

## “The Gospel According to Quicken”

Mark 10:17-31

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In this morning’s scripture lesson, a man asks Jesus what he must do to inherit eternal life. Jesus reminds him of the commandments, and it’s clear that all of that is familiar to the man. Then Jesus takes a good look at this man and adds an instruction that is tailored specifically to him: sell what you own and give to the poor.

Examining a Christian perspective on money and material possessions is very compelling to me – compelling and, when I look at my own life, fairly uncomfortable.

Imagine for a moment that you are sitting here in a worship service, listening to me speak. You can probably manage to imagine that, right? Or imagine that we are sitting together in a committee meeting. Or imagine that you have made an appointment and are sitting in my office with me, talking one to one. Or imagine that I have come to your home to pay a visit.

Now imagine that in every one of these settings – here in worship, in a meeting, sitting in my office, together during a pastoral visit – imagine that in every one of these settings, more than a fourth of everything that comes out of my mouth is about money, or about material possessions. Think now about how you would feel about coming to worship, or meeting, or talking with me in a pastoral setting, knowing that you were bound to hear something about *money*, of all things.

If that image is not appealing to you, then you might not have enjoyed hanging out with Jesus.

Jesus talked about money all the time. Nearly half of the parable-stories Jesus told speak directly about money many more touch less directly on material wealth.

There are also Jesus’ teachings. The lessons Jesus taught include the example of the widow who gave her only two coins to the temple; his answer to the question about paying Caesar’s taxes; his instructions to Zaccheus the tax collector; and today’s interaction with the rich young man.

Then there are the famous quotes: “Where your treasure is, that is where your heart will be,” Jesus said. And most famous of all: “You cannot serve both God and Mammon.”

I didn’t go through the Bible myself and count, but here are some things I learned in my research for this sermon.

The word *believe* appears in the Bible 273 times. *Pray* appears 371 times, and *love* appears 714 times. *Give* appears 2,172 times! One-sixth of the verses in Matthew, Mark & Luke deal with money. And that’s only the gospels! Depending on how you count, different people say that as little as 15% of all Jesus said was about money, and as much as 50% of all Jesus said was about money, wealth, possessions, or economic status.

That's an awful lot to chew on. But no one ever said being a disciple of Jesus was easy.

The man who runs up to Jesus as we enter this morning's scripture faithfully kept all the commandments. But still, he was lacking. He still wasn't ready to inherit eternal life; in spite of being good, in spite of following all the rules. When the man left Jesus, he went away grieving.

Jesus seems to use the language of "eternal life" interchangeably with the language of "the kingdom of God" or "the kingdom of heaven."

The language I use to help me understand what the Bible means when it talks about the Kingdom of God is that it is that time or place where things are as God wills them to be – when everything is consistent with God's will, with God's highest vision for humanity and for all of God's creation. This is in marked contrast to the way things are now, where we fall far short of God's vision and things happen that defy God's will. I don't know whether that time or place will come tomorrow, or only in heaven, but the Lord's prayer suggests to me that doing what we can to make God's vision a reality in our lives and our world is a part of God's will for us: "your kingdom come, on earth as it is in heaven."

I don't worry a lot about my own salvation. But when I do worry, I worry because of my money. I worry because I lead such a comfortable life.

Even a very faithful man is shocked by what Jesus asks of him. And if we really believe that Jesus really asks this of us, then we are shocked, too.

I read a lot of biblical scholarship online when I'm preparing for a sermon, and one writer who I particularly like<sup>1</sup> issued a plea, practically begging preachers to be willing to shock their congregations with how radical and demanding Jesus' message is in today's gospel. She was in part referring to the misinformation that has been spread – often by preachers themselves – to try to soften the impact of today's gospel. There was no gate called "the eye of the needle," which was difficult (but not impossible) for a camel to pass through.

This very faithful man in today's scripture is told that in order to enter the kingdom of God, he must sell what he owns, and give the money to the poor – and go and follow Jesus. The story tells us that the man was shocked, and he went away grieving, because he had many possessions. Jesus goes on to say, "how hard it will be, for those who have wealth to enter the kingdom of God!" And the disciples were perplexed.

