

When I first started in full-time ministry, following seminary, our Annual Conference had a rule that said, "Every incoming clergy needed to start at the Conference Minimum Salary." I brought home a little over \$17,000 for full-time work with a Masters Degree.

I was the only one bringing in an income into our family. We had three young children at the time and a cute dog.

Needless to say, money was pretty tight.

I remember one conversation I had with the lead pastor of the church at the time. He is a man I admire very, very much.

His salary was right at \$50,000. I remember saying to him, "I can't wait until I make your salary." He looked at me and told me something I will never forget. He said, "Scott, no amount of money you make will ever be enough, until you decide it is enough."

I was a bit taken aback by that. I think I might have said sarcastically, "Well, enough will be when I make what you make."

He said, "Scott, I have been in ministry a long time. One of the main reasons pastors become unhappy is over what they feel is being underpaid. Remember, you didn't go into ministry to become rich. And you won't. Nor did you go into ministry to become poor, and you won't be. You will earn a good living. But only if you allow yourself to see, really see, how God has blessed you. That is what I mean when I say, No amount of money you ever make will be enough, until you decide it is enough."

Attitude matters!

We are continuing our sermon series today called *Now, More than Ever: Principles for Financial Health*. In the midst of the challenging economy we are living in, we felt it was important this year to talk about stewardship and our giving back to God. And to do it in the midst of a larger framework of financial health. So far we have talked about beginning steps for getting our financial house in order. We have talked about how to deal with the temptation of wanting more than we can afford. Today we are going to talk about generosity and where does God fit in. Maybe we even need to ask the question, during such challenging economic times, is it even relevant to talk about living with generosity?

**I think our scripture for today can offer us a clue on how to honor God with our finances even in the midst of challenging times.** Our Scripture for today comes from a section in the book of Deuteronomy, which is titled "Miscellaneous Laws". It is a part of a group of laws that seem to relate to answering the question, *Who is my neighbor?* In this section we learn about how to treat people who are in need. And those in need include those in ministry, the diseased, those who are poor, those who are in extreme circumstances, the aliens, orphans, widows. And at the end of these various laws is the phrase "*You shall not muzzle an ox while it is treading out the grain.*"

**At one level this passage is inviting us to consider getting our priorities straight.** In Old Testament times, an ox was attached by poles to a large millstone. As it walked, its hooves trampled the grain, separating the kernels from the chaff. At the same time, the millstone attached to the ox, ground the grain into flour. To muzzle an ox would prevent it from eating while it was working.

The commentary I read indicated that in tough economic times, or when the crop wasn't that good, it was often a practice for farmers to muzzle the ox, so it wouldn't eat much of the precious grain. But the Old Testament law outlawed this practice because even the animals that worked for us were gifts of God to be cared for.

In essence, during tough economic times, the challenge that was given to the people of faith was not to be so cheap that you would prevent providing for your animals because God was providing for you. The issue of priority was a matter of trust, are we going to place our trust in God? Or are we going to forget about God and go it alone?

The challenge presented by this simple little scripture "To not muzzle the ox while it is treading out the grain" *is a challenge to place God first in our lives, even if we are facing tough economic times.*

The reality is when we respond to the weak economy or our lessened cash flow by cutting or failing to increase our giving to the church we are living the modern day version of "Muzzling the ox while it is treading out grain." Yet at the same time, we in the church still need to provide what people need for life, worship, pastoral care, music, Christian education, and mission outreach. We can't do ministry here in this church without you, each

one of you, seriously considering and praying and asking God, "What do you want me to do to place you first, even in my giving?" As followers of Jesus Christ, we are called to give out the very bread of life.

A priority during tough times needs to be, "God first" that is what this scripture reminds us. **Once we are willing to place God first, even in our finances, that is when our attitude can begin to change and we can live with thanksgiving and generosity toward others.** Sometimes people say to me, "Oh, it must be hard to talk about money?"

Typically I respond by saying, "Actually, I love to talk about money." The reason I do, is because of what I have learned in my life. I have learned in part from my good friend and colleague Don, that my attitude matters.

I have seen people who are stingy and they are unhappy. Often they don't know why. I have known people who are generous and they are the most happy people I know. I want to be like that.

It doesn't mean that life is always easy. Nor does it mean that money is always flowing in. But it does mean that each day, with each challenge I have a choice. So do you. Am I going to place God first? Am I going to trust God? How can I cultivate an attitude of generosity?

I want to close today by sharing a letter with you that I heard of a long time ago. But what this couple learned highlights what I am talking about:

Dear Pastor,

We moved here for a business opportunity that ended up not working out, and we soon found ourselves in a desperate financial situation. We were behind in our rent and car payments. We had back IRS payments, 16 credit cards with more than \$40,000 in debt and not enough food in the fridge. On top of all that we decided to start a business.

Well, in the middle of this, one of the pastors challenged us to include our finances in our commitment to following Jesus and I really struggled with this. It wasn't that I didn't want to support our church or set an example for others to follow. It was that Julie and I were so broke that on occasion we ended up going to a friend's restaurant to ask for free food.

I thought, "If I am struggling to keep my family, how can I commit what I don't have to God? What am I supposed to do? Just write a check for 10 percent of my income and hope something happens?" The pastor urged me to trust God and give it a shot.

After prayer and discussion, we decided that God would get the first portion of every check and not just what we were willing to give each week. We decided to make God the first priority in our lives and we had no idea how we'd get by.

The week after this decision, my brother and I were dropping off flyers at a construction site looking for work. We'd started a carpentry company. We met a builder and he asked if we would be interested in doing their work. He had a house that was ready for us to start immediately and about 20 more to do during the next 12 months. We were amazed. Julie and I stopped questioning how we'd honor our financial commitment. We increased our giving.

If the story ended there, it would be a good story. However, you cannot outgive God. Over the next couple of years through a divinely orchestrated series of events, Julie and I also went from renters to homeowners. Owning a home has given us the ability to restructure our debt and has also given us some security and stability. I felt the need to tell our story.

The story is about much, much more than finances. It's about faith. Stepping out and trusting God with all we have, our lives, our future, our relationships, and even our finances. Now as I reflect on this story of what we have experienced, I am still trying to answer one question. What was it we sacrificed?

What a powerful witness and testimony to a couple that learned through placing God first, even in tough economic times that God would provide for them. That taught them to live with thanksgiving and generosity.

When you face challenging times, personal or economic, what is stopping you from placing God first? May God help us be faithful in our living and in our giving.

Amen