### I speak to you in the name of God - Creator, Redeemer and Sustainer of life. Amen

### A man sits on the side of the road begging.

Every day. Holding out an empty plate for others to fill. He is blind.

Historical commentators tell us that blind persons had little opportunity to earn a living. In first century Palestine, blind people were socialized to become beggars. Always in need. Always asking for more.

Money is a social construct. We are all socialized into our understanding of money.

Perhaps like me you grew up in a family, where we were rewarded for achievement.

Pocket money or an allowance was given based on hard work.

So, we work hard, save money.

And when we think we have enough, we buy that X-box or CD or Leather jacket or in my case sewing machine.

But by the time we had purchased it, the trends had moved on. And like a hamster wheel. We learned that we were always behind. Always in need. Always working hard to make more. Never having enough.

We are also imbedded in a global economy that depends upon the creation of debt,

A system of borrowing and interest that creates more economic "value"

quite separate from actual goods and services.

This system is like a cancer, it can only grow without limit and cannot operate according to a concept of sufficiency or "enough."

In economics, there is never such a thing as "enough."

In: A Theology of Money, Anglican Church of Canada.

So not unlike the habits of Bartemeuas' daily begging, we become slaves to money. Money masters us.

In our story, Bartemeuas is called by Jesus, he throws off his begging cloak, springs up and becomes a follower of the way. Where they shared their wealth for the wellbeing of each other and no one was in need. A picture of enough.

Now, we cannot simply remove ourselves from the economic system that we are apart of. But gospel values do call us to a reordering; developing practices that can free us from the insatiable need to consume, and reorient us towards an understanding of "enough." *In: A Theology of Money, Anglican Church of Canada.* 

Today Brenda and I are going to brave a conversation about stewarding money in the context of this community.

And I invite you to think about your particular practice of giving and how stewarding our money might assist us to reorient to a sense of "enough".

#### Brenda: Sharon it's always good to hear from someone with a fresh pair of eyes. You have been with us for the last 4 months what have you seen and heard from the St Catherine's community?

As I have entered the St Catherine's community I am amazed at generosity of presence, especially evident in your welcome of guests.

One new comer to the community wrote an email to me that read:

"Each time we visited St Catherine's, your parishioners spontaneously welcome us. You have gold in those pews!!"

I am equally blessed by your generosity of heart and dedication to each other, to needs in the community and to this property.

And I am blessed by your hopes and dreams

As I have listened, I am beginning to get a picture of what our future together may look like.

- Revitalizing our worship,
- Engaging the wider Edgemont community
- Property redevelopment

Your hopes are remarkably congruent!

That is one story.

Yet when we have our budget and financial conversations at A&F and Parish Council. It seems that there is another story being told. I notice anxiety, worry and that creativity starts to shut down. And I wonder why this is.

Brenda, what is the story that you see as our treasurer?

#### Brenda speaks to the Revenue pie chart

## This seems so overwhelming. And asks Sharon: How do we make the transition from our community income picture to our own personal giving?

Individually, we are only responsible for diligently, regularly and sacrificially distributing the money God has given to us. That is our value as disciples of Christ.

Richard Foster in his writing on discipleship says:

"God's ownership of everything changes the kind of question we ask. Rather than, 'How much of my money should I give to God?' we ask, 'How much of God's money should I keep for myself? *From Richard Foster, Money, Sex and Power: The Challenge of the Disciplined Life. San Francisco, Harper & Row, 1985.* 

Biblical stewardship is not the same as fundraising. And while fundraising can be helpful for church projects. It asks the wrong question.

My late husband and I made a decision early on in our marriage that we would live as global citizens. That is, we would take into account how our financial situation compared to others in the world. We were two professionals – a management consultant and an occupational therapist. Earning two salaries, with savings in the bank, owned home and two cars. We later inherited money from Alex's father. We were among the affluent. Even though at the end of the month we still worried about our finances and their never seemed to be enough!

We read a book called Rich Christians in an Age of Hunger by Ronald Sider who is from a Mennonite Tradition. We attempted to apply his practice called the graduated tithe.

It is similar and it is different from proportional giving. With proportional giving we only consider our income and then give a percentage to the work of God in the church.

The graduated tithe because while considering income, in addition, it also requires us to consider what our priorities are and what we really need in order to live comfortably in a given year, but without luxuries. This changes year by year, depending on our commitments.

We calculated our base income (what we need to live) and we gave a percentage on that amount of money. Then all other income above this amount, we applied a higher percentage. This was our way to give sacrificially and to live more simply. It is only one way. And it was life changing for us.

It meant we were free to give to many different organizations, including our church, and respond to the needs around us in generous ways.

Ronald Sider suggests 4 steps:

- (1) Enter into conversation with your family what your values for stewardship are. So that the you can share a common vision for giving as a global citizen.
- (2) Put your plan in writing. Work out what you need to live. It is actually a really liberating exercise.
- (3) He then suggests sharing your plan and your major expenses with other Christ followers.
- (4) Each year reconsider your base amount by what is necessary to live.

If each of us are people who are doing our best to give diligently, regularly and sacrificially, as a way to embody gospel values, the church – its buildings, programs and outreach – will benefit from our giving.

Now Brenda – Can you take your treasurer's hat off for just a minute.

I am curious what your personal experience has been in giving specifically to God's work here at St Catherine's?

# Brenda shares her Stewardship journey. Ending with the line: A community giving out of gratitude.. instead of cutting expenses.

So, let's talk about expenses. While faithfully stewarding our personal finances is all of our individual responsibility.

We have a collective responsibility to manage our church budget, faithfully.

Reading a budget can be very complex. And it's hard to see what is being allocated where and what is focused on.

Turn over your inserts and look at the pie chart of the other side of that sheet. Brenda, as treasurer, can you talk us through the expense budget from this past year?

## Brenda shares the budget pie chart. Brenda transitions by saying: I know that our community has lots of ideas for program and a heart for outreach.

Sharon, how could we begin to better align our expenses so it reflects more of who we are?

We are in a time of anticipation here at St Catherine's.

While we grow in hope and future vision, we are also maintaining buildings from our past. Faithful upkeep of buildings is part of our call as Christ's followers. We see this in how the people of God, prioritized their temple. This is a sacred place of worship.

I am blessed to welcome people during the week into the space, who are seeking time set apart from their life. Time for memories of family members who have passed on, time to re-prioritise, sacred spaces are deeply meaningful and God meets us here.

But the buildings are NOT our only priority.

I have heard your hopes about:

Gathering people – welcoming new people, orienting people to the way of Christ and to Anglican worship, and creating ways for all of us to participate.

I have heard your hopes for transformative worship and Christian Education.

I have heard your hopes for clearer outreach both locally and globally.

So the Wardens, Treasurer and I (with the support of the Parish Council) have put together a survey from the hopes you shared at our coffee conversations. We would like to hear your views so that we can set some priorities for 2019. So we can focus and we can budget wisely.

Henri Nouwen writes: [Money Allocation] is first and foremost a form of ministry. It is way of announcing our vision and inviting the community into our mission.

Pray with me. Amen.