

Getting In Shape: Putting Our Money Where Our Heart Is

Ecclesiastes 5:10-15; I Timothy 6:6-7, 17-19

Sunday, February 15, 2009

by Dr. Frank Trotter

In the two lessons we have heard read this morning, the first from Ecclesiastes presents the problem I will explore today in this sermon, the fourth in a series on “Getting into Shape”. And the second lesson we have heard gives us a solution.

It is no secret that Jesus talks more about the issue of money than about any other subject. His point of view was often shaped by his study of the Hebrew scriptures like this lesson from Ecclesiastes: “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep. I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother’s womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand.” (Ecclesiastes 5:10-15)

If the writer of Ecclesiastes is correct, all of us experience a life-long struggle with how we manage our money and how we choose to spend it. If the rewards are great for those who learn to be generous givers and use their money wisely, so the consequences are equally great for those who become addicted to the accumulation of wealth for selfish gain.

I was recently reading an on-line essay on church leadership. It suggested that “Leaders do not need answers. Leaders must have the right questions.”¹ In their book, *Healthy Disclosure: Solving Communications Quandaries in Congregations*, authors Kibbie Ruth and Karen McClintock suggest a question that helps a congregation get at the secrets and hard stuff of their

¹ Suggested by Kibbie Ruth Karen McClintock in *Healthy Disclosure: Solving Communications Quandaries in Congregations* (Alban, 2007); posted as “The Right Question,” Lewis Center for Church Leadership, Wesley Theological Seminary, Washington, DC, <http://www.churchleadership.com/leadingideas/issues/2009issues/090107.html#rightquestion>.

life that need attention. The question they pose is: “What would you be embarrassed to tell new people about your congregation?”²

The biggest secret that might cause embarrassment to us at First United Methodist Church is that the congregation has relied on the generosity of several deceased members from several years ago to finance each year’s current operations. First Church has become used to supplementing our annual giving with large sums of money from two bequest funds – one belonging to the Pasadena Methodist Foundation here at FUMC and the second overseen by the Board of Trustees. Of our \$1.3 million annual expense budget, our giving pays for a little over 50%. The remainder has come from the generosity of the Foundation and the Trustees from income produced by investments in the stock market.

You would have to be living in a cave not to be figuring out where this sermon is going. Because of the enormous collapse of the market over the past six months, the income from these two sources is not likely to be there to the degree that it has been in the past.

One of the biggest opportunities for co-dependency within any organization is to become reliant on an unworked-for source of income. Warren Buffett made news a few years ago when he told his family that he doesn’t believe in inherited wealth – and that they were going to have to work for their living rather than rely on an inheritance. Dr. Loren Mead who founded the Alban Institute on Washington, DC is credited with a well-known quote within church circles: “The purpose of an endowment is to grow the church of tomorrow, not embalm the church of today.”³

It’s sometimes been noted that God has a mysterious sense of humor. In the year when the effects of the recession may be the most severe – 2009, God is asking houses of faith around the world not to cut back, but to do more for the sake of the kingdom of God. Is it possible that we at First Church could actually pay our own way rather than relying on largesse?

If that wasn’t a big enough secret for you, here’s another that is common to all church whether or not they have a generous Foundation or a generous

² Ibid.

³ Loren Mead, quoted in “Understanding Giving Patterns in Your Congregation,” by Lovett H. Weems, Jr., from Leading Ideas, Lewis Center for Church Leadership, January 9, 2009, <http://www.churchleadership.com/leadingideas/issues/pdf/2009/090107.pdf>

Board of Trustees like we do. Dr. Lovett Weems, director of the Lewis Center for Church Leadership at Wesley Seminary in Washington says that an analysis of church giving and stewardship practices in congregations “will reveal that a high percentage of giving typically comes from a relatively low percentage of the church’s membership. This phenomenon is referred to as a giving pyramid. In many charitable organizations, 80 percent of donations come from only 20 percent of donors.”⁴ While researchers differ about the exact percentage in this formula, the bottom line – a secret that most churches would be embarrassed to have known – is that more churches than not rely on a smaller percentage of their members to carry the weight. In other words, a few of us are in excellent shape in terms of our stewardship of God’s gifts, while most of us have a lot of work to do.

What do we do to get in shape in critical times like these? David McAllister-Wilson, President of Wesley Seminary, recently wrote to the members of the Board of Governors of which I am one. He said, “Consider this analogy: A ship in a storm is advised to keep its bow up and cut its speed but keep moving forward. We must do prudent budgeting and take a very clear-eyed look at both this year and next. But I believe at this point our primary focus should not be on operating budgets but on two more important questions in this critical period. First, are we doing the necessary things to maintain a cushion of liquidity? Second, are we doing the necessary things to insure that we emerge from this economic trough strong?”⁵

David went on to warn those of us on the Board that “There is no virtue in false confidence; and God does not promise us financial success. But I believe we are doing the right things to make sure this institution remains strong and faithful to our mission.”⁶ Everything that he wrote about the seminary is also true for our church. We need to budget carefully. We need to not over reach. Except for the salaries for Rev. Gara and Rev. Mark where Cal-Pac Conference policy requires that we provide a modest increase, none of the rest of the staff is receiving raises in 2009. For the most part, all program budgets are at the same level for this year as they were for last.

