Sermon – Stewardship of our money

This is the third and final sermon of my mini-series on stewardship. In previous sermons I have looked at the stewardship of our time and of our talents. This week I turn our attention to money, or more broadly, our wealth.

As highlighted in both earlier sermons, themes of stewardship force us to confront our relationship with God. How we think about the stewardship of our talents will reflect how we think about God and the part God and faith plays in our life.

The Bible is crystal clear that there is no aspect of life that is outside of God’s domain and that this applies to money, as much as it applies to our time or to our talents. How we manage, earn, invest and spend our wealth is as much a divine concern as any other aspect of our life.

This is not something we grasp immediately as Christians. As with other aspects of our faith, it takes time for us to fully appreciate the generosity and abundance of God’s gifts to us. The richness of our response to God’s generosity is something that can take a lifetime to come to fruition.

Jesus frequently talked about wealth – indeed, there is nothing he discusses more than the perils of wealth. And even when Jesus isn’t talking about God’s generosity to us, he is demonstrating it; as in the feeding miracles in which thousands are provided for out of the offering of just one.

More than once Jesus offers dire warnings about the potential pitfalls of storing up wealth on earth – as in the parable of the rich man who built more and more barns to store his wealth only for his life to come to an early end. And even when the warnings are more gently offered – as in the beautiful passage against worry depicted by God’s care of the birds and the lilies of the field – even then, Jesus’ meaning is not hidden from our sight. Trust God, not Mammon we are taught.

Some amazing Christians give much of their lives to God out of a recognition that God has blessed them abundantly. There’s a marvellous example of this in the Old Testament when King David dips into his personal wealth to build the most glorious Temple as an offering to God. The words of King David’s prayer, as he commits himself to this, are very well known to us: Yours, Lord, is the greatness and the power and the glory and the majesty and the splendour, for everything in heaven and earth is yours.

Whilst we might not want any more church buildings right now, we cannot but admire the motives for David’s actions in building the Temple: he is truly thankful to God. Our giving, however, is sometimes clouded by other motivations about which we should be honest, at least before God.

A Treasurer I once knew divided his congregation into six types of people according to their motivations towards giving. The six types represent different stages of the Christian Journey towards sacrificial giving. You might like to think whereabouts you are on this typology. First, we have Survival Christians who give a little when asked, to help ensure the church is there when they need it. Then we have Supermarket Christians who pay for the bits they need or enjoy. The third type are Support Christians who recognise its importance and support it whether or not they make full use of it. The fourth type are Subscription Christians who pay up with the same enthusiasm as paying their golf club sub or whatever their hobby is. Then we have Submission Christians who see themselves as true disciples and give generously. And the final type are Sacrificial Christians, who believe they are called to be Christ-like, to act accordingly, with joy, generosity, humility and anonymity.

The point of such a hierarchy is not to condemn one Christian over another, but to recognise with honesty and humility that we don’t all relate to church in the same way. Church matters to some more than it matters to others. But such a typology is useful, if it reminds you that your giving behaviour is out of step with your heart. Perhaps you are a Supermarket giver but would like to aim towards being a Submission giver instead.

The Parable of the Sower might be an unusual text to reflect upon when thinking about the stewardship of our money, but it does offer us a very helpful insight. In this story there is a direct relationship between inputs and outputs. The more seed and sowers available, the more crops that result; the more we, as a church, invest in ministry and mission, the more ministry and mission can be enabled. This is so obvious that it is easy to overlook its importance. The more we give the more resource is available to help the church to flourish.

The history of giving in the church is an evolutionary one. For example, regular collections were only introduced into churches after the first world war and clergy stipends were only established nationally in the 1970s. Since then the national church has gradually devolved to the parishes, responsibility for almost all aspects of church finance, most recently clergy pensions and now, the full cost of clergy stipends, curates, training and almost all other aspects of centrally funded services. This has become necessary because the investments of individual dioceses have been significantly eroded by deficit after deficit. The money simply isn’t there anymore.

Which raises the question as to how much individual Christians should be giving to support their local church. The recommended level of giving for your church – excluding all other charitable giving that you might make – is 5% of net income. To work that out, simply work out how much money you have to live on each week after basic housing and subsistence costs have been met. The national church expects you to give 5% of the remainder each year to your local church.

If even half of us did that, then the financial problems of the church would be well and truly over. In fact there would be so much surplus we’d be able to run all sorts of amazing programs in our community. But we’re not all sacrificial givers and so our journey towards that place of transformation will continue to be a slow and painful one. So for now, please, review your giving and reflect your love of your church, your desire to see the next generation benefit as you have done, in the amount you give regularly for the mission and ministry of this place.

Time, Talents, Money are all wonderful gifts from God. Let us resolve to return more of each of them to our Lord this year.

Amen.