

The Practice of Discipline
The third in a four part Stewardship Series using
Michael Slaughter's *Money Matter\$* resources*

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Matthew 25:14-30

“For it is as if a man, going on a journey, summoned his slaves and entrusted his property to them; to one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. The one who had received the five talents went off at once and traded with them, and made five more talents. In the same way, the one who had the two talents made two more talents. But the one who had received the one talent went off and dug a hole in the ground and hid his master’s money. After a long time the master of those slaves came and settled accounts with them. Then the one who had received the five talents came forward, bringing five more talents, saying, ‘Master, you handed over to me five talents; see, I have made five more talents.’ His master said to him, ‘Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.’ And the one with the two talents also came forward, saying, ‘Master, you handed over to me two talents; see, I have made two more talents.’ His master said to him, ‘Well done, good and trustworthy slave; you have been trustworthy in a few things, I will put you in charge of many things; enter into the joy of your master.’ Then the one who had received the one talent also came forward, saying, ‘Master, I knew that you were a harsh man, reaping where you did not sow, and gathering where you did not scatter seed; so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.’ But his master replied, ‘You wicked and lazy slave! You knew, did you, that I reap where I did not sow, and gather where I did not scatter? Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. So take the talent from him, and give it to the one with the ten talents. For to all those who have, more will be given, and they will have an abundance; but from those who have nothing, even what they have will be taken away. As for this worthless slave, throw him into the outer darkness, where there will be weeping and gnashing of teeth.’

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These last two weeks we have talked about Money Matter\$. And the one thing that we can all agree on is that money does matter. It is an issue for us every day. We are constantly deciding how we are going to spend or save or invest our financial resources.

These past two weeks we’ve thought specifically about Devotion and Debt. Before hearing the scripture lesson for this weeks focus on Discipline, let’s recall some of the things that we’ve heard these past two weeks. For those who haven’t been in worship, would anyone share some insights about this stewardship series? Let me remind you that on the first week of the series the scripture was about the rich young man who followed all the commandments of the bible but was unable to share his money and possessions with the poor. The theme of the sermon was Devotion to God. And last week, we heard the story of Elisha and the widow who was in debt and was about to sell her two sons into slavery in order to survive. All she had in her house was a small amount of oil in a jar. God blessed what she already had and she was able to pay off her debt and live on the proceeds of the remaining oil. The theme was Debt Free Living.

(*I gratefully acknowledge Mike Slaughters wisdom and have quoted extensively from his books.)

So, what were some of your insights about financial freedom? Has the topic caused you to pause and rethink your finances? Is anyone brave enough to share how this series on Money Matter\$ has affected your thoughts on stewardship?

(Sharing included the theme of our “hearts devotion” which is to God rather than money; the 10 – 10 – 80 budget formula; freeing ourselves from debt so that we can give more generously to others.)

Stewardship is the way that we spend our lives. Giving is a spiritual issue. Money matters are a priority of the heart. It is my belief that as we grow in our faith, as we grow in our discipleship, we also grow in our giving.

Last week we talked about a 10 – 10 – 80 budget formula that Mike Slaughter offers his congregation. The first 10% of what you earn or receive goes to God. That’s the literal meaning of the word “tithe.” It means “the tenth.” The bible calls us to be people who tithe. In the book of Malachi the prophet brings this message from God to God’s people. “Bring the full tithe into the storehouse, so that there may be food in my house, says the Lord; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.”

Speaking of tithe...did you see 5 year old Joseph and 3 year old Jacob Coolbough throw out the first pitch in Game 3 of the World Series. Their dad, Mike Coolbaugh, was the minor league coach who was killed by a line drive while coaching first base for the Rockies Double A affiliate this past season. And the Rockies agreed that if they made it to the World Series they would give a full 10% share of their playoff bonus to his widow, Amanda, and two sons. What a beautiful example of what it means to be giving rather than getting, creating rather than consuming.....even if it is the Rockies!!

So, in our 10 -10-80 budget formula, 10% is given away and then the next 10% you give to yourself and save the money for emergencies and a promising future. I used the example of the farmer who never eats all of the seed from the crop, but saves enough for next years planting. This past week, when we discovered a leak in the oil tank in our basement, I was grateful that we had saved some of our income this fall!

10 – 10- 80. You live off of 80% of your income. You cannot spend more than you earn. In fact, financial freedom calls you to live on LESS than you earn. And this calls for Discipline. This morning’s scripture lesson will give us some insights into what God desires and even expects of us.

(The lesson from Matthew 25: 14 – 30 is dramatized.)

The point of this mornings parable is about what we do with what we have. It doesn’t matter if we have a very little or a very lot. God desires us to be Faithful, Fruitful and Fearless with what we’ve been given and that takes great Discipline.

To get out of debt for good in order to have financial freedom means having a plan. It’s not enough to want to change our spending habits. Nor is it enough to deeply desire to handle our finances God’s way. For transformation to happen we must take intentional steps to find true financial freedom.

Here are some concrete suggestions:

1. **Pray** When God is the focus of our heart devotion, it is natural to turn to God and to ask for strength and will power to live into God’s ways – to be giving rather than getting, to change our life focus from self to service. Prayer is a way of asking God to hold you accountable for your efforts to get out of debt,

to sacrifice - not grudgingly, but joyfully, because of the vision that you have for your life. Remember this past summer when we found ways to include Sabbath moments in our day? If you need God's help in seeking financial freedom, why not set a prayer to come up on your computer screen when you start your day and then again around 3 pm? Since God is our heart devotion, discipline begins with prayer.

