pain threshold tends to be pretty low. Yet, by deciding how much to give and then giving it regularly... you save yourself from having to make a bunch of painful decisions during the year. And finally, giving regularly saves us from self-deception. Say we give nothing for a period of time... and then after a heartstring appeal we give a hundred dollars, In that moment we can deceive ourselves into thinking we are very generous... when actually over a year’s time that’s only two bucks a week. The first principle embedded in the idea of tithing is ***giving regularly.***

***The second is the principle of proportionality.*** To tithe is to give in proportion to what you have received. Tithing understands that from those to whom much is given, much is expected. So what this means is that the amount you write on your pledge card is not going to be the total church budget divided by the number of “giving units”... that this whole stewardship thing is not about everybody doing their fair share... and that your gift is not a transaction between you and the church treasurer... it’s a transaction between you and God... between me and God... who is the One from whom all our blessings flow.

So the question is not “What is my fair share?” but “How much do I give to say clearly that all I am and all I have comes from God?” This is the principle of ***proportionality.***

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<sup>2</sup> The title for this sermon and these principles draw from a much-published sermon by Albert C. Winn who was a PCUSA pastor, former PCUS General Assembly moderator, and president of my alma mater, Louisville Presbyterian Theological Seminary.

**Regularity... proportionality... and third is the principle of priority.** A tithe is by definition a priority... it is set aside first... and God's share comes off the top, not the bottom. It may seem prudent to us take care of all our needs first and then see what's left for God... and there may be times when that is true... but by making giving a priority, a tither takes care of God's share first and then looks around to see how much is left for him or her. When we do that - we find our lives being reorganized – and all our beautiful language about God being first and others being second and us being third all that language becomes concrete and real for the first time. That happens when we make our giving a **priority**.

**Finally, the fourth principle deeply embedded in the idea of tithing is the principle of risk.** If you and I will take seriously these principles of regularity, proportionality and priority, then chances are we will begin to live adventurously. Most of us have a hard time living off 100% of our income, how can we give 5% away? Can we live on 95%? If we give 15% away, can we really make it on 85%? Well, two things are for sure: we will never know until we try... and if we try it will mean taking a risk.

No doubt about it – our church has accepted a big challenge this fall. We're trying to raise \$1.7 million in a capital campaign to do some long-awaited and much-needed improvements to our buildings and grounds. And we're doing that at the same time we are seeking the dollars needed to support the day-to-day, week-to-week mission and ministry of our church. To the capital campaign we are asking you to pledge amounts some of you may have previously considered unthinkable. And for our annual budget, the session asks that you give at least what you did last year and increase it if you are able. I remember well my first capital campaign... I was a "wet-behind-the-ears" pastor in the early 90's... my young family was asked to pledge \$10,000 over three years. It was an amount I never dreamed we could do without... I couldn't imagine giving that much money away. Yet, we did... and God taught me a lot as a result.

Finally, we are doing this at a time when the makeup of our membership and the financial landscape of our church has changed and is still changing. Next Sunday we will remember and call the names of the saints of our church who have died over the past year – and some of those saints were generous givers. Understandably, there are some who see this challenge not only as counter-intuitive, but even a bit foolish. And, believe me, the session wrestled with this big time! Yet, where this wrestling led us is to the conviction that for our church to live out our core values... for us to continue to serve our members and the greater Hickory community, we needed to accept this big challenge and try to meet it by stepping out in big faith. Big challenge... big faith. It's what the principle of risk is all about!

Sometimes Christians will tell you that if you tithe – if you give ten percent – you will get it all back, with interest, every time. I don't happen to believe that... though I guess it could happen and I know people believe this with all their heart – but I don't. I don't think of tithing as an investment with a 100 percent guarantee. You see, that would take all the risk out of it... we wouldn't need faith... we wouldn't really even need God except as a "heavenly bank teller"

to receive and dispense the funds. What I DO believe is that God has got you... and that God will continue to have you as you risk giving generously. God is not asking you to go into bankruptcy or to starve, though you will have to simplify your life... you will have to do without things that right now you may feel are necessary to your very existence. But really, a gift that does not reorganize your life... a gift that does not lead you to step out in big faith is hardly a gift at all.

I said early on that when talking about tithing we were going to set aside the number ten and focus instead on these principles of regularity, proportionality, priority, and risk. And I want to keep that promise by saying that in the freedom that Christ gives us, we are responsible for setting our own percentage. Some of us have heavy obligations: children in college... significant medical bills... aging parents... grandkids who need our support. And others may be relatively free – the children grown and on their own... you have generous retirement benefits... maybe a sizeable inheritance... and only yourselves and your future to think about.

My point is it would be unfair to impose a fixed percentage on all of us when our circumstances are so different. There are some of us who can “tithes” at a percentage less than 10%. And there are others who will not be tithing in this sense until they give 20%... 30 %... or even more. Friends, God is not looking for equal gifts from us... God is looking for equal sacrifice.

Have you ever seen a ship launched? I haven't in person – only on TV – but apparently it's quite remarkable. There she sits on dry land... shored up by beams... perfectly safe and secure and looking altogether out of place. Ships are not meant for dry land. But then the champagne bottle is broken across her bow... and the beams are removed... and very slowly at first she gathers speed and momentum as she glides down the ways and splashes into the water. Then, there is a little shudder as she rights herself... and amazingly, she's afloat. She's in the water where she belongs... she's doing what she was made to do... and it is all terribly exciting. I dare say this is what happens when a Christian decides to step out and live by these deeply embedded principles of tithing.

Of course, I hope we meet our capital campaign goal. And even more, I hope we fully support our budget for 2018. But neither of these things... though important... neither is of eternal importance. What is eternally important is how many of us... as we seek to follow Jesus... how many of us will risk DAILY moving down the ways of our lives... and plunging into the water... being where we are meant to be... doing what we are meant to do... and grateful for the freedom we know in Christ Jesus. Amen.

### **Charge**

A pastor promised Joe, a member of his flock, that he would be present when Joe came out of anesthesia after surgery... and he was. As Joe awakened from the fog of medication, he looked all around and said, “Where am I and who are you?” The minister took his hand and said gently, “Everything's all right. I'm your pastor.” “Oh yes,” said the patient with a deep sigh, “just put me down for the same thing as last year.”