SUNDAY, NOVEMBER 10, 1985

Book 15

"SERMON ON THE AMOUNT"

MARK 12:41-44
MATTHEW 6:19-21

SEVERAL WEEKS AGO, I WAS CLEANING OUT ONE OF MY OLD FILE CABINETS AT HOME AND CAME ACROSS SEVERAL YEARS OF CANCELLED CHECKS FROM THE EARLY 1960's. I COULDN'T RESIST LOOKING AT RANDOM SAMPLES OF THESE CHECKS WHICH WE HAD WRITTEN MORE THAN 20 YEARS AGO. CANCELLED CHECKS CAN BE QUITE REVEALING. FOR MOST OF US THEY ARE THE ONLY AUTOBIOGRAPHY WE WILL EVER WRITE. THEY ARE A RECORD OF OUR HOPES AND DREAMS -- A RECORD OF OUR VALUES AND PRIORITIES -- A RECORD OF PURCHASES AND EXPENDITURES -- A STORY IN EVERY TRANSACTION AND A SIGNATURE ON EVERY PAGE.

CONSIDER YOUR CANCELLED CHECKS. WHAT DO THEY SAY OF YOU? YOUR LIFE? YOUR VALUES? YOUR PRIORITIES? YOUR HOPES? YOUR DREAMS? YOUR FAITH? LOOK THROUGH A MONTH OF YOUR CANCELLED CHECKS AND DISCOVER THE THINGS MOST SINCERELY BELIEVED BY YOU.

THEY TELL YOU ABOUT YOUR LUXURIES AND ABOUT YOUR INVESTMENTS. FOR MANY PEOPLE THERE IS A HOME MORTGAGE PAYMENT MADE VERY MONTH.

FOR SOME PEOPLE THAT PAYMENT REPRESENTS A FOURTH TO A THIRD OF THE FAMILY INCOME. AND IT'S PROBABLY A 25- OR 30-YEAR COMMITMENT. WE ALSO CONSIDER IT A GOOD INVESTMENT--NOT ONLY BECAUSE WE BELIEVE THAT OVER THE YEARS IT WILL APPRECIATE IN VALUE, BUT BECAUSE THE HOME ALSO REPRESENTS A PLACE TO LIVE, TO EAT AND TO SLEEP, AND TO BE WITH PEOPLE WE LOVE.

LOOK AGAIN AT YOUR CANCELLED CHECKS. PERHAPS THERE'S ONE FOR A CAR PAYMENT. WE IN THIS COUNTRY LOVE OUR AUTOMOBILES. I CAN REMEMBER IN 1941, WHEN MY PARENTS BOUGHT A BRAND NEW 1941 CHEVROLET SEDAN. IT REPLACED OUR 1931 CHEVROLET SEDAN AND THIS NEW CAR HAD A HEATER AND DEFROSTER THAT WORKED. THE FULL PRICE IN 1941 WAS $710. TODAY A NEW CHEVROLET SEDAN WOULD BE BETWEEN $10,000 AND $12,000. AND CAR PAYMENTS CAN RUN FROM SEVERAL HUNDRED DOLLARS A MONTH TO MUCH MORE.

WE DO LOVE OUR CARS. WHETHER INSURANCE DOUBLES IN PRICE, OR GASOLINE INCREASES TO $1.25 PER GALLON, WE ARE A MOBILE SOCIETY AND WE SPEND THE MONEY. DRIVE THROUGH A RESIDENTIAL AREA AND ONE IS IMPRESSED WITH THE FAITH WE HAVE IN PRIVATE TRANSPORTATION. GARAGE DOORS NEAR THE FRONT OF EVERY HOME. SEVERAL CARS IN MOST DRIVEWAYS AND MANY PARKED ON THE STREETS. IN DESIGNING OUR HOMES, WE TEND TO PROVIDE MORE CUBIC FEET OF SPACE FOR OUR CARS THAN FOR OUR CHILDREN.

