



## **"How Much Is Enough"**

**Rev. Dr. Scott Field**

**Proverbs 30: 7-9**

**June 4, 2017**

**9:15 AM Service**

### **Faith and Finances**

Today I want to talk about faith and finances and our collective resources for actually partnering with God, under the influence of the Holy Spirit, for the healing of the world in Jesus' name.

I imagine by simply saying that we're going to look into faith and finances today the level of stress has gone up in the room. At least that is what survey data might indicate:

Everyone knows there are a few hot-button topics that can make any conversation go nuclear. Religion. Health. Politics. Death. But when it comes to the most difficult conversation you can possibly have, a new survey from Wells Fargo & Co found one clear winner: money.

Money landed right at the top, says Karen Wimbish, director of retail retirement for the Charlotte, North Carolina-based bank. "I don't know that we expected that." In fact, 44 percent of Americans point to personal finances as the most challenging chat anyone can possibly have. Even the existentially terrifying topic of death, which you might expect to top such a survey, comes in second at 38 percent. Also far behind are perennially explosive topics like politics at 35 percent, and religion, 32 percent.

*Chris Taylor, "The Last Taboo; Why Nobody Talks About Money," Reuters (3-27- 14)*

I'm wondering what happens with the volatile mix we're considering today: money AND religion. If I add up those who are stressed to address money and those who are stressed about religion, we can really peg the meter at 76%.

I hope we can all take a deep breath.

I'd like to review some basic biblical insight regarding faith and finances. I trust it will be direct, liberating, and faith-stirring.

### **What is money?**

Money is a way to store value. We put in effort over time and are rewarded with money. We take the risk of investing in a company or a collection of companies and are rewarded by stock dividends or increasing share price which can be translated into dollars and cents.

And money is a system of exchange. I can exchange my money for food or fuel, for the mortgage on a house or the rent on an apartment; for vacations and shoes and any number of things. Money gives me some level of power and control. The more money I have, theoretically, the more power, control, and options I have.

But money is not neutral.

Jesus said that money was his primary competitor for worship, devotion, and allegiance. There is an enchanting and enslaving quality to money.

*No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. (Jesus – Matthew 6:24)*

So how much money do we need; that is, how much is enough?

Remarkably, studies show that most people, regardless of income, answer the question the same way: We need about 10% more to feel comfortable. Ten percent will make a difference, and whether we earn \$30,000 per year or \$60,000 or \$250,000 or a cool million, just 10% more is what we want.

When people are asked the same question over time, Loyola Marymount University Professor Christopher Kaczor reports "when they do get that 10%, which typically happens over the course of a few years, they want just another 10%, and so on, ad infinitum." This reality prompted British psychoanalyst Joan Riviere to make the following observation: "by its very nature [greed] is endless and never assuaged; and by being a form of the impulse to live, it ceases only with death." *Ted Scofield, "Everybody Else's Biggest Problem, Pt. 5: You're Gonna Need A Bigger Boat," Mockingbird blog (9-8-15)*

We are, apparently, always 10% away from being content.

And that is a pretty miserable place to live: always reaching for more but never sure I have enough.

How, then, do we handle our money so it doesn't keep handling us?

Just like with some forms of prescription pain medication, we can have our pain relieved or, if we overdo it, we can find ourselves drug dependent. And just like gasoline, it can help fuel my car to get to the hospital to visit someone or it can be used as a Molotov cocktail to burn and maim so people are put in the hospital. Money can help or it can destroy us.

How, then, do we tame the money monster? How do we avoid devoting ourselves to dollars and cents? Is there a way to break the cycle of fearing I won't have enough on the one hand and being fascinated with more and more and more on the other?

## **Finances Expressing Our Faith**

Here are three ways that our finances can express our faith.

### **Prayer**

It is perfectly acceptable to pray about money matters. I particularly appreciate a biblical model of prayer in Proverbs 30:

O God, I beg two favors from you;  
let me have them before I die.

<sup>8</sup>First, help me never to tell a lie.

Second, give me neither poverty nor riches!

Give me enough to satisfy my needs.

