

Rev. Anne J. Scalfaro
16 June 2024

10:30 a.m. MT Worship
Fourth Sunday after Pentecost

Calvary Baptist Church
Denver, Colorado

“Together, We Value: FINANCIAL WELLNESS”

Third sermon in *Part I: Together, We Value*
of the series: *Together, We are Community*

Discernment Insight #3:

FINANCIAL WELLNESS: Calvary wants to ensure sustainable long-term financial wellness.

Haggai 1:1-15 and 2 Corinthians 8:1-5

New Revised Standard Version Updated Edition

NOTE: A sermon is a spoken word event. This manuscript served as a guide but is not exact to what was preached in the moment.

Who’s excited to talk about money today? Why is it that we feel the way we do about money? It’s curious isn’t it...the stress it can cause, and the joy? And everything in between? Money matters and it truly affects all parts of our lives; AND it can create deep meaning in our lives. It’s all about perspective.

And I’m talking about money today in the middle of summer, because it’s one of the values that we named together in our Discernment Process last year Calvary.

Together, we value long-term, sustainable Financial Wellness for our church. Based on the comments and insights we received during Discernment, I know enough to know that this value of Financial Wellness was distilled both from *statements of*

concern about whether we were operating within our means *and* from *statements of care* about the desire for our church to still be around for years to come because we love this place and these people and the ministry we create and share in together.

To be honest, in that data and in my experience as your pastor for almost 16 years, there’s a bit of fear and anxiety around finances in our church. We can definitely get to a place of abundance, but our default is to start with scarcity thinking and ask, “*Is there enough? Will there be enough?*”

And as I’ve been reflecting on this, I’ve realized that Fiscal Responsibility and Financial Wellness are two different things, and when we conflate them, we run the risk of putting Fear above Faith. **Fiscal**

Responsibility is how we handle money. Financial Responsibility is about not letting our money handle us!

So today, let's get curious together about this: *What creates and feeds the fear that "there isn't enough" and what assures and gives confidence in faith that "there is enough"?*

And the question of abundance versus scarcity is not just a question that people ask at their churches or ask of their governments, it's a question we each ask as individuals and families around our kitchen tables as we look at our own bank accounts and see expenses mounting around us and wonder—do I have enough? What can I cut? How can I make some extra income? And if I do have enough right now, what should I be saving to ensure I have enough for the future?

While these questions keep some of us up at night and land others of us in the offices of financial planners and others of us scrolling through YouTube budget tutorials—in the midst of all these financial questions about how much we make, and how much we spend, and what we should save, it seems less

common these days for us to ask, *what can I give?*

Which is not to say we are not generous. It's just that most of us *wait to be asked* to give before we give—we respond to the ask from our church during stewardship season, the plea from our alma mater whenever we get those letters of testimonials in the mail, the request from the non-profit during their annual gala or auction, or even the invitation on the sign held by someone on a street corner. We respond to these requests by giving, but we have to be prompted first, and almost always our giving comes *after* we have ensured that our bills are paid and for some of us, that our lifestyle of comfort is maintained, and that we're saving a bit for the future.

My point is this: we have no trouble thinking about making money on our own, or spending money on our own, or even saving money on our own, but giving money to others, usually (not always, but usually) begins with an ask or request from someone else. It's not an internal bubbling up or desire, rather it's an external prompting (or prodding!)

Certainly, the example we have in scripture is *to give*! We don't really have instructions in scripture on how to make money, spend money, or save money. And yet, there are tons of examples, stories, and teaching about how to give money. Even still, giving money is the hardest scriptural instruction/invitation for us to put into action on the regular. Which, come to think of it, is probably WHY it IS talked about in scripture so much. Because it's HARD! Then and now, our culture teaches us that our worth is tied to our value and our production and the world encourage us to wonder (and worry) about: "*what if I need this money for something in the future?*" What if we lose our job tomorrow? What if there are unplanned for medical expenses or the care breaks down? What if? What if?