LOOK AGAIN AT YOUR CANCELLED CHECKS. HERE'S ONE TO VISA OR MASTERCARD OR SOME OTHER CREDIT CARD COMPANY OR STORE. THE ITEMIZED BILL SHOWS FOOD BOUGHT AT A RESTAURANT, CHARGES MADE FROM A CATALOG SALE, ITEMS FROM VARIOUS STORES AND MORE.

AND FOR SOME, AMONG THE CANCELLED CHECKS, IS ONE THAT WAS MADE OUT TO THE COUNTRY CLUB OR HEALTH SPA.

FOR THOSE OF US WHO HAVE YOUNG PEOPLE IN COLLEGE, WE FIND CANCELLED CHECKS FOR ROOM AND BOARD, FOR TUITION, FOR BOOKS, FOR TRANSPORTATION AND OTHER EDUCATIONAL EXPENSES. LIKE PAYMENTS FOR OUR HOME, WE CONSIDER EDUCATION FOR OURSELVES AND FOR OUR CHILDREN NOT AN EXPENSE, BUT AN INVESTMENT, AND IT IS A VERY GOOD ONE!

NOW LOOK THROUGH YOUR CANCELLED CHECKS AGAIN. DO YOU FIND ONE THERE FOR THE CHURCH? GIVING TO THE CHURCH IS NOT AN EXPENSE. IT IS AN INVESTMENT. IN FACT, IT IS ONE OF THE BEST INVESTMENTS, IF NOT THE BEST INVESTMENT YOU WILL EVER MAKE.

I. WHY DO I SAY THAT? WHY GIVE? WHY IS THE CHURCH A GOOD INVESTMENT?

LISTEN AGAIN TO WHAT JESUS SAID: "DO NOT LAY UP FOR YOURSELVES TREASURES ON EARTH WHERE MOTH AND RUST CONSUME AND WHERE THIEVES

BREAK IN AND STEAL, BUT LAY UP FOR YOURSELVES TREASURES IN HEAVEN, WHERE NEITHER MOTH NOR RUST CONSUME AND WHERE THIEVES DO NOT BREAK IN AND STEAL. FOR WHERE YOUR TREASURE IS THERE WILL YOUR HEART BE ALSO." THE CHURCH IS A GOOD INVESTMENT FOR THESE REASONS.

1. GIVING TO THE CHURCH IS A WAY OF LAYING UP FOR YOURSELF TREASURE IN HEAVEN, BECAUSE "HEAVEN" IN THIS CONTEXT MEANS INVESTING IN THE GOOD OF SOCIETY--INVESTING IN AN INSTITUTION WHICH WORKS FOR THE GOOD OF ALL PEOPLE. THAT KIND OF INVESTMENT CAN NEVER BE TAKEN FROM YOU. IT'S AN INVESTMENT THAT INCREASES IN VALUE BEYOND YOUR WILDEST EXPECTATIONS BECAUSE GOD KEEPS MULTIPLYING IT. WHAT YOU GIVE AWAY YOU CAN NEVER LOSE.

2. SECONDLY, GIVING IS GOOD FOR YOU. A GIVING PERSON IS ALWAYS A HAPPY PERSON. THE MORE GIVING YOU BECOME, THE MORE ENJOYMENT YOU RECEIVE FROM LIFE. GIVING IS A WAY OF ACTING OUT OUR CONNECTEDNESS. GIVING INCREASES OUR SENSE OF COMMUNITY.

SOME PEOPLE ARE ACTUALLY AFRAID TO BE GIVING AND GENEROUS. THEY'RE AFRAID THEY'LL GET TOO CARRIED AWAY WITH IT. BETTER TO PUT THE DAMPER ON OUR GENEROUS SPIRIT BEFORE IT GETS OUT OF CONTROL.

