

A GOOD INVESTMENT FOR A BAD ECONOMY

Sermon Preached by Jon M. Walton

November 16, 2008

Scripture: Psalm 123; Matthew 25:14-30

All of us are wondering what to do next with our investments... if we still have any. It's a bit late to cash-in deflated equities. Money market funds yield less than inflation. Should we be in gold, or just trade currency? And what about our 401(k)'s? Is there anything we can do to salvage what's left? Maybe we all should just buy a bigger mattress and hide it all there.

In more ways than one, the parable of the talents seems especially appropriate, particularly on this Stewardship Dedication Sunday.

It's a great story. In the parable God is like a landowner who goes on an extended trip, (and haven't we all felt like God has done that to us at times... gone on a trip and left us in charge of more than we would have wanted?)

In this particular parable the landowner entrusts his property to three stewards whom he asks to look after things while he is away. To one he gives five talents (think *money* not baton twirling or yodeling). To another he gives two talents, and to a third he gave one talent. The steward who received five talents got a good tip about investing in a Broadway show that was opening, turned out it was a revival of South Pacific, and he doubled his money. The same thing happened to the one who received two talents. He made a good investment in Exxon stock and doubled his money.

But the third servant took the money and hid it in a little burial place underneath a rock in Washington Square Park, and when the landowner returned to see what had happened he was furious that the last servant had not doubled his investment like the first two.

Now I have to tell you in all honesty, this year, in this economy, that third fellow, the one who buried his money... he's looking pretty good. He never put the money at risk and unlike all of us, he could deliver in the end everything he had to begin with. This is the first time I can ever remember preaching on this parable and seeing the upside of the third steward's case.

There are a lot of these sort of parables in the gospels where a landowner, a bridegroom, someone in authority entrusts valuables to others, absents himself, and returns unexpectedly to take stock of the stewardship of those who have borne his trust.

There's the parable of the wicked slave in Matthew 24, the wise and foolish maidens, the laborers in the vineyard, the parable of the wicked tenants; each one seems to be about understanding that a trust has been given to you and you have to give account for it, and often there is grace and always there is judgment.

Of course, in the parable today, the steward who received only one talent, reveals his motive for being so short sighted. He says to the landowner "I knew that you were a harsh man, reaping where you do not sow, gathering where you have not scattered."

So he was afraid of the landowner from the get go, and he went and hid what he had, and tried to hold onto it as tightly as he could. But when the landowner came the

one talent steward found that being fearful doesn't get you very far in a world that requires risk sometimes. It's not just that he didn't make good on the one talent he had, his real shortcoming is his view of life and in particular his view of the landowner, his presumptions and expectations.

Everybody here knows this third steward. He is the fellow who lives in fear that everybody's out to get him; that he'd better look out for himself because nobody else is going to. He is the one who lives with a narrow field of vision, limiting possibilities, closing down options.

Life is lived according to certain ironclad rules, the way he sees it, and he tries to follow them as closely as possible. "You earn what you get, and you get what you pay for." "A day's work for a day's wages." "There's no free lunch." "God helps those who help themselves, and the devil take the hindmost."

With an attitude like that of course he hid the money. God, the landowner, and everybody else are looking out for themselves, keeping score, reaping where they do not sow, gathering where they do not scatter seed, or so he thinks.

These miserly stewards, are not all bad, however. We depend on them. They are the great micro-managers of life. They make good accountants, prison guards, and police officers. Some of them become food and theater critics! They want the world ruled by orderliness and they are skeptical about anything that is not within the lines. They are long on the law, and short on creativity.

Freedom, imagination, the unexpected scares them. They get nervous at what is boundless, or extravagant, or generous. It doesn't compute to them. So they're not all bad, they're just narrow in vision and cramped in grace.