2. List all of your debt We did this in the *Get Out of Debt for Good Class* and people were surprised at the amount of the total sum of the debt that they had accumulated. I've read that the average person has eight credit cards with outstanding balances. It isn't until we are fully aware of the extent of our debt that we can begin to make a plan to eliminate it.

3. Establish a budget Since you can't spend what you don't make, you create a budget in which you will spend less than what you earn. For some, in order to do this means downsizing or eliminating some things that you can - even for a short period of time. Your attitude toward budgeting will determine your success at getting out of debt. While New Years Day is a great time to start a budget, I think that the fall is an ideal time. With the holidays coming up, NOW is the time to determine just how much you can spend within your budget. Someone suggested that you put a piece of straw in your wallet before Christmas shopping, to remind yourself that it is Jesus' birthday that we're celebrating and to find ways of lavishing your Christmas money on things that would honor his birth.

I'll never forget the Christmas in my second year of divinity school. It was 1982 and I was your student intern here at Holy Trinity! I had given up my teaching job to go to school. I had a scholarship for my studies but we counted on Jay's income to pay the bills. The group that he worked for at the time was realizing financial problems and each time his pay check was 25% less. What were we to do for Christmas gifts? We had to be creative. So, we wrapped up promissory notes. We promised to wallpaper the hallway for Jay's folks. We gave our children chits that they could turn in to have their bed made, their room cleaned, their chores done for them! That was the Christmas that we hung up the plaque "God provides." It has been on our kitchen wall ever since. I change the little decorative arrangement in it to match the season but it is a constant reminder that if I do my share, God will provide.

4. Establish a debt repayment schedule And here's where the big picture makes a difference. You might have a 3 year plan or a 5 year plan or a 7 year plan or a 10 year plan, but creating and maintaining that plan promises light at the end of the tunnel. Send your creditors a copy of your plan and most creditors will back off. They want their money and you've got a plan.

5. Consider ways of earning additional income Remember the story of Elisha and the widow. Sometimes there are resources already in our homes, in our lives that can generate new income. Consider the skills you have that may in some way become marketable. Think outside the box! Be creative.

6. Schedule plastic surgery That's right! Cut up your credit cards. Credit is an addiction. If you have trouble eating too much candy, you don't want to keep the candy dish around. If you are an alcoholic, you don't keep the stuff in your house. If you've quit smoking, you don't keep a pack hidden some where. It's the same with credit cards. If you can't pay for it, then you shouldn't buy it. Schedule plastic surgery and cut up those cards. Isn't it exciting that Jesus came, not to give us one more thing to believe in, but to liberate us to live as the children of God that we were created to be?

And so we end where we began. We began this series with the assertion that we all want to be generous givers. Because we are created in the image of a God who is generous, it is in our nature to be generous. But if it feels so right to give, then why do we struggle? Why is giving so hard? The answer usually is found in the fact that by the time we pay our bills and send in our payments on our credit card debt, there is no money left to give to God for the work of discipleship here on earth. Statistics reveal that only 8% of

Americans give a 10% tithe of their income back to God. Yet the average family spends \$240. a month on fast food while giving \$5 a month to a cause that would help the poor.

Last Sunday after worship and the 11th Hour Class on *Getting Out of Debt for Good*, I traveled to Boston to visit one of my students sites. Many of you know that I facilitate a class of student interns each week at BU School of Theology. There they are invited to reflect theologically on the practical experiences that they are having in their Field Education sites. The student that I visited on Sunday has chosen Common Cathedral on the Boston Common as her Field Ed site. There, every Sunday at 1 pm the homeless gather right at the Park S. “T” stop for worship and eucharist. Following an hour long service, they are then the recipients of a brown bag lunch. I was tremendously moved by the gathering of homeless men and women – young and old, well dressed and barely dressed, African-American and Asian and Hispanic and Anglo, clean and dirty, well spoken and unable to speak. But they knew each other. They were community. They were church. They were the body of Christ. They prayed for one another and for the strength to meet each of their challenges. They gave thanks for those who provided shelter and clothes and food during their troubled days. We all passed the peace with one another and they were the communion servers, sharing the Bread of Life and the Cup of Blessing with the 100 or so people who had gathered. I recalled Jesus words “Remember,” he said, “when you feed the hungry and shelter the homeless and visit those in prison, when you do it to these the least of my brothers and sisters, you do it unto me.”

It was at the very end of the service when we were about to sing *We Shall Overcome* that I noticed a woman crossing Tremont Street and coming toward the group. She was dressed to the nine. Beautiful white silk suit. High heels. Expensive jewelry. Gorgeous hairdo. And she was pushing a baby carriage. It was only when she got closer to the circle that I noticed that it was her dog that she was pushing in the baby carriage. She peered with a look of disgust at the bedraggled motley group of folk, turned and walked off across the common. It was then that the homeless woman next to me smiled and whispered “When I come back in the next life, I want to be that lady’s dog!” Mary’s Magnificat came to mind. “God has lifted up the lowly and filled the hungry with good things, and sent the rich away empty.”

Oh, how God counts on us to be partners in bringing the kingdom on earth. God blesses us with such treasures and want us, not to bury them out of fear, but to invest them in a faithful, fruitful and fearless way. **Devotion to God. A commitment to Debt free living. The practice of Discipline.** Together they can transform our lives and offer us financial freedom. Money matter\$. Jesus knew it and so do we. May God bless our intentions and the discipline needed for us to be generous, joyful givers for where our treasure is, there our heart is also.

So be it. Alleluia. Amen and Amen.