BUT THE HAPPIEST PEOPLE I KNOW ARE THOSE WHO ARE GIVING, GENEROUS, LOVING, THANKFUL

PEOPLE, AND THE MORE ONE GIVES, THE MORE THANKFUL ONE BECOMES. THEN ONE BEGINS TO SEE ALL OF LIFE AS A GIFT FROM GOD. AND THEN THE MORE CONNECTED WE FEEL TO GOD AND TO OTHERS. THE MORE STINGY WE ARE, THE MORE SEPARATED WE FEEL FROM OTHERS AND FROM GOD. WHEN WE ARE GIVING PEOPLE, WE AFFECT EACH OTHER FOR THE GOOD AND THE WHOLE WORLD IS MADE BETTER. WHEN WE ARE STINGY PEOPLE, WE DENY OUR CONNECTION WITH GOD AND WITH OTHERS AND WE AFFECT THE WHOLE WORLD FOR THE WORSE.

GIVING IS ALSO GOOD FOR YOU BECAUSE AS JESUS SAID, "GIVE AND IT WILL BE GIVEN TO YOU; GOOD MEASURE, PRESSED DOWN, SHAKEN TOGETHER, RUNNING OVER, WILL BE PUT IN YOUR LAP. FOR THE MEASURE YOU GIVE WILL BE THE MEASURE YOU GET BACK." waiting for my ship to come in ——

IN THE EVERYDAY WORLD OF SPENDING MONEY, LOGIC TELLS US THAT THE MORE WE SPEND THE LESS WE WILL HAVE, AND THAT'S TRUE IN OUR SPENDING FOR MOST THINGS. BUT IT'S NOT TRUE IN OUR INVESTING, IN OUR GIVING FOR THE CHURCH. HERE JESUS SAYS, "THE MORE YOU GIVE, THE MORE YOU WILL RECEIVE." THE GREATER YOUR BENEVOLENCE, THE GREATER YOUR CAPACITY TO BE BENEVOLENT.

3. THIRDLY, GIVING TO THE CHURCH, INVESTING IN THE CHURCH IS NOT ONLY GOOD FOR YOU, BUT IT IS GOOD FOR THE CHURCH AND THE COMMUNITY

AS A WHOLE. THE CHURCH IS THE OLDEST, CONTINUING INSTITUTION WORKING FOR THE GOOD ON THIS EARTH. WHEN YOU GIVE TO THE CHURCH, YOU ARE INVESTING IN GOODNESS AND YOU ARE INVESTING IN THE FUTURE.

II. HOW MUCH SHOULD I INVEST?

AS WITH ALL INVESTMENTS, THE BIG QUESTION IS: HOW MUCH SHALL I REGULARLY INVEST IN THE CHURCH? SINCE THIS IS A SERMON ON THE AMOUNT, LET'S TALK TOGETHER ABOUT THIS QUESTION. LET'S TALK ABOUT THE AMOUNT!

IN THE OLD TESTAMENT OF THE BIBLE FOR THE HEBREW PEOPLE, IT WAS AN EASY QUESTION TO ANSWER--THE RULE WAS--YOU ARE TO INVEST 10% OF YOUR INCOME FOR GOD'S WORK IN THE WORLD. THUS, THOSE WHO HAVE MORE ARE TO GIVE MORE. TODAY WE CALL IT PROPORTIONATE GIVING. AND IT'S STILL THE BEST WAY TO DECIDE HOW MUCH YOU ARE GOING TO REGULARLY GIVE OR INVEST IN THE CHURCH.

SO THE FIRST STEP IS TO BEGIN TO LOOK AT YOUR GIVING TO THE CHURCH IN PERCENTAGE TERMS. ASK YOURSELF THE QUESTION: WHAT PERCENTAGE OF MY INCOME OR OF OUR INCOME AS A FAMILY ARE WE NOW GIVING OR INVESTING IN THE CHURCH? IS IT 1%? 2%? 5%? 10%?

