

Year A — Proper 24 (2005) St. Augustine's, Croton

I'm Jerry Keucher. I'm the Controller and Acting CAO of the Diocese, and I'm delighted to be with you this morning. I have been rejoicing with you from afar at what St. Augustine's has become and has done over the last 10 years, and I'm very grateful to see it in the flesh. I'm the Controller, so I do money. I do diocesan money; I do parish money, and, as you will hear, I have some things to say about your money. Let me tell you a story first.

A very good friend of mine used to be a member of the Order of the Holy Cross up in West Park. He has told me that every year each member of the Order was required to have a psychiatric evaluation. (I've always thought that it was best not to inquire too closely into why that was thought to be a good thing!) Anyway, the psychiatrist retained by the Order to do these evaluations was Viennese, and my friend admired him a great deal, because he was so direct and so good.

Here's something the doctor used to say that stuck with my friend. It stuck with me when my friend told me, and I hope it might stick with you. The psychiatrist used to say that there are three levels of being on which we exist.

First, there's the magic level of being, where we want what we want when we want it, and we have to have it right then or we'll get upset. Babies get fretful as soon as their need for food or a clean diaper comes to their minds. Children in candy stores can't defer their gratification even for the length of time it takes to make the purchase — they want it *now*. It seems to me that all cats, and many adults, operate at the magic level of being, and it's often not a happy place to be, but many people stay there, and most of us revisit the magic level at least occasionally.

The second level is the level of negotiation. This is where most of us are most of the time. We've moved past the complete self-absorption of the magic level, and we've learned to make trades for what we want. We'll give so that we can get. I'll do this if you'll do that. We stay on this level because it's how our economic life is structured — I'll do this job if you pay me; I'll give you \$5 for that plate. It's also how we structure most of our relationships — I'll do what you want to do now, if you do what I want to do later. I'll send you a Christmas card if you send me one. If you do what pleases me, I'll tell you I love you.

The level of negotiation is a step ahead of the magic level, because at least when we negotiate with one another, we recognize that we're in a mutually dependent relationship in which we and others have responsibilities. The problem here is that we usually figure that the responsibilities ought to be equal, and we chafe and get resentful if we think we're giving more than we're getting, or that we're getting less than someone else. I think this is why no friendship or marriage can last if it's built entirely on the level of negotiation and our perception of what is fair. And that's probably why so many relationships fail.

Now in our relationship with God, we are frequently on the magic level or on the level of negotiation. You know the magic level: "O God, please let there be three feet of snow tonight so I won't have to take that test tomorrow." Or, "Please let me win the lottery." The level of negotiation sounds more sophisticated and theologically correct.

You know, “O God, I have done good things, so my family and I ought not to have bad things happen to us.” Or, “If you let my wife get well, I’ll go to church every week for a year.” Or, “I expect to be rewarded with heaven because I’ve lived a good life.”

None of this stuff works, because no matter what we might think, and no matter what we’ve been told, God doesn’t operate on the magic level, and God doesn’t negotiate.

There is a third level of being. The third level is simply this: you give a gift simply because you want to. The gift can be anything — money, an object, patience, time, whatever. The gift is not motivated by the desire to get any specific thing in return. We give just because we want to — not to earn approval or love. And we don’t really do it primarily even to please another person. We give because we want to give to that person. This is the only level on which God deals with us, and it’s why we so seldom feel that we’re connecting with God. We’re trying to manipulate God or negotiate with God, and God doesn’t cooperate. God just wants to give us gifts — free gifts, no strings, no payback, no manipulation — just free gifts.

God wants to shower us with gifts. What do **you** want? What do you want from your life? What do you want from your participation at St. Augustine’s? Do you want to love God? Do you want to receive the good gifts God wants to give you? Do you want a transforming experience of God? Do you want to get to the place where doing what you really want to do means doing what God wants? Do you want your heart to be with God?

Of course you do. Why else would you be here? Of course you want our lives to be transformed. Of course we want our hearts to be with God.

If you want your heart to be with God—and I believe you do—then here’s something I’ve found very powerful in my own life. Put your money where you want your heart to be. Jesus said, “Where your treasure is, there will your heart be also.” Your heart follows your money, not the other way around. We think it’s the other way around. We think we spend our money on the things that are important to us, but Jesus is telling us that those things have become important to us *because* they’re what we’ve been spending our money on. Put your money where you want your heart to rest, and your heart will move there.

