

## **What If We Align Money and Values?**

### **Matthew 6:19-21**

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November 17, 2024

I recently read the results of a survey conducted by OnePoll about Americans and their discretionary spending habits. The survey included 2000 people and revealed that Americans spend an average of \$18,000 on nonessential items per year. The article I was reading went on to name the top ten things that Americans buy with that money, and the first four involved food and drink! Each month, we spend an average of \$209 dollars on eating dinner in restaurants, \$173 on buying lunch out, \$177 on takeout or delivery, \$189 on cocktails and \$20 on coffee. Other things on the list included streaming services, cable, and paid apps as well as subscription boxes, rideshare, and impulse purchases.

But let's go back to food and drink for a moment. When you add them up, that's \$768 per month on restaurant food, alcohol, and coffee! There is an old adage that you can learn what a person values by looking at their checkbook. I guess nowadays we would say their online transaction history. If that is true, then we can conclude that Americans place high value on eating out and drinking!

We are now deep into our annual giving campaign with the theme of "I Dream of A Church". God has given us this church to care for as God's stewards. So, I've been encouraging you to dream about what will be happening in this church five, ten, or even fifty years from now. How will this church serve our children, our children's children, our community, country, and world? What do we need to do now to create that church? And, how much of yourself, your time and talents, and, of course, your money are you willing to invest in those dreams?

Last week, we talked about trusting God and dreaming of a church which will continue to be a voice of love and justice in our country and world. Today, I'd like to explore what it would look like to align our spending with our values both in our individual lives and in our collective life as a church.

This idea, of course, isn't new, and it is exactly what Jesus is addressing in our scripture reading from Matthew. The context of this passage about treasure is Jesus' sermon on the mount in which he is teaching people a new set of priorities for their lives, a new way to live that focuses on love and goodness and justice. What Jesus is saying is that the treasures we have here on earth, the material objects we collect, the takeout meals, the streaming services, have no eternal meaning. They are just things, and many of them will be gone within an hour or eventually break or be thrown out because we no longer need or want them.

Jesus contrasts those earthly treasures with the treasures we store in heaven. Those are the treasures we accumulate when we live according to our faith. They are values and beliefs that have eternal meaning and eternal impact. Faith, hope, love, compassion, acts of kindness, goodness, service, and generosity - and all of these are fostered in the church because God's purpose for the church is to join God in building the kin-dom of God. In church, we hear again and again the great promises of the Hebrew Bible and the New Testament. We meet others who are striving to live the Jesus way and learn from them. We have opportunities to serve the very

people Jesus told us to serve - the poor, the marginalized, the immigrants and refugees, the hungry and thirsty, the unhoused. And in church, we find hope - even when disaster strikes, or we feel threatened.

If we believe that what we spend our money on reveals what we value, then I think it's important to periodically do an inventory of our spending - something we will do as a congregation in January. Earlier this year, I was introduced to the concept of participatory budgeting by a small group of congregation members who felt we should try it here at church. Basically, participatory budgeting is a way to involve more people in considering how our money is spent. In the past, our budgeting process has been led by our wonderful finance committee. They gather input from staff and the administrative committees about how much they anticipate spending in the coming year. They compare those requests with the amount people have pledged to give and then propose a budget to the Leadership Council. Because most of our budget goes to staff and care of our buildings, it hasn't changed much over the years.

Participatory budgeting invites you all to give input that might shape our budget for the coming year or for the next several years. We will have an event after worship on January 26 when you will have an opportunity to suggest what we should prioritize in our spending based on our values and vision as a church. This is why the participatory budgeting team asked me to outline the principles and values we hold as a congregation. I included things like being welcoming and inclusive, social justice, faith formation and growing as disciples, serving our community, sustainability, and generosity.

Before our participatory budgeting event, you will have an opportunity to make proposals for where our money will go in the future. Perhaps you think we should pay off our mortgage early or put more money toward contemporary worship. You can make a proposal with a rationale to be considered by the group. You'll also have the chance to see what we are spending our money on now. Does it reflect our values? Does it align with the teachings of Jesus Christ? Does it help sustain us into the future?

I'd like to suggest that you can do something similar with your household budget. If you look at your spending, what does it say about your heart? Does your spending align with your values? Are your values aligned with God's values? How does your giving to the church fit in? Is there something you might change to bring your spending to a place where it reflects what is important to you?

These are questions to prayerfully consider as you think about your pledge to the church for next year. Is there something you might give up to give a little bit more? And if you don't give, what would you have to change in your spending in order to start giving?

Ultimately, stewardship isn't only about raising money for the church budget. In fact, as a Christian practice, the fundraising aspect of stewardship is secondary. This scripture passage invites us to look at our spending and our giving now. Today. But notice that the second part of the verse is in the future tense - there your heart **will be** also. Stewardship, giving generously, is meant to be transformative.

In his book, "Practicing Extravagant Generosity", Robert Schnase explores the difference between stewardship and generosity. Stewardship is our call from God to care for God's church,

God's children and God's creation. "Generosity," he writes, "is an aspect of character...I admire and respect generous people, and I want to become like them." That said, you don't acquire this attribute of generosity apart from the "actual practice of giving". We recognize generosity in others from their actions. They are people who are generous with their time, their teaching, their love, and their money.

Schnase's goes on to point out that generosity is learned and takes practice. Sometimes we must do the generous thing, and the transformation of our hearts follows. "By giving, Schnase continues, "we develop the inner qualities of generosity. God uses our practice of generosity to reconfigure our interior life. By giving, we craft a different inner desire as the driving element of life. Our motivations change."

Perhaps you have had the experience of going on a mission trip or spending a day working in a food pantry. When it's over, you talk with your partner or friend about it, and they ask, "How was it? Do you feel like you made a difference?" You answer yes but then upon reflection add, "Actually, I think they gave more to me than I did to them" because you know that the experience has changed you, changed your heart. You will be a kinder, more generous, less judgmental person because of the time you spent giving to someone else.

God transforms our hearts through generosity in other ways, as well. For example, when we step back to do an inventory of our churches, we recognize how much God has given us - how very blessed we are - and feel incredibly grateful. We realize again that everything we have is a gift from God. So, out of our gratitude, we give some portion back to God.

Finally, I think generosity in general and, specifically, generosity to the church is an investment in hope. Giving brings out the best of us and others. And at this particular moment in time, we need to be the best of who we can be. And we need to witness the generosity and goodness of others. The church is the only long-standing institution that exists for the purpose of transforming hearts, transforming lives, and transforming the world with love.

Like last week, I have a small gift for you to pick up as you leave the sanctuary today. At the exit doors, you will find a bowl of little hearts carved from stone. Pick out your favorite and take it home with you. Hold it as you reflect on what you value most. Put in places in your home that represent your core priorities. Pray with it as you consider how much of God's gifts you will give back to the church. Keep it in a pocket to remind you that where your treasure is, your heart will be also.

May it be so. Amen.