NEXT DETERMINE WHAT KIND OF INCREASE YOU WANT TO MAKE IN YOUR INVESTMENT. IF YOU

ARE NOW GIVING UNDER 10%, THEN DECIDE TO INCREASE YOUR INVESTMENT BY AT LEAST 1% OF YOUR INCOME OR MORE. SO, FOR EXAMPLE, IF YOUR INCOME IS $20,000 PER YEAR, A 1% INCREASE WOULD BE $200, OR ABOUT $4 PER WEEK INCREASE IN YOUR PLEDGE. REMEMBER I'M TALKING ABOUT INCREASING YOUR GIVING BY 1% OR MORE OF YOUR INCOME, NOT 1% OF YOUR PRESENT PLEDGE.

THE IMPORTANT THING IS TO DETERMINE WHAT PERCENT OF YOUR INCOME YOU WANT TO REGULARLY INVEST IN THE CHURCH AND THEN DO IT. DON'T USE THE EXCUSE, "IF I HAD MORE, I WOULD GIVE MORE." THAT'S THE BEAUTY OF PROPORTIONATE GIVING--YOU GIVE A PERCENTAGE OF WHAT YOU HAVE.

THE BEST WAY TO DETERMINE IF THE PERCENTAGE YOU ARE NOW GIVING IS ADEQUATE IS TO USE THE COMPARISON METHOD. HERE'S HOW IT WORKS!

UNLESS YOU ARE AN EXCEPTION (AND I HOPE YOU ARE), YOU WILL DISCOVER AS YOU GO THROUGH YOUR CANCELLED CHECKS THAT YOUR INVESTMENT IN THE CHURCH HAS NOT KEPT PACE WITH YOUR OTHER EXPENSES AND INVESTMENTS.

I KNOW THAT TO BE TRUE IN GENERAL BECAUSE ON SUNDAY MORNINGS, THE ONE DOLLAR BILL IS STILL THE MOST FREQUENTLY USED FOR THE CHURCH OFFERING. THERE IS NO PLACE IN THIS COUNTRY WHERE THE ONE DOLLAR BILL MARCHES WITH GREATER DIGNITY THAN IN THE CHURCH. AND THE SAME

WAS TRUE EVEN 20 OR 30 OR 40 YEARS AGO WHEN THE DOLLAR BILL HAD A LOT MORE PURCHASING POWER.

I CAN REMEMBER ATTENDING CHURCH WITH MY PARENTS IN THE LATE 1930'S WHEN HAMBURGERS WERE 10¢, AND I COULD GO TO THE MOVIES FOR 10¢, AND A SOFT DRINK WAS 5¢ AND A LARGE ICE CREAM CONE WAS 5¢, YET MY DAD PUT A ONE DOLLAR BILL IN THE CHURCH OFFERING PLATE ON SUNDAY MORNING. TODAY HAMBURGERS ARE OVER A DOLLAR AND UP. A SOFT DRINK IS FROM 50¢ ON UP; AN ICE CREAM CONE EVEN MORE, YET THE MOST FREQUENTLY FOUND CURRENCY IN THE OFFERING PLATE IS STILL THE ONE DOLLAR BILL. IF WE HAD KEPT PACE IN OUR GIVING, THE $10 BILL WOULD BE THE ONE MOST FREQUENTLY FOUND IN THE OFFERING PLATE.

IN THE 1940'S, WHEN A NICE HOME COULD BE PURCHASED FOR TEN TO FIFTEEN THOUSAND DOLLARS, IT WAS NOT UNCOMMON TO HAVE A MAJORITY OF CHURCH PLEDGES BE $200 OR $300 PER YEAR. TODAY WHEN A HOME IS SIXTY THOUSAND OR SEVENTY THOUSAND DOLLARS AND MANY EVEN MORE THAN THAT, WE STILL HAVE MOSTLY $200 AND $300 A YEAR PLEDGES.