So if you want your heart to be with God, you might want to change how you give to St. Augustine’s and to God’s work in the world. Don’t think of your gifts as just another bill that has to be paid—or as one that doesn’t get paid if there’s not enough left over. Don’t think of your gift as a tax or as club dues, and for heaven’s sake, please don’t let your gift be just a careless tip that’s less than you spend on lunches or commuting.

Make your gift a first-fruits offering. Fix a percentage in your heart and in your head, and give that percentage away off the top, first thing, whenever money goes into your bank or into your hand. If you get your money once a month, give once a month, and don’t sweat the other weeks. If you get paid twice a month or every other week, just give at those times, and not in between. Give weekly only if you get paid weekly.

What percentage? Well, we tithe—that’s 10% off the top, the first checks I write whenever we receive money. I strongly suggest that if you want your heart to be with God, you give God no less than 5% off the top. Giving back to God off the top a

percentage of what God has given you is good strong medicine for the heart. Ten percent is the recommended dose; 5% is a therapeutic dose, but giving away any percentage off the top—2½%, 3%, 4%—is better for your heart, better for your commitment, better for your relationship with God than giving any set weekly amount that is not off the top and that bears no relationship to your income.

It's easy to figure what percentage you're already giving. Just divide your pledge by your income. If what you're giving works out to less than 3%—and I'm pretty sure some of you will find that it works out to less than 1%—then try giving God 3 or 5 cents of every dollar you receive. You *can* give back to God a nickel of every dollar God gives you. I'll show you in a minute how that works. Especially if you are anxious about money, it's really important for you to move to proportional giving off the top. Giving back to God a percentage of what God has given you almost immediately reduces your anxiety about money. You have to try it to see how it works, and once you try it, you'll never go back.

Give back to God only at those times when God gives you something. This is a great way to do it if you're self-employed and your income is really erratic. Break the tyranny of the weekly envelope. Give when you receive, and don't sweat the weeks in between. That's the first radical thing I'm suggesting. Give back to God only when God has given to you.

And the second radical thing I'm suggesting is that you give a percentage off the top. Make your gift to God a proportion of what you've just received, and do it first before you do anything else.

So what do you put on a pledge card? You'll be thinking about them soon for next year. You put an estimate of what you think your percentage will result in. You turn in the pledge card and *forget the estimate*. Just concentrate on the percentage. I've been doing it this way for 25 years—since long before I was ordained—and I don't think I've ever given less than I estimated on the pledge card. Start giving a percentage off the top of what you've received so God can make your heart healthy and keep it healthy.

This will change your life. You might think that dealing with your money is about the least religious thing you do, but proportional giving off the top changes all that. It means that every time to sit down to deal with your money, the first thing you do is to make a thank offering to God that is in proportion to what God has just given you. It turns paying your bills into an act of worship, because you're putting your trust in God's promises. It is the most powerful way to use that most powerful tool that is your money in the service of your spiritual transformation.

I'm quite serious. This changed my life. This will change your life. Giving back to God a first-fruits offering that is in proportion to what God has given you makes you more eager to receive God's gifts. It puts you on the level of the free gift, which is the only level on which God deals with us. It gets rid of all sense of entitlement and all sense of being a victim. You become a mature, whole person, ready to be part of the relationship of freely giving and freely receiving that is characteristic of those whose hearts are with God.

Proportional giving off the top—that’s my sermon, and I’ll show you how it works in a minute. But first, I want to point out what my sermon has *not* been. I haven’t said a word about how much the parish needs your money. I haven’t mentioned budgets or capital needs. I haven’t said “should” or “ought to” a single time. Look, you’re all bright people. You know perfectly well that if St. Augustine’s is going to thrive, it isn’t going to happen with other people’s money. If you all don’t support your parish, why would anybody else? So I’m not going to dwell on that, because it’s obvious.

My point is different. I know that you *want* this parish to thrive. I know that you want it to be here so that future generations can meet God here just as you have. I know that you have probably felt that you’d like to do more, but that you just can’t do any more. Well, I’m here to empower you. I’m here to show you and to witness to you that *you can be as generous as you’ve always wanted to be*. And here’s how it works.