Indeed. Those aren't so much *What Ifs* as they are *Definitely Gonnas*. Those things are *Definitely Gonna Happen*, right? There will be unplanned for medical expenses. The car will break down. One day your job will change or income will be different. This is all true. How many of us have NEVER had an unplanned for or unexpected expense? (None of

us!) Financial folks actually say we should plan for the unplanned (that's what an Emergency account is for.) And yet, setting aside funds for this type of thing is hard to do when there are pressing needs like mouths to feed. We prioritize the things that keep us independent and not asking others for help. So before we give, we ensure we are taken care of ourselves.

And I wonder if it's hard for us to give extravagantly, sacrificially, and generously to others because we are unconsciously (or consciously) afraid of one day having to be the person that needs support ourselves. So we hold on and hang on to what we have because we don't want to find ourselves in the position of *not having* and then of *having to ask someone else for help*. We are taught to work hard, provide for ourselves, and to not need others.

Indeed, on this Father's Day, many of us in this room are able to say that we are where we are because of the hard work of our own fathers or providers in our lives, and these examples taught us to work hard and provide for ourselves and our families too. And many of our fathers and

provider figures also taught us to give generously. My dad certainly did. And yet, here I am as a pastor and as one who values generosity and given and even still I find myself thinking, *“one day I’ll give more when I have more...”* And if I find myself saying this, I bet you do too.

You see, there is this very real, human, push and pull with giving and generosity. We’re trying to measure what is enough or isn’t enough, but this whole line of thinking traps “giving” into a framework of Fiscal Responsibility instead of freeing it into the spiritual realm and practice of Financial Wellness.

It’s as if our religion (even the church perhaps) has taught us intellectually that everything we have is God’s to begin with and God will provide for our needs (*“look at the birds of the air and the lilies of the field!”* as Jesus says in Matthew, *“if God provides for them, how much more so for you?”*), yet something in our culture or something within us continues to keep us spiritually in a place of scarcity thinking versus abundance thinking. Something keeps us trapped in: *“There isn’t*

enough. Maybe there won’t be enough.”

Yet, again, in scripture we are taught not to measure our money, but to give it away. We are given ample examples of what it means to give. In the earliest commandments, the Hebrew people are instructed to leave extra grain on the edges of their fields for those in need to glean food for free. In the gospels, there is a widow who gave two coins to the treasury at the Temple, which is said to be most if not all of what she had. In the first ‘house rules’ of the early church in Acts, we read about how they organized themselves, bringing all their food, resources, belongings to the community and then food, resources, and such were dispersed as needed. All things are held in common and shared in common. We are given these clear and beautiful examples of communal care and giving in scripture. There is no shame or second guessing in these texts, at least not that I can see. No shame in asking for what one needs and taking it, no second guessing about *“what if what I give today is what I actually need tomorrow?”* There is none of that scarcity thinking in the teachings, although we know that it must be in the human

behavior or we wouldn't need the teachings!

And yet—even these systems in the Bible were not perfect either. There was still great poverty and great wealth, and a great gap in between.

So, whether we have a mindset that “everyone needs to share everything” or “everyone needs to fend for themselves” (or something in between)—the common denominator in these mindsets is our humanity. Our very human need to survive, and therefore to cling to what we have for fear that we may not have enough OR that we may lose what we have or the standard of living that we've become accustomed to.

The extreme consequences of this kind of fear of losing our comfort and privilege is evil. Juneteenth reminds us of this. That there were Black persons still enslaved two and a half years after the Emancipation Proclamation simply because the Confederate armies and leaders in control of places like Galveston believed in the superiority of white people and in the use of free black labor to keep themselves wealthy. There's no way around it. They feared the end of slavery

because slavery was financially lucrative for them. It's horrific. Proving that *even laws cannot grant freedom if fear remains in our hearts.*

As a pastor, I so wish I could just wave a magic wand and get rid of that kind of fear. The kind of fear that infiltrates so many aspects of our country and our lives, even on the financial level. The fear of scarcity, that there is not enough to go around. And, trust me. I am not naïve to the fact that there is real and true need in the world and even within our own congregation. We have fielded four requests from the Calvary Family Emergency fund in the last seven days...so I know that for some in our congregation, money is tight and debt looms large and there is worry about how the next bill will be paid.