IN THE 1950'S, I SERVED A CHURCH IN A SOUTHSIDE SUBURB OF CHICAGO. IT WAS MADE UP ALMOST ENTIRELY OF YOUNG FAMILIES WHO HAD JUST BOUGHT THEIR FIRST HOME FOR UNDER $20,000. MOST OF THEM WERE ONE WAGE-EARNER FAMILIES

WITH AN INCOME OF ABOUT $15,000 PER YEAR OR LESS. THEY HAD HOUSE PAYMENTS, CAR PAYMENTS, FURNITURE PAYMENTS AND YOUNG CHILDREN. YET MOST OF THEM GAVE TO THE CHURCH AT LEAST $300 A YEAR OR MORE.

TODAY I SEE PEOPLE WHO SPEND HUNDREDS OF DOLLARS A YEAR AT A COUNTRY CLUB OR IN OTHER SUCH ACTIVITIES, BUT WHO WOULD BE INSULTED IF SOMEONE SUGGESTED THAT THEIR INVESTMENT IN THE CHURCH OUGHT TO AT LEAST BE EQUAL TO THAT KIND OF SPENDING.

THIS WEEK, OR WHENEVER THE PLEDGE CARD COMES TO YOUR HOME, BEFORE YOU FILL IT OUT, MAKE SOME COMPARISONS IN YOUR SPENDING AND IN YOUR INVESTMENTS. COMPARE WHAT YOU PLAN TO INVEST REGULARLY IN THE CHURCH WITH WHAT YOU SPEND ELSEWHERE. HOW DOES IT COMPARE WITH WHAT YOU SPEND ON YOUR CAR? WITH WHAT YOU SPEND ON ENTERTAINMENT? WITH WHAT YOU SPEND ON EATING OUT? IS YOUR INVESTMENT IN THE CHURCH A SIGNIFICANT PART OF YOUR LIFE, OR IS IT ONLY ON THE EDGE, SOMETHING MORE LIKE A TIP TO GOD? JESUS SAID, "WHERE YOUR TREASURE IS, THERE WILL YOUR HEART BE ALSO."

MY DREAM FOR THIS CHURCH IS THAT IT WILL CONTINUE TO BE THE STRONG VITAL INSTITUTION IT HAS BEEN FOR THE PAST 119 YEARS. BUT IN ORDER FOR THAT DREAM TO CONTINUE TO BE TRUE MEANS THAT ALL OF US NEED TO BE WILLING

TO KEEP INVESTING IN THE CHURCH.

NOW A FEW WORDS ABOUT THE MECHANICS OF THIS YEAR'S EVERY MEMBER CANVASS. IT'S BEING CALLED THE "FIRST-PLYMOUTH PILGRIMAGE." MOST OF YOU, THEREFORE WILL HAVE YOUR PLEDGE CARD DELIVERED TO YOUR HOME BY SOMEONE LIVING NEAR YOU. YOU ARE ASKED TO TAKE OUT YOUR PLEDGE CARD, FILL IT OUT IN THE PRIVACY OF YOUR HOME, THEN PUT IT IN THE ENVELOPE PROVIDED, SEAL THAT ENVELOPE, PUT IT BACK IN THE PACKET AND THEN TAKE THE ENTIRE PACKET TO THE NEXT NAME ON THE LIST.

IN SOME AREAS WHERE OUR MEMBERS LIVE, MEMBERS WILL RECEIVE THEIR PLEDGE CARDS IN THE MAIL, WITH A RETURN ENVELOPE PROVIDED. IN THOSE CASES, FILL OUT THE PLEDGE CARD AND RETURN IT BY MAIL TO THE CHURCH OFFICE.

OUR GOAL IS TO HAVE THE CANVASS COMPLETED BY SUNDAY, NOVEMBER 24. WE NEED THE HELP OF ALL OF YOU TO DO THAT. AMEN.