

**“We Need to Talk...  
About Money”  
Matthews 6:19 – 21, 24;  
Mark 12:41 – 44**

Today we embark on an occasional series under the heading of “We need to talk...”

In relationships it’s a reasonably common phrase.

Someone will have something on the mind and every now and then will say to maybe a spouse, “We need to talk...”

(Whose had one of those conversations recently? Put up your hand? No don’t do that 😊).

And it’s the same with church.

There are times when the issues on our hearts and minds where you have to say, “Hey, when need to talk...”

Not all the time but occasionally.

Today, when need to talk... about money.



Now, when you say in churches, this is often the response:



So to begin with:

***“Why do we talk about money in the church and why is it so hard to do?”***

It *is* difficult to talk about for a number of reasons.

For one, you have to also consider cultural factors.

Friends of ours served on the mission field in the Middle East. The wife began to befriend other women in the neighbourhood. And in meeting these other women for the first time, she was invariably asked two questions: the first question was, “Why don’t you have any children? Doesn’t your husband love you?” (Later they had four children). The other question that followed on immediately was, “How much does your husband earn?” (So next time you’re at a BBQ or dinner party, bowl up to someone and say, “And by the way, how much do you and your spouse earn?” Take a note of what kind of response you get 😊).

If we’re honest, Kiwi’s and Kiwi churches, don’t like to talk about money in general.

In fact there Christians in church who say the pastor, the minister, should *never* talk about money. I do know of those people.

And there also those who when topic raised begin to panic: oh no! The church must be running out of money! I have meet these people too.

Many of us probably know of or have experienced horrors stories around money and church.

I say this because if you are a guest here, a visitor (or watching listening online) I don't want you to think, "Well, there you go! All the church talks about is money."

And to be frank I am very aware there are churches out there who are obsessed with money and are forever talking about it.

We are not one of those churches.

I've been here just over 18 months (20 months in fact) and in that time I don't think I've talked about topic of money at all.

I am also acutely aware that there are HUGE stressors on people's budget at the moment.

So with all those difficulties in view, why do we do it?

Well for one, Jesus arguable talked about money more than any other topic except perhaps the kingdom of God.

1 in 10 verses in the Gospels address the topic on money, wealth and possessions. This increases to 1 in 7 in Luke's Gospel.

So Jesus didn't consider money a matter to be avoided.

In our readings this morning he raises the issue in his Sermon on the Mount.

What we can say is this: what others have done badly, *we need to do better*.

In fact we must talk about money as a church and when we talk about money in the church, we have to talk about *giving* – giving our financial resources.

We do that here: every week we take up and pray for what we call the offering – our financial offering which is dedicated to God.

But why?

***"Why do we give? And why do we give to the church?"***

Let me give you four reasons:

❖ **To confront our feelings around money**

Our biggest problem with money often is not that we don't understand what Jesus' teaches about money and giving but that we haven't come to terms with our feelings about it.

It's no wonder that Jesus speaks to the heart, the seat of affections:

“Where your treasure is your heart will be also.”

Our affections have the ability to tame, mute and even nullify the Bible's teaching around money.

Often we are threatened by the talk about money and having to give. We worry we will have too little; and every now and then we worry that we have too much.

For some of us there may be deep-rooted fears when it comes to money. I think that sometimes we carry within us an 'inner voice' from childhood when our first impressions about money were formed.

Maybe some of us grew up in an environment where we were deprived.

Or maybe a parent's anxieties about not having enough have become our own. Perhaps we were made fun of for being 'poor'. In any case the idea of being generous, of giving too much, is frightening.

We carry those over into today.

To be blunt, we struggle to trust God with our money. We struggle to trust God to provide for His Church. We don't think the Church should be asked to give and sometimes give more.

The greatest blockages to giving have little to do with the Bible's teaching but more about our struggles to have faith in our hearts.

Two:

❖ **To break the grip of money**

The Bible does warn us about the dark side of money:

Money as a rival to God; an idol we heard in our first reading this morning.

Money has the ability to stifle faith - Mark 4:18 - 19

It can destroy faith - 1 Timothy 6:9 - 10

It can be a gateway to other sins - 1 Timothy 6:10

Jesus is explicit; he warns us that money is not neutral.

When Jesus uses the word “Mammon” to talk about money and wealth, he speaking of in terms of being a ‘god’; he is giving it a personality and personal character.

And as a god Jesus speaks of it as being a master  
Whereas Jesus gives us freedom in our service, Mammon enslaves.  
Mammon is a power that seeks to dominate us.

Money wins the hearts of people;  
it seeks their devotion and following;  
it gives us apparent security and freedom;  
it can induce guilt;  
people have and will kill for it;  
it is a law unto itself.

It’s no wonder that churches have conflicts over money.

It gets people in its grip.

Jesus exposes its power and says the only way to break its grip is in giving.

It’s the giving and sharing of resources that breaks the grip, addiction to, power and seduction of money.  
And disciples know this.

