

Where is Your Treasure?

A Sermon on Giving by Michael B. Thompson

“Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” (Matt 6.19-21)

One beautiful and extremely hot Sunday morning, an American preacher announced to his congregation: 'Good people, I have here in my hands three sermons: a \$1000 sermon that lasts five minutes, a \$500 sermon that lasts fifteen minutes, and a \$100 sermon that lasts a full hour.' He paused and then said, 'Now, we'll take the collection and see which one I'll deliver.' That's one approach to stewardship! A painful one.

In my experience Christians find it painful to talk about money in Church. Why is that?

One reason is **cultural**. People often think of money as a private matter. After twenty-two years of living over here I've come to see that it's generally considered crass to discuss specifics about money. It's simply not the done thing—unless you're American (like me), in which case you may not mind telling how much you spent on that computer or that car. But don't ask us about giving! Didn't Jesus tell us to give in secret? Surely we shouldn't discuss our personal finances.

Secondly, People are suspicious of **motives**. If clergy tell their congregations they should give more, aren't they in effect asking people to pay their salaries?

Thirdly, talking about giving is **guilt inducing**, for the preacher and for the congregation. Sometimes it induces *legitimate* guilt, sometimes unrealistic guilt.

A fourth reason not to talk about money today is that **people don't have much**. Or at least they don't think they do.. How can the church possibly ask poor people to give? Surely to raise the issue is to insult them.

Fifth, giving really **costs us something**; we're talking about survival! Discussing money can be threatening. Marriage counsellors tell us that a primary issue causing marital stress is money management. Many marital problems can be traced back to financial insecurity. Money is a sensitive issue; it touches a nerve.

And yet, it's striking how often Jesus mentioned money. The parable of the talents, the dishonest steward, the story of the rich young ruler, the widow's mite, the importance of serving God vs serving mammon,—the list goes on and on. A quick count indicates that nineteen out of the forty-seven teachings which are clearly parables relate directly to money or the use of material possessions. And that's just the parables. If the frequency of his sayings in the gospels is anything to go on, Jesus talked about money every other day (or every other teaching); he knew how interesting and vital it is to people. Our Lord made more reference to money and possessions than to either prayer or faith--more than his sayings about heaven and hell combined. And he preached to rich and poor alike.

What then can explain Jesus' fixation with something we tend to keep quiet about? Well, it wasn't because the first believers were in a fund-raising crisis trying to put a new roof on the local synagogue. The issue isn't what will happen to a building if we don't give. It's much closer to home than that.

Jesus didn't wait until things got desperate to teach about giving. Because instead of fundraising, he is far more concerned with faith-raising. He knows that ultimately our security is defined by what we depend upon. And in his kingdom, lasting treasure is measured not by what we have, but by what we give away. **For where your treasure is, there your heart will be also.**

Obviously a large part of our motivation for giving is because we are thankful for what we receive from God. We give in response to God's abundant giving to us. We also give because others have real needs far greater even than our own. But I want to focus this morning on three other reasons that are often overlooked or misunderstood. Perhaps they can help us discover more of the *joy* of giving.

I believe a fundamental reason for giving is that *you and I are created to be givers*. Our giving reflects what is really going on inside us. When Jesus said, 'Where your treasure is, there your heart is also', he put his finger on our spiritual pulse. He knew the signs of spiritual vitality, and blockage of the giving arteries is a serious health risk.

The reason we are created to be givers is because we are made in God's image. When we give, we are reflecting the gracious God who formed us in his likeness.

God's nature is to give, rather than to accumulate. So it's not surprising that there are over seventeen hundred references to giving or gifts in one modern translation of the Bible (the NIV). And where the word isn't used, the idea abounds. When Christ did not exploit equality with God for his own use but emptied himself, essentially giving himself to a death on the cross (Phil 2.6-8), he was expressing something profound about God's very being. Our God is in the giving business. He can't help it. That's just the way he is. Money managers in the city would say that God has a real problem--much more expenditure than income. Praise God for *his* economics!

Although the instinct for self-preservation in us is strong, deep down we know that it's only in sacrificial giving that we find and enjoy real life. Only in losing our life, in giving it away to others, do we find it, and experience profoundest joy. Christmas reminds us of that. It's a sign of maturity when we move from focusing on what presents we will receive, to the joy that we can bring our family and friends by what we give them.

So if Bill Gates walked into the dean's office tomorrow and offered to fund this cathedral completely for fifty years, that would be wonderful. But it wouldn't change the way we are made, and the basic need of every Christian to be involved in sacrificial giving.

In a way, the financial crises churches and dioceses currently face are opportunities. Opportunities compelling us to discover who and what we really depend upon. We give, not just because others have a need, but also because **we** have a need; we were **created** to give; and we'll be spiritually frustrated and stunted in our growth if we don't.

My second point is that *we are called to be stewards*. The image of the steward, the manager of the house, appears several times in the New Testament; Jesus used the analogy in his own teaching. A steward is entrusted with what really belongs to someone else. As a steward of God's creation, everything I have belongs to him. The car, the furniture, the savings, the clothes, the job, the future. Everything, first and foremost, is his, not mine.

If we don't believe we are stewards, the temptation is to live constantly in accumulation mode, always pursuing an elusive security tied up in things that really aren't secure. The bank can go bust. The company can go under. The house can be burgled.