<sup>9</sup>For if I grow rich, I may deny you and say, "Who is the Lord?"

And if I am too poor, I may steal and thus insult God's holy name.

(Proverbs 30:7-9)

This is the prayer that seeks contentment by having enough but not so much that our sense of power and control undermines our connection with the Lord. It is a meaningful prayer for the start of the day or the beginning of paying monthly bills or as we begin a meal that asks for God's provision and also gives a warning to our acquisitive hearts.

### **Practice of Proportionate Giving**

When it comes to giving our money away, my observation is that some of us practice "aspirational giving"; that is, we have an aspire to give if and when we have the money. But, amazingly, we never seem to have any money to give away and hence, we don't give anything.

Others of us practice impulse giving. Something strikes us and we make a gift of what we happen to have in our purse or wallet or, if we are connected digitally, through our smartphone, tablet, or computer. This makes us feel pretty good but, honestly, has limited impact. We can leverage our money much better.

The practice most often encouraged in the Christian community is the practice of proportionate giving. A premeditated, prior decision to give away a proportion of income. This is an affirmation that all we have comes from God and we can trust God to provide for us. It is an act of worship by taking the money that demands my devotion and give it away. Put it to the work of the Living Lord rather than hide it in the altar of my heart. And it has dramatic, long-lasting impact:

Several years ago, CNN gave a positive report about young Christians who are fighting against human trafficking. Over 42,000 young people, mostly college students, gathered in Atlanta for an event focused on worship and the abolition of sex trafficking. CNN seemed impressed that these young Christians didn't just sing praise songs; they also gave money to help end the horrors of human trafficking. The video-version of the article even showed a young person pulling \$50 out of her purse. Another shot displayed a cash register ringing up \$50. It was definitely an impressive scene. Overall, they were trying to raise one million dollars.

But now let's imagine two fictitious characters behind the headlines. Let's say the first character is a 27-year-old named Luke. He has a job, but he spends most of his money on Starbucks and new clothes and entertainment. He attended the stadium event, God truly moved in his life, and decided to give 50 bucks. CNN says, "Can you believe that?" and they splash it on the news. After all, it's a great cause and Luke did give \$50.

But now consider a second imaginary character: another 27-years-old named Jason. Jason is also passionate about ending human trafficking, but he wasn't at the big event because he teaches second-grade Kids' World at his church. Jason is also a regular and anonymous tither. A tithe is traditionally considered to be 10%. He makes \$36,000 a year, which means that he gives \$3,600 a year to God's work around the world. That's about \$300 a month, or about \$75 a week.

Even though Jason's weekly tithe won't make headline news, throughout the year he supports lots of worthy causes. If it was offered at First Church, his tithe helps support our efforts to reach the next generation with the gospel, to provide staff people who carry forward the mission of the congregation, to reach out to families whose children have special needs, to break through the isolation and depression often experienced by senior citizens in our community, and, by the way, if a portion of that tithe is given through Faith Promise, also helps support an aftercare program for women who are coming out of sex trafficking. Over the long run, tithers are the folks who really make things happen so churches can meet people's physical and spiritual needs. The practice of proportionate giving has ongoing, long-term impact for God's work.

### **Partnership with the Local Community**

The third way our finances can express our faith is in the support of the local congregation of believers. When together we offer a portion of our financial resources, the aggregate impact is multiplied many times over. At the end of nearly every worship service the words of blessing include this important missional conviction: that we are sent out under the influence of the Holy Spirit for the healing of the world in Jesus' name. Since money is a way to store value and a system of exchange, when we offer our money regularly and proportionately, we are exchanging that value together to strengthen the Jesus Mission through and beyond First Church.

### **Our Invitation**

Next week we are going to receive our estimates of giving for the new financial year that begins on July 1<sup>st</sup>. We are invited this week to take up these three practices or refresh our engagement with these three practices.

Pray the prayer of financial contentment through God's provision

Determine a portion of our income that we will offer on a regular and ongoing basis.

Complete the estimate of giving card during worship next week as a tangible and powerful expression of our faith to be invested in the Jesus Mission within and through First Church.