They keep a skeptical eye on the world and so protect themselves from all on-comers. In the process of doing so, however, they pay a price. They miss in life some essential things like spontaneity, surprise, hopefulness, a sense of adventure, and wonder. Most of all, they miss generosity, which is to miss a lot of what life is all about. It was Robert Frost who caught the spirit of it when he wrote, "[My life] was a risk I had to take, and took."¹

You can see where I'm going with this parable! We are living in a period when the risk to be generous comes hard. Maybe you saw the *New York Times* article in the special section on "Giving" Tuesday, "Bracing for Lean Times Ahead." All around town there are reports that food banks have less food available. Homelessness is up. Unemployment is on the rise. Merchants are preparing for one of the leanest Christmas seasons in memory.

Patrick Rooney of the Center on Philanthropy at Indiana University has developed a fairly reliable indicator of individual giving. Using a formula tied to the Standard and Poor's 500 stock index, he estimates that American giving will drop by \$8.7 billion this year. The bad news is that that's less support for everything good that relies on generosity. The good news is that it's far less of a drop than the markets have taken.

In hard times, people still support what is most important to them. \$87 Billion will be given away by Americans this year to the causes in which they trust. And a survey of our members conducted by CCS Fundraising a year ago confirmed that for the

majority of our members this church is their number one philanthropic priority. In other words, the church comes first in most of our members' giving.

But here's a surprise. In Presbyterian churches across the nation, about thirty percent of the congregation supply seventy per cent of the church's annual income. John Buchanan, pastor of the Fourth Presbyterian Church in Chicago, an affluent, beautiful, city church like ours in many respects, but larger, a church that rises on Michigan Avenue directly in front of the John Hancock building, recently preached a sermon about financial support at Fourth Church.

Buchanan said that he has been pondering a puzzling fact. "The majority of Fourth Church members don't give anything to support the church, no pledges, no gifts."² And it's been that way for a long time.

Thirty percent of the church's members make a pledge, seventy percent don't. Forty percent give something, sixty percent don't. At Fifth Avenue Presbyterian Church, up the street a ways, only fifty percent of its members give and fifty percent never contribute financially at all.

It has been a long time since I have seen any statistics on our own church giving, but my hunch is that our numbers are not far off these statistics. It is a fact across the board that the larger the church, the lower the percentage of the congregation that supports its mission, and the lower the average dollar given as well. In our smaller churches across the country, a larger percentage of the congregation support the church, and those members give more generously per person maybe because they understand that if they don't give, the church can't continue.

We may look wealthy as a congregation, and there are individual members who are very generous to the church, both long time *and* new members. But we need everyone's gift, everyone's support, everyone's commitment, every year at whatever level is possible or else we as a church can't continue to minister effectively.

We just assume that the church will always be here. It always has been here, why not forever? Well, we have seen cataclysmic change in the corporate world, foundational, rock solid financial houses, and seemingly strong businesses that have closed in recent months. What has happened in the business world can and will happen in the church world as well. Every gift counts, especially now. And everyone is needed to help us continue to minister to a city and a people who have never needed the church more than they need it in a time when everything else is falling down around them.

What's more, you and I need to be generous for our own sake, for our heart and soul's sake, because it makes us a better person, because it helps us live a larger life than one lived in the fear that we will lose what we have if we use it at all, like the one talent steward did. To be generous is to expand our horizon in life, to imagine that we can be hopeful, creative, expansive, positive, generous, and willing to risk ourselves on this journey that is life.

No one has put it any more succinctly than did Jesus, "Where your treasure is, there will your heart be also."

One of the good things that this bad economy has provided me is an opportunity to talk with people who are struggling with what is most important to them. They always

thought it was money; getting it, keeping it, investing it well, living well, saving wisely. But now all of that has changed, and people are asking some very deep questions of themselves and of their lives about what is most important to them.

The bad news of this economy is that it reminds us that we are vulnerable. (Or is that the good news?) That we are subject to forces and changes and events that are not in our control and we have spent a lifetime trying to build a fortress so that we could maintain the illusion that we were in control of our well being, our destiny, our future. But that is exactly what it is, an illusion.