Now I assume this text isn't actually, literally talking to me, because I'm not rich. Right? I live a modest lifestyle. Our home is just over 1200 square feet. Our cars are practical and reliable, but older, and not showy. I often find good clothes at thrift stores. A modest lifestyle, right?

I can compare myself to many people who live a more extravagant lifestyle than we do – and I do compare myself to those people, because that lets me off the hook way more than if I compare myself to the people who have less than me. But when I type my income in to the website "global rich list .com," it tells me that my income puts me in the top 1% of richest people in the

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<sup>1</sup> Sarah Dylan Breuer at [www.sarahlaughed.net](http://www.sarahlaughed.net).

world. You should try it. It's global rich list .com. So I have a couple of choices. I can rationalize that. Or, I can re-think my analysis of how modest my lifestyle is. I don't even have to go as far as the "global rich list" to be forced to admit how well off I am. When Katie and I were parenting our daughter, who came to us through foster care, we had a new window into where she came from, and into the lives of so many of her friends in her urban public school. That gave me plenty of perspective on how much better I live compared to thousands of families in Sacramento. So if today's gospel text is directed at people who are rich, surely it is directed at me.

In my own mind I think about preaching on money as "the gospel according to Quicken," because in our house we keep track of our finances on the computer, using the Quicken software. And when I print out Quicken reports and take a good hard look at how much money I have and how I spend it, I learn a lot about my faith, and about my truest priorities.

I have an advantage over all of you. I try to live my life and manage my money in such a way that I can talk about it honestly from a pulpit, without reason to feel ashamed. This provides me an incentive to closely examine my strengths and weaknesses in the areas of generosity and money management, an incentive that most people do not have. You have the disadvantage of being expected to keep your financial matters fairly private, so there is less incentive to manage your money and nurture your generosity in ways that leave you no cause to question yourself. There is only the incentive of the reward that God promises. And I am all-too aware of how intangible are the rewards that come from God, especially when compared to the incentives that come from the more tangible humans in our lives – whether through affection or through peer pressure.

One of the biggest influences on my own stewardship journey was hearing a colleague preach several years ago. She was talking in her sermon about how her ability to talk about money in church had changed since she and her husband started tithing. Tithing means giving away 10% of your income. They had not been tithing in the early years of her ministry, but had grown into it gradually.

Hearing her speak made me realize that not tithing was a real barrier to my feeling comfortable talking about money and giving in church. Katie and I talked about that sermon, and resolved to be more intentional about our giving, and to grow in our giving from where we were at that time. Katie and I looked at the percentage of our income we were giving away, and we worked on growing our giving gradually a step at a time.

I first looked at my giving as a percentage of my income when I was in college. It was the first church I joined on my own as an adult, and in the new member classes the pastor talked about giving as a spiritual practice, and about tithing. He encouraged us to begin by looking at our income and figuring a percentage we felt comfortable giving, and then to make a commitment to grow gradually until we were tithing. I can't remember what my pledge was at that time, but I think I gave about 1% of my income, and since my only income was from a part-time work-study position, I know it wasn't very much at all.

It was 2005 when Katie and I first hit the 10% mark in our giving.

Now I admit that I haven't sorted out that whole question of whether to tithe on our gross or net income, so we do something in-between. (Dave Ramsey addresses this question in his Financial Peace University, which Katie and I went through, and he says: "what does it matter?? You're not doing it anyway!" And by the way Financial Peace University is a wonderful money management program that Katie and I went through, which we are going to offer here in the new year thanks to Becca Cramer, who will be leading it.) And our entire tithe does not come to the Davis United Methodist Church, though this church does get the largest share by far, at 5% of our net income. We also give regularly to my seminary, and loaves and fishes, and the church or churches where Katie holds her membership. And we give smaller amounts to things like public radio. I have never thought I was perfect in the area of financial stewardship. My Quicken report tells me exactly how much I spend at coffee shops, and no one who spends as much money on lattes as I do can claim to be an entirely faithful steward of her money. But still, I felt – and feel – pretty good about how we're doing.