Jesus reminds us that only by letting go of the transitory things we clutch at can we become free to hold on to what is eternal. He saw people wrapped up in the bondage of acquisitions. The more we have, the more we worry about losing what we have. The more

insurance we have to take out, the more protective and harried we become. And the less free we are to know the joy of being stewards who give.

Have you noticed that the people who have very little are often the most carefree of souls—and the most generous? That's certainly what has struck me about people in the theological colleges where I've taught. It's the students who come in with minimal funds, who can barely scrape by financially, who are usually the first ones to offer help to someone who needs it, whether it's money or material help like giving someone a lift.

If we are stewards, then we're not limited to the resources we can see right now; our master owns the cattle on a thousand hills. The one who formed the stars and holds our lives in the palm of his hand is not short of what is needed to accomplish his purposes.

There is great peace of mind in being a steward. If the car gets hit by a bus, as ours did several years ago, it's a lot easier to deal with if I see it as God's car, not mine. Now it's his problem! And when it comes to deciding how much to give to others, counting on what we have as God's money can enable us to be much more free from worry, and much more ready to take risks. We are called to be stewards, to turn good intentions into actions. When we think and live that way, God will honour it.

That brings me to my third point. If we are created to be givers, and called to be stewards, our hope is that one day we shall be *counted to be faithful*. How can we get more faith? The usual answers are more Bible study, more prayer, more sharing of our faith, etc. Those are all good things. But there is nothing like trusting God with our money that will stretch and grow our muscle of faith.

This is true for individuals and for congregations. The way to be full of faith in big things is to be faithful in the little things. Sadly, for many people, what they give *is* an incredibly little thing!

Someone has said, 'What we are is God's gift to us; what we become is our gift to God'. What are we becoming? Are we growing in faithfulness? How do we move from the paralysis of accumulation to the joy of distribution? One way is to take a risk and be more daring in our giving. Life gets more interesting when we exercise a little faith by stepping out and trusting God to enable us to do some truly creative financing!

God doesn't need our money. He wants our hearts. The amazing thing is how connected our hearts are to our cheque books. The cords that bind them are many and strong. Some of us have bad memories, but I would bet there is no one in this cathedral that can't remember immediately where they bank. We know it in a heartbeat. And the listings in our bank and credit card statements tell a story about where our true religion is really found.

In Old Testament times, God gave his people the gift of the Law. In Leviticus 27 he commanded them to give a tithe, 10% of their crops and herds back to him, largely to support the Levites. The tithe was a holy reminder that whether they were rich or poor, everything the people had belonged to him.

The prophet Malachi said to do less than to tithe is to rob God (Mal 3.8). On top of that tithe, the Israelites were to give special offerings on specific occasions. In addition to that, they also gave alms to the poor as needed. That was the *minimum*, commanded in Scripture.

Jesus criticized Pharisees who were tithing spices while neglecting weightier matters, but he didn't dismiss tithing altogether (Matt 23.23). In the Sermon on the Mount he expected the continuation of offerings when he spoke about the importance of reconciliation with a brother or sister 'when you are offering your gift at the altar' (Matt 5.23f). And he gave instructions about when, not if his disciples would give alms (Matt 6.2-4).

There is not the slightest evidence that the very first Christians stopped tithing, providing offerings, and giving alms. In the new covenant in which we have been given the gift of the Spirit and every spiritual blessing, God says, 'Give as you have been prospered' (see 2 Cor 8-9). Have we been prospered any less than the people of Israel?

For Christians the issue isn't why aim at 10%.of our income It's why not aim at 20 or 30% or more? How do we measure true thankfulness for the gifts of God? One indicator is our giving. **For where your treasure is, there your heart will be also.**

There are churches that regularly give over a third of their annual budget away. They did not get there overnight, but gradually, by deliberately aiming at increasing their giving by a reasonable percentage at regular intervals. Most importantly, their leaders knew the value of teaching their people about the joy of giving.

I know of a couple who decided they would begin giving more to God each year. They gradually built up to 10% of their gross income, then they progressed to 20%. They went on to give 30% away, then 40. Eventually they were able to give over half of their income to others, yet they lived as well as anyone, despite the fact that they were on missionaries' salary. Their giving touched the lives of so many people that others began to give more too.

Obviously we all can't follow that example. That was their business, and their responsibility. But we can learn from them that a little faithfulness leads to further faith. They couldn't have begun by giving half a salary away. God honoured the first small steps they took, and enabled them to take bigger steps. In the process, they found a new joy and freedom.

Long ago when I was a college student someone taught me the value of giving at least ten percent of my income. By the grace of God, I've managed to keep that habit up, although I struggled for a year or so in theological college. It is possible. And God is faithful. My family and I have never lacked what we've needed. We haven't missed the money. And Susanne and I are celebrating this year our 27th year of a very happy marriage.

Today, let's dare to embark further on an adventure of giving. Wouldn't it be wonderful if we could start a renewal movement in the Church based on a neglected gift of the Spirit, the gift of *radical giving*? It's fun to give away money that belongs to someone else! Everything we have belongs to Someone Else.

We were created to be givers, we are called to be stewards, and we seek to be counted to be faithful. **Where your treasure is, there will your heart be also.**