Anyone who has had an office visit with an oncologist or a heart surgeon knows exactly what I mean. Our values change in the differing seasons and circumstances of our life. And when word comes that the dam has broken upstream and the water is on its way and you have only minutes to evacuate, suddenly the raft in the attic is far more valuable than the Renoir on the living room wall.³

Haven't many of our values been challenged in the last few months? We're all re-thinking how and when to spend what resources we have. That's not all bad as an exercise in living. It's something we all should do every now and then, tanking economy or not. Life is over before you know it, and if you have not spent what time you have doing what is most rewarding, most important, most worthy, if there was no grace in it or generosity, then what was it, really?

We cannot assume that this church will always be here. We are always a generation away from extinction. And the only way to assure that this church will be here when the economy tanks, or the diagnosis comes, or the baby is baptized, or the wedding is celebrated, or when dad dies...

the only way to assure that autistic children like the ones in our weekday school here will get the education and social skills that they need...

the only way that the seniors who are served by this church every day will get a hot meal and break out of the isolation and loneliness of their fourth floor walkup...

the only way there will be a church school for your kids to learn how to navigate in life when there are too many options, too many pressures, and too many temptations out there in this great big city...

the only way we can continue to provide ministry and witness to hope....

is to keep on supporting as generously as you can this church, which exists to bear good news to needy people, to offer consolation in times of despair like these, to lift up the love of God when people feel bereft of love, to provide shelter in the name of Christ to people who have no shelter through the night, and in whose guise our Lord said he would come to us and we would not recognize him. The only way all of this can keep on going is if you and I take the risk of being generous; of committing a portion of our income to the weekly support of this church, which day in and day out bears witness to the love of God for us, even when the chips are down and the world is caving in around us.

A friend of mine, Bob Dunham, Pastor of the University Presbyterian Church in Chapel Hill, North Carolina copied me on an email from a young woman minister who

asked his advice about preaching her first stewardship sermon this year in her new church. What should she say?

Bob wrote back to her,

There is a lot of uncertainty in the air here... Our senior members are particularly vulnerable, [and] a number of our folks have been laid off. Still, this past week, when our officers made their early commitments for 2009 as an encouragement to the congregation, they came in with pledges that increased more than eight percent over this year's commitments. I was blown away. One of the elders, who recently lost his job, increased his pledge by 25 percent. As one of our stewardship committee members said to the congregation, "We've always known the church is important; it is even more important now, for us and those beyond the walls who depend on us.

Eyes wide open... realistic and empathetic... but hopeful and grateful. That's where I aim and hope to be Sunday."

The choice about stewardship is not so much about whether you write a check now or at year's end, or what the number is that you put in the blank space by *weekly*, or *monthly*, or *quarterly*, or *yearly*.

The choice is whether you will live spaciously, hopefully, empathetically, gratefully, and generously. Or whether you will hide what you have, live driven by the fear that everything is running out, that you will never have enough, that if you don't look out for yourself nobody will, that life is about scarcity rather than abundance, even though God's gifts of love and mercy and grace and forgiveness are never ending.

It's the choice between the narrow and the expansive, the fearful and the hopeful, the view of God that sees God as harsh, judging, reaping where he does not sow, gathering where he does not scatter. Or a God who provides for all our needs and even more in every season of life, and in every changing circumstance.

We've mailed pledge cards to every home, they're out in the hallways of the church this morning, there are several in every pew today. Now the matter is in your hands, the choice is up to you.

If the church is important to you, if you want to live a life of hope and not despair, if you want us to keep serving you and your family in good times and bad, this is the time to assure that it happens. Eyes wide open... realistic and empathetic... hopeful and grateful... pray hard, then you'll know what to do.

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¹ Robert Frost, **Bravado**, 1947.

² John Buchanan, sermon entitled "You Only Have What You Give" September 28, 2008, Fourth Presbyterian Church, Chicago, IL. Privately published.

³ I attribute this illustrative image to Dr. Thomas G. Long, who used it in a conversation with my Moveable Feast lectionary discussion group at some indeterminate time in the past.