

10/29/2006
Stewardship Sermon
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Several weeks ago, while on a business trip, I had dinner with a colleague of mine – a cameraman named Jung. Our conversation turned to stories of our childhood and I listened in fascination as Jung told me about his early experiences as an immigrant from South Korea. His family moved to Indiana when Jung was in the 8th grade. Middle school students being what they sometimes are – it was a difficult transition. Jung was the only Asian student in the school and he spoke no English. He was teased mercilessly and ended up falling in with a rough group of kids who were the only ones who would accept him. He told me the only thing that kept him from spiraling out of control was seeing his parents every night, exhausted from working two jobs each, knowing all their hard work was so that he and his siblings could have a better life

Now as the oldest child, Jung was put in charge of the family finances, so he knew just how tight the money was. He said when he or one of his siblings was sick, he would have to carefully calculate exactly how much the family would have to cut back on buying food that month so they could afford to send them to the doctor. It was an amazing story of perseverance and survival. But what was most amazing was the perspective he had on his own history. “You know” he said, “The *best* thing that ever happened to me was poverty.” I asked him why. And he said “because now, I am just so thankful for everything that I have; my clothes, my home,” and as he glanced down at the table at what to most of us would have looked like a normal amount of food for a dinner out, he said with wide-eyed wonder “look at this.” Through the eyes of someone who had known poverty and hunger, it still looked like a feast.

I was so touched by his story and realized it was a perfect example to use when talking about stewardship. Not because Jung told me about all the money he gave away or time he spent volunteering. I didn’t even ask him how he demonstrated his gratitude. But it speaks to stewardship because it’s an example of a man who lives every day with a keen awareness of just how blessed he is and who never forgets to be thankful. And that, I believe, is the heart of stewardship; gratitude for all we have been given.

For those of us who did not grow up with such hardships, it may be hard to identify with that same level of gratitude that Jung feels everyday. We know there’s plenty to be thankful for; our homes, our families, our health, and this wonderful St A’s community. And yet life sometimes gets in the way. We can so easily get caught up in the responsibilities and the stress of our everyday lives; going to work, keeping the house clean and the refrigerator full, caring for our children and transporting them to their many activities, caring for our parents, volunteering for church and school. The effort it takes to manage it all can be exhausting. We may sometimes look at others and envy what they have; a bigger house, a newer car, a better job, a nanny – all the things that we think would make our lives better or, at least, easier. It can all act as a barrier, keeping us from recognizing just how blessed we are, and making it difficult to feel thankful. So how do we break through that barrier? How do we get to a place where we feel in our hearts a true sense of peace and gratitude?

One answer, I think, as you may have guessed is stewardship. Last week Brad preached about stewardship as a response to our blessings – giving of ourselves (our time and our money), as a way of sharing the gifts we’ve been given by God. This is a wonderful idea. But if we’re feeling overworked, or that our resources are stretched; if we’re not in a place where we’re feeling particularly grateful, we may not feel that we have much to share. I’d like to offer another idea about stewardship. Rather than being a response to our blessings, I believe stewardship can help us to recognize our blessings. Instead of flowing out of our feelings of gratitude, stewardship can in fact help create feelings of gratitude. Through giving, we create opportunities for ourselves to actually become more thankful. At least that has been my experience.

Last year, I became inspired by the concept of proportional giving. As Brad explained last week, proportional giving simply means giving a percentage of our income, rather than a fixed dollar amount. It may sound like just a simple accounting technique, but in fact it is a powerful and spiritually enriching practice that helps us to make a direct connection between what we receive and what we give. By giving in this way, our pledge becomes more than a weekly obligation, it becomes an acknowledgment of our gifts each and every time we receive them.

I made the commitment last year to pledge 3% of my income to St. A’s. And I have to be honest and say that for the first half of the year, I was only partially successful. Now I kept to my pledge and gave what I had promised. It was the “giving joyfully” part that I had a hard time with. And that’s because I wasn’t doing it the right way. I did not give off the top in thanksgiving as soon as I was paid. Too often I did what I have always done – paid my mortgage, my utilities, my gas bill my credit cards – all before I ever thought about being thankful. Now God would sometimes come into the picture – but usually as an exclamation upon opening a particular large credit card statement! Unfortunately after paying everything else first, when I got around to writing the check for church, the amount in my bank account was significantly less than what I started out with. It made my 3% contribution feel more like a 23% contribution and, again, there was very little joy in giving that much as I thought about the other things I could really use that money for.