But *then* I had one colleague tell me that she had increased her giving to 11% of her gross, because she has two families in her church who give away a full 20% of their incomes, and she felt challenged to match their faith and generosity.

And then I had another colleague tell me that she does give a full 10% of her gross income to her church – AND adds all her other community giving on top of that 10%.

Then there was a couple in my last church. Both he and she had been married before and had kids from their first marriage. When they got together, she made a point of telling him that she tithed, and he figured that if she could do that as a single mom, they could sure do it as a married couple. Now they are in their 80s, and she told me last year that they are up to a "double tithe" – giving away 20% of their income. She said, with a laugh – "I'm working on a triple-tithe now, but I won't get there before I die!" (After worship when I had preached on stewardship at that church, she patted me on the arm and said: "It's okay that you're tithing on the net. Everyone has to start somewhere.")

A minute ago I mentioned the amount I spend on lattes. One of the disciplines that has helped me as I strive to be a faithful steward of my money is to remind myself which of the things I spend money on are wants, and which are needs. Housing is a need. Lattes are a want.

I hope this practice of distinguishing between wants and needs would be helpful to you if you are someone at a point in your life where all your resources are going to cover real needs. I know that the topic of giving brings up feelings of guilt and resentment for some people. If you look at your needs and wants and realize that you are only just covering your genuine needs, then you should never, ever feel guilty about not giving to the church or any other charitable organization. Did you hear that? You should not ever feel any guilt at all for being someone who is not *able* to give. Ever.

Now if that is not your situation, but instead you feel that your \$4 Starbucks coffee is more important than your church home, I suggest you have a conversation with God about that.

I don't feel guilty for what I have, or guilty for not giving more away. But I feel very humble, knowing that there are others far more generous, and far more faithful, than I. I don't quite have the serenity that Louanne spoke of last week, and I long for that serenity. I feel humbled to confess how wealthy I really am. And I feel challenged to stretch my capacity for giving.

You see, giving is a spiritual practice. It isn't the only area of spiritual practice where I need to stretch, and I feel challenged to work on all the areas of spiritual practice where I fall short – like having a consistent prayer practice, and doing regular study of scripture that isn't just for my sermons. Giving is one of the many spiritual practices that make up a faithful life – and I have room to grow in every area.

Spiritual practices are like practicing for a sport or practicing an instrument. You are never “done” with practicing, but continue to practice in different ways, at different levels, on an ongoing basis.

And I can say that I have worked as hard or harder on managing my money in ways that are consistent with my faith, as I have worked on cultivating a prayer life, participating in worship, studying scripture, or giving myself through service.

It is sobering, to look at how far I have to go. Do you ever feel that way? I am encouraged by Jesus though, who looked at the young man in our text this morning and loved him. If Jesus can point out what he lacks, and love him, then I trust that Jesus looks at me, and whatever I lack, and love me, too. And I am grateful, and I am encouraged to keep on growing. As John Wesley said, we are all going on to perfection. We all find ourselves somewhere along the way – not having arrived yet.

So is there any hope for us? That's what the disciples were wondering, too, as they listened, appalled, to what Jesus said about wealth and eternal life. And Jesus said no, there is no hope – on our own. But there is every hope, and not only hope but absolute assurance, that with God's help it is possible for us to be transformed, and to claim the new life that God promises.

As Jesus mentors the rich man in today's scripture in how to live faithfully, I think the point is that money and possessions hold the very real possibility of being a barrier to our spiritual health, to the fullness of our spiritual lives. Jesus challenges us. He doesn't make discipleship easy. But the payoff is abundant life, eternal life – the payoff is the fulfillment of God's promise that God envisions a better way for us all. The payoff is the joy that comes from a closer walk with God. It isn't easy – but it is worth the struggle. It may mean facing your own wealth and learning, slowly and painstakingly, to let it go. But it also means grabbing ahold of God's promises to you. It means new life. Amen.