⁴ Ibid.

⁵ David McAllister-Wilson, President, Wesley Theological Seminary, “Letter to the Board of Governors,” December 2008.

⁶ Ibid.

But is there more we can do to get in shape?

In my research for last week's sermon on eating less and eating healthier, I came across a fascinating article in the *New York Times* entitled "Dieting? Putting Your Money Where Your Fat Is." It describes two co-workers at an Internet company in New York who were trying to figure out a better way to lose their extra pounds. What they came up with was a one-month wager to see which of them could lose the most weight. At the end of 30 days they weighed in. One lost 16 pounds and the other lost 10 – and he had to pay his friend the size of the bet which was \$20.

Then 6 more co-workers joined them in another weight-loss competition, and it began to get really competitive. Diet bets work on a simple principle: "If [the persons betting] don't lose more weight than the competition, they lose cash. Internet sites that facilitate diet betting have seen an increase in traffic, and recent studies have supported what [these] co-workers discovered: diet bets work for many people who couldn't seem to shed pounds any other way."⁷ The article notes that "a study in the December issue of the *Journal of the American Medical Association* found that people who had financial incentives to lose weight were much more successful at dieting than those who did not."⁸

One of the more popular sites allows the person making the wage to designate a charity or a friend who would receive the money if they lose their bet. It also allows you to select a "foe or anti-charity" – like the fund for the proposed presidential library for George W. Bush at SMU in Dallas or the Clinton Library in Little Rock. Acknowledging that some people respond better to negative reinforcement, this particular web site asks, "Wouldn't it just kill you to hand over your hard-earned money to someone you can't stand?"⁹

If these bets work by putting your money where your fat is, we would be in much better shape if all of us put our money where our heart is. If some of these popular gambling sites work because of negative reinforcement, I would like to suggest that the church of Jesus Christ invites us to get the

⁷ Pamela Weiler Grayson, "Dieting? Putting Your Money Where Your Fat Is," *New York Times*, February 4, 2009,

<http://www.nytimes.com/2009/02/05/health/nutrition/05fitness.html?pagewanted=1&r=1&emc=eta1>.

⁸ Ibid.

⁹ Ibid.

church and ourselves in the best shape possible through positive reinforcement.

If you asked me to describe the lives of the healthiest people I know in terms of their financial management – no matter how much or how little they have, I would give you two words: “devotion” and “altruism.” When believers live out Christ’s two great commandments: to love the Lord our God with all our heart, soul, mind, and strength, and to love our neighbor as ourselves, everything else falls into place.

What I’m asking you to do in the next ten and a half months is to make up the difference in the level of support that the Foundation provides us – approximately \$384,000. That’s huge, isn’t it? Don’t think that I haven’t spent more than a few sleepless nights worrying about it.

The good news is that more of us at First Church are learning this in recent years. When I came to you last June asking for your help to meet significant unforeseen debt facing the church, you contributed \$65,000 to that appeal by year’s end. Not only that, but our members exceeded our budgetary expenses by year’s end by \$70,000. We have increased our giving to God at First United Methodist Church by over \$100,000 in each of the last two years. That’s simply amazing. On behalf of all of your pastors, I want to give you a profound “Thank You.”

St. Paul, in his first letter to Timothy, reminds us that “godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. ... Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” (I Timothy 6:6-7, 17-19)

In 1834, the English poet James Henry Leigh Hunt published a book of poems that included the single poem for which he is most well-known – “Abou Ben Adhem” – which in many ways, summarizes the two great commandments of Jesus.

“Abou Ben Adhem” by James Henry Leigh Hunt (1784-1859)

Abou Ben Adhem (may his tribe increase!)
Awoke one night from a deep dream of peace,
And saw, within the moonlight in his room,
Making it rich, and like a lily in bloom,
An angel writing in a book of gold:—
Exceeding peace had made Ben Adhem bold,
And to the presence in the room he said,
“What writest thou?”—The vision raised its head,
And with a look made of all sweet accord,
Answered, “The names of those who love the Lord.”
“And is mine one?” said Abou. “Nay, not so,”
Replied the angel. Abou spoke more low,
But cheerly still; and said, “I pray thee, then,
Write me as one that loves his fellow men.”

The angel wrote, and vanished. The next night
It came again with a great wakening light,
And showed the names whom love of God had blest,
And lo! Ben Adhem’s name led all the rest.

May it be said that our names will be so written one day – that we gave all
we had for the love of God and our fellow men.

Thanks be to God. Amen.