The problem was I had only remembered the first part of proportional giving – the percentage part. Over the summer I was able to take a seminar on stewardship, and there I learned more about importance of the two other elements of proportional giving – when we give and in what spirit we give. With proportional giving we give as soon as we get – right off the top. In this way we never have to give an amount greater than the percentage we’ve chosen, and we give when our bank accounts are full so it is easier to give in the right spirit – joyfully and thankfully for what we have been given. So for the 2nd half of the year, that’s what I’ve been doing. And what a difference it’s made.

Now when I sit down to pay my bills, before I do anything else, before I look to see what I owe that month or what event is coming up that I may need extra money for, I take a moment and consciously think about all that I have been given and what I am most truly thankful for – my children, my family, my fiancé Dave and my friends. And then I give away that 3% and I do give it joyfully, and it feels good! Then something amazing happens, because by tapping into that well of gratitude, more just seems to start bubbling out. Soon every check I write seems to be a reminder of all that I’ve been blessed with. When I pay my mortgage, I think about how lucky I am to own a home. When I pay Con Ed, I feel thankful to live in a country that has reliable electricity (most of the time). When I pay my cable bill, I think of the times my children and I enjoy watching movies together. By the time I’m done paying all

my bills, instead of feeling totally stressed, I feel renewed. Instead of wishing I had more, I recognize all I have. And that feeling stays with me more and more through the week, and I find that I don't get nearly as many urges to spend impulsively on things I think I need. I feel blessed and satisfied and content with what I already have. I find I don't need more "stuff" to make me happy. So this is why I believe stewardship, through proportional giving, can foster in us a deeper awareness of all that we have and can help lead us to a place of joyful gratitude.

Now, one thing I want to make clear about proportional giving. If you choose an amount that you want to give, you don't have to give it all to St. Augustine's. If you want to give some to the Red Cross or to Habitat for Humanity, that's great. Give to those organizations and feel good about it! Because ultimately proportional giving is not only about the church – it's about you. It's not about how much money St. A's needs to do this or that – it's about how you want to live your life, and live your faith.

But because this is also our pledge campaign, I have to add that I do hope you think about what St A's means for you and your family, and include St A's in your giving. Let me tell you what proportional giving could mean for our parish. If you'll bear with me – I think you'll find these numbers staggering. I did a little research for this sermon and discovered that the median household income in Croton is a little over \$88,000. We have 133 families in our parish. So that means if every family in this parish gave 3% of their income – we would raise over \$324 thousand! Now typically we have only had 75% of the parish pledge. So if just 75% of the parish pledges 3% of their income, we would still raise over \$243 thousand. And if 75% pledged just 2% of income – that's just 2 pennies for every dollar earned – we would raise over \$162 thousand. That would be an increase of almost \$40,000 from last year!

What does St A's need with all this money? Well, we're just like a household. We need money to pay Brad and Jen's salaries and health benefits, we need money to pay for heat and to keep the lights on, we need money to maintain our buildings here and our rectory. We alone are responsible for all these expenses. For as long as I've been a member here, we have never been able to cover all these expenses with our pledge dollars alone. That's why we have to go to the outside community and rely on money from June Fest to fill that deficit. This year we hope to reduce our dependence on fundraising for our operating budget. Our goal this year is to be able to spend 25% of what we earn at June Fest on outreach. Some of the outreach goals we have this year include making another trip to Mississippi in the spring to help families who are still recovering from Hurricane Katrina. We want to work on a project with Americares to help refurbish homes for people in our county who would otherwise not be able to live in them. And we want to financially support local organizations like the Croton Housing Network and Hudson Link.

If we work together, we can do great things for and with this church. It's all doable. If we all give proportionally, it *will* make a difference. But ultimately, what I want to leave you with is not a bunch of numbers or budget items, but with an understanding that proportional giving will not only make a difference for this church, it will make a difference for you as well. So I invite you to give it a try; as a way to give back, as a way to live into your faith and to put your money where your heart is, as a way to live a life full of thanks. So even when life's stormy waters threaten to swallow up all your joy, you can immerse yourself in a sea of gratitude. It has made a difference for me and I think it can for you as well.