Then we have this account of Jesus at the temples where he sat down and watched, observed, examined the giving taking place.

And what Jesus does is he draws the disciples attentions to the widow;  
“Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

So what was Jesus doing?

Well for one,

❖ **Jesus was commending the widow’s faith in God.**

He commends the widow for entrusting herself to God's care and provision.

We are no different.

For us, for followers of Jesus, the act of giving is to be a tangible expression of faith, of trust in God.

Giving for Christians is about putting your money where your mouth is. If we confess Jesus as Lord then our confession must reach into pockets and our purses and our wallets.

Why this is so crucial is that in Scripture money is presented as a rival deity, a rival god, a God-substitute that competes for our affections.

In giving we are saying, "I trust God alone and I will not trust my wealth or possessions or money."

We are saying that any peace, security, self-worth or happiness is not found in riches but in Christ alone.

In commending the widow's faith, Jesus commends her example to us.

❖ **And giving is an act of discipleship and worship.**

This passage takes place in the temple, the Jewish place worship.

It was part of Israelite worship and you see this all throughout the Old Testament.

In response to the goodness of God the people brought their offerings as way of thanking and praising God. It was regular practice.

And we have to be careful with this word 'worship' today; we have a tendency to reduce it to singing.

All throughout Scripture there singing and music but what can happen is that giving is reduced to a duty; it's reduced to a religious exercise.

That's why we stand when we take up the Sunday morning offering; we are saying to God, not only do we bring financial offerings, but we offer our whole lives as well.

As act of discipleship, as disciples, those who follow Jesus, we open up wallets and purses as well as our hearts.

So if I was broadly characterise Christian giving, I would say it is a regular act of faithful discipleship offered in worship to God.

Now at this point, the question is what?

***“How much should I give? How much is expected of me?  
How often?”***

What would you say to that?

Who thinks 10% of your income?

Who thinks more?

Less?

Did anyone say, “Nothing”?

Who says, “It all depends.”

Tithing featured heavily in my early days as a follower of Jesus.

I had no problem with giving. It was the regular discipline of every week contributing to the ministry of the church. It was the right thing to do to support the local church which was an immense encouragement to me.

It was good to support its mission and ministry.

It was a wonderful spiritual discipline.

So in response to that this question is sometimes raised:

***“Why give to a local church when there are so many other excellent causes?”***

You know, World Vision, Tear Fund, that sort of thing.

What would you say to that?

If you have been encouraged, if you’ve been comforted, if you’ve be supported and helped through a crisis, if you’ve grown in your faith through the ministries if this church, then that is great!

But for these to occur this local church needs financial support.

For example, someone had to the foresight to purchase the land many years ago.

The buildings that we enjoy – and people in the community enjoy – need to be maintained.

I mean I have friends from other churches who come here and comment of the fantastic facilities we have.

People from the wider community comment on how good they are.  
We don't idolise our buildings; we do want to steward them well.

There are salaries to be paid (which by the way, in case you're wondering, I don't set – the national church does).

There ministries and missions to support.

As a church – like many others in New Zealand – we're not extravagant or excessive in our spending.

And by and large people who work for World Vision and Tear Fund and the like, belong to local churches, where they are built up and encouraged in their faith and work.

We also have to remember:

**The Church is central to God's purposes in the world.**

The church global and local church made up of those gathered in Jesus name.

Not government or political parties, which seems increasingly clear.

Not education although education broadens and creates opportunities.

Not business, although it can contribute to peoples wellbeing and future prospects.

Not individuals, although God bestows individuals with dignity.

NGO's aren't, even though they do good work.

Think of how highly Scripture speaks of the church, the gathered people of God.

1 Peter 2 verses 9 and 10:

“But you are a chosen people, a royal priesthood, a holy nation, God's special possession, that you may declare the praises of him who called you out of darkness into his wonderful light.

Once you were not a people, but now you are the people of God; once you had not received mercy, but now you have received mercy.”

Peter was writing to a local church that may have been no larger than ours.

Paul called the church is a Body of Christ and the Temple of the Holy Spirit.

The Church globally, made up of all true believers, and its local expressions are central to what God wants to do on this planet and we are included in that.

For us, we are a growing church.

We are a church that God has blessed with children and young people and those further on in years and those in between.

When Jesus says, "Store up for yourself treasure in heaven" he is saying invest your money in what God values and prioritises in the now.

One of those is the Church/church.

That is why giving features in our worship services.

Not just as a way of raising funds but a tangible way to say we are investing in what God is doing through His church in the world.

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### **Jesus still watches**

So what is it the Spirit speaking to you about this morning?

What is the Spirit saying to Cromwell Presbyterian Church this morning?

For one what I will say is this: as we heard in our reading, Jesus sat down at the treasury and watched.

Someone has said that how we handle our money is a test and Jesus is the examiner.

The things is, today, Jesus is still watching.

He watches to see if our money is where our mouths are; to see if He can commend *in us* that mix of faith and generosity offered in worship to God.

It could be about your affections

It could be about where your treasure really is.

Let's pray.