

**Thinking Big About Stewardship**  
**1 Kings 17:8-16, Mark 12:38-44**  
**A Sermon by Rev. J. Michael Cobb**  
**Woodbury UMC**  
**November 7, 2021**

Today is a communion Sunday so you know it's probably going to go a little long, and yet it was hard not fully reading four different scriptures for you today. The lectionary selection from Ruth has some good things going on, even in its very first sentence, with the older woman Naomi seeking to secure a good future for Ruth. What a great reading for today, when we begin our stewardship season, and what is stewardship if not doing the work with what we have today towards ensuring a positive tomorrow for others?

Psalms 127 is pretty great as well, being super brief while speaking to the difference between doing your work, and doing your work in the name of the Lord; or how you can guard the town, but if the Lord does not also guard the town, your guarding is in vain. We are reminded that a life dedicated to God, being sure to put God first, is the only way you bring meaning to your work. In starting our stewardship season, we are reminded that certainly we can work hard without God, but are cautioned that our work will not last. Or, we can work with God, dedicating ourselves to the Lord, and in doing so we do not labor in vain, resulting in something of significance, something meaningful.

Today is not stewardship Sunday, to be clear — but it IS the first of three weeks in which we will focus our attention on stewardship. Our actual stewardship Sunday is November 21, in just two week's time, when we ask that you bring in your estimate of giving card, to better allow us to plan the work of the church for the coming year. Those went into the mail Friday, and my job is to give you something to ponder and pray on during the next two weeks. I want us to consider the vision of the Woodbury United Methodist Church, as envisioned by all of us as a community. I am still getting a sense of what that is — but today I can share with you a part of the vision as I see it.

As a starting point, I ask you to consider stewardship, and its role in your life, and how it has helped shape your relationship with God. **Let me be clear that I am not simply talking about your money.** You all know that stewardship involves what you do with the financial resources in your life, and I am going to talk a little about that. But that is only one piece in a much larger picture. Most of you arrived at this point by taking membership vows and joining this church, or by taking membership vows at your confirmation, or by being baptized, maybe as an infant, at which time someone took baptismal vows on your behalf. Baptismal vows and membership vows are quite similar in many regards. In both, we profess our faith in God and our desire to live as disciples of Jesus Christ, as well as our commitment to faithfully participate in the life and ministries of our local congregation, and to do so through our **prayers, presence, gifts, service and witness.** Those four items professed and enacted are the core of **who** we are and **what** we are.

Those first two points are very similar — you put your faith in God, and you commit to a life of Christian discipleship. What does that even mean in practical terms? Well, the second two points answer that. But, how can we go beyond the impressive sounding words we profess to actually living into these vows? I believe the answer is to cultivate a life of intentional stewardship, done by participating in the ministries of our local congregation. And accomplished through our prayers, presence, gifts, service, and witness.

I included the reading from 1 Kings today because I think it offers a beautiful lesson on stewardship. Elijah meets a widow, who offers what she has, as well as her hospitality, as well as physically doing the work to prepare the meal, and does so in the name of the Lord God. She has so little that she is ready to die, but she works with what she's got. I am mindful that both this reading and the Gospel reading include widows, both of whom are badly impoverished, both of whom are giving generously out of the very little they have.

The point of this message is NOT to say that the widows gave all they had, so you ought to give sacrificially in following their example. **That is NOT my point.**

Instead, I want to consider that giving is a **spiritual practice**, and that both widows gave as a spiritual practice, meaning both gave as an important part of their relationship with God. And

I do suggest that giving as a spiritual practice can make a big, positive difference in how we relate to God, too. All four of these scriptures that the lectionary suggests for us this week — including Psalm 127, including Ruth — all are about the relationship we have with each other, and how that impacts the relationship we cultivate with God. This may seem counterintuitive, but it is terribly important. Here is why — if we believe that all that we are comes from God, and all that we have comes from God, and that we are part of the Kingdom of God, belonging to God — then it is not possible for us to give to God what God deserves.

Scripture strongly encourages us to tithe. I have had conversations with people about whether a tithe must be calculated considering the gross, or the net of their income, whether it includes annuities, whether tax advantaged instruments are shielded from God as well — and all of that misses the point. If you can never give God what is owed, that what CAN you do? What are we told? That to be good disciples we offer prayer, presence, gifts, service, and witness:

- We pray for one another, and we pray to God personally. Our prayers speak to our relationship with God.
- Our presence means we show up, giving of our time and attention to better know God.
- Our services goes back to those verses from the Psalm. What we do, we don't do for ourselves, not anymore. Now, we do all things in the name of the Lord.
- This is similar to the last point, our witness. We tell other people about what God has done in our lives, and we testify to the power of Jesus to change lives, even to the point of reconciling us to God permanently, in a relationship that starts immediately, right now, and continues long after life in this world has reached its end, this relationship goes on.

If you can never give God what is owed, that what CAN you do? Consider that all of these responses are about relationships. God wants to know you, personally, and God wants us to establish relationships with one another, even to the point of loving our neighbor as ourself.

If prayer, presence, service and witness are all about our relationship with God, doesn't it make sense that the point of our giving is about relationship, too?

We give to the church, in order to further the ministries of the church. Those are missional, too. To know that, open up a hymnal and look in the front cover, or look at the edge of a pew, or so many other places in this church where you can see that something has been given to honor a relationship. Look downstairs, at the timeline of this congregation, at the books and other items in the display case. Men and women offered their prayers, that God's people should have a home base in Woodbury, and gave of their presence, service, gifts and witness to all who would hear to make that a reality. It is because of them that we are here today.

I am speaking to you on All Saints Sunday, when we honor those who have come before us in the faith. We honor them by being inspired by their example. How that is relevant to us now is simple. They have had their time of doing the work, handed it over to us, and now it is our turn. Stewardship means being faithful with what has been given to us for a time, including our money and possessions, including our very lives, and including our stewardship of the Woodbury United Methodist Church. What can we do as good stewards during this time, right now, while it is our turn? You may have heard of the campground rule, that you are to leave things in good condition, no worse than when you got there. The stewardship rule is similar, but maybe a little more aspirational. Leave things no worse than when you got them, but if possible, leave them BETTER than they were when you got them.

My job as minister is to lead us in putting our faith into action. So how might we put this attitude towards stewardship into action?

Consider this. One reason we talk about money during stewardship season is because it is a straightforward measure of our ability to do ministry. I pray we never look at money just in terms of how much money have we amassed, but instead as a tool that allows us to do more ministry and better ministry. I pray that we always look at money in that missional context, along with our prayers, our service, our presence and our witness. All of that looks to the future, and so I am looking to the future as well. But the past has an impact on the future, so that brings me to a big idea I want to prayerfully share with you.

As I have gotten to know this community and as much about it as possible, I have learned as much as I can about what YOU all want for WUMC. People don't all want the same thing, but there are a few things that come up again and again. One of them is that our ability to do the best ministry with the resources we have, is restricted by the resources we don't have. We don't have the money to do some of the things we've dreamed up, in fact we are carrying a mortgage on 20 Church Street, and we have a shortfall in our budget.

Here's the big idea. I think we should address all of these realities by retiring the mortgage on 20 Church Street. In that spirit, today we begin a capital campaign, intended at paying off the entire \$60,000 mortgage, so we can focus 100% of our ministry efforts on right now, rather than paying back past debt.

How do I propose we do this? \$60,000 is a lot of money. I have been approached by an anonymous donor that shares this vision, shares a dream of us pursuing ministry unencumbered by debt, and so they also want us to pay off the mortgage. They want to join us, and so the offer is for a match. However much you can give towards paying off the mortgage, this donor **will give double**. If you can give \$100, the donor will give an additional \$200. If you can give \$1,000, the donor will give an additional \$2,000. Now, instead of \$60,000, **all we need to do** is raise \$20,000, accept the gift of \$40,000 more, and the mortgage is gone, allowing us to fully move forward, focused fully on ministry and not on old debt.

This capital campaign is a part of our annual stewardship campaign. That part is still important, because that is what keeps us going. It is how we project what we will be able to afford in the coming year, so we can do as much ministry as possible, while being good stewards of those financial resources. Churches are always short of money, but here's the thing. If we pay off this mortgage? We are currently paying \$686 per month on the mortgage. Just over a third of that is going to interest, \$233 per month. More than 8 thousand per year in payments, nearly 3 thousand of that in interest payments. I'd like all pledges in by the end of 2021, so we can pay off the full amount by the end of 2022. You know what would happen if we paid all of that off by the end of 2022? We would realize more than ten thousand dollars in savings, over the 8 years remaining on

the mortgage. Church, let me say that again — we have more than \$10,000 in savings available, and to get it all we need to do is to accept the \$40,000 gift we are being offered to pay off old debt, to make this church stronger, more focused on doing ministry.

As you consider your tithes, offerings and gifts for the coming year, consider what you can put towards this effort. Your current pledge is still vital, so please don't neglect that. And I know that some of you give faithfully, but don't fill out a pledge card. That in mind, if everyone was able to increase their current giving level by 10% for the next year, we would meet this goal. Is it worth 10% extra for one year to accept a \$40,000 gift, in addition to a \$10,000 savings? I believe it is worth asking, worth serious prayerful consideration at a minimum. You may be thinking, so what? How does it matter if we pay off our debt over 8 years, or to give 10% more and do it now?

Remember, your stewardship is about prayer, presence, service and witness too. I want you to consider what happens to these four things if we focus on them as critical aspects of our stewardship? What happens to them if we plan our work while debt free? This will be our theme for the next two weeks. On November 14 we will consider giving as a spiritual discipline, with a special testimony on how this can transform one's relationship with others, transform how we relate to God, and what it looks like to have God first in your priorities. And on November 21 we will keep dreaming big, considering the mission of our congregation in a community emerging from a time of isolation, pandemic, and social friction, and how our mission of making disciples might look going forward a little differently from how it's been in the past.

In the meantime, I am asking you all to pray. Pray about your own stewardship of your own prayers, presence, gifts, service and witness. How does this challenge you personally, you specifically? Pray on what you want your relationship with God to look like. Pray for faith in the future of WUMC. And most of all, pray for guidance and courage. Guidance that we might see the work of this church the way God sees it, and courage that we might pursue it boldly. Amen.