I don't think it's a coincidence these needs have arisen the week before I'm preaching about Financial Wellness. These requests, these families, have been my teachers. There is also a whole lot of Financial Wellness in these folks who have reached out and asked for help from their church because they know they cannot do it alone. Talk about a healthy and 'well' perspective on money. A

biblical perspective even! A communal support system—giving and receiving without shame.

And you know what else Calvary? There is a whole lot of Financial Wellness in the fact that our church even has a Calvary Family Emergency Fund set up to begin with! This fund helps individuals and families in our church in crisis. It says a lot about who we are and how we understand what community means—it's not just praying for one another or gathering together for fellowship or worship, it's also supporting each other with material and physical needs.

What these families have reminded me of this week is that Financial Wellness is about freedom in how we talk about money and even ask for help. Not letting money handle us, but handling our money wisely. Yes, being Fiscally Responsible, AND overcoming Fear with Faith. And in case part of your fear is the fiscal responsibility part, I can assure you that Calvary is fiscally responsible.

We live within our means. As one who is very involved in the budget reconciliation process each year, we only spend what

we anticipate in income, and if that changes mid year we make tough choices and we still do effective ministry. I've had to talk to colleagues I love dearly about salary cuts, I've had my own salary reduced, and I'm the one that emails missionaries to let them know we are not able to give at the same level this year. I know these tough decisions and have a team of people that collectively make them so that we are not in debt.

Speaking of debt, no we do not have debt, we do not have any outstanding loans, and we do not have a mortgage—in case you were wondering. So truly, we are doing okay in the field of Fiscal Responsibility. However, where I think we can grow is in the area of Financial Wellness. And I think we are truly craving this kind of wellness. Otherwise we wouldn't still be fearful in our worries about money at the church.

When we say we crave Financial Wellness, and set it as a top value for us, I really think that means we—individually and collectively—want to breathe easily and trust God and have the mindset and conviction that God is providing for our needs and will continue to do so and that we will have what we

need, over time, for a long time. Through the gifts you and I give, God helps us find Financial Wellness and continues to cultivate generosity and impact in our community and beyond. Financial Wellness is about understanding and internalizing the value of abundance over and above focusing on scarcity. It's about Trusting God and each other, and it's about perspective and purpose.

The Facts reveal that we are Fiscally Responsible. Our Fear reveals that we have an invitation to dive more deeply into Faith and what it means to be Financially Well.

And this is where our scriptures for today come in.

The prophet Haggai calls his people to "consider how they have fared." That is, to stop, reflect, take stock of their lives. How are things going? What are their blessings and their challenges? What is fulfilled in their life and what is unfulfilled?

The people in Haggai's day have returned from exile. And at first when they returned, they were excited about rebuilding the Temple that was destroyed,

their house of worship. So they started the big renovation project together. But then something happened. Who knows. Maybe they found asbestos or had to wait on the city for an abatement clearance or a code upgrade, but somehow the project stalled. And people went back to their homes. They started focusing on rebuilding their own houses, as they should, but they forgot about their collective call to rebuild the Temple, the House of the Lord, which was really the hub of worship and the hub of communal care for the city.

So Haggai brought the people's focus back from competing priorities to one priority by simply asking "consider how you have fared!" Reflect, take stock of how things are going. How are you blessed? What do you have to give? And do you know what? The Temple that had sat there for 18 years half built since the people returned, was all the sudden complete in 4 months because of the "consideration" the people gave to their own lives and to what God was inviting them to do with their generosity.

So the first step to Financial Wellness is really just taking

enough time to stop and reflect and consider one's situation.

Second, and this is a lesson we get from the Apostle Paul, is to act on our intentions and beliefs with actions. Put your money where your mouth is, so to speak. Paul is reminding the Corinthian people that they had said they would participate in this offering to help the Jerusalem church which was in need. They had turned in their pledge card, so to speak, but hadn't yet paid anything on the pledge! Paul knew their intentions were good, but so far the people lacked integrity, because their actions didn't match their intentions. The Corinthian people had also gotten sidelined with other priorities, so Paul is merely reminding them that they said they indeed wanted to give and participate in this offering AND that they had the means to do so! *"You can do this!"* Paul says. Paul reminds the Corinthians that they've excelled in everything else, in speech, knowledge, eagerness, and love—and he knows they can excel in generosity and giving too. There is enough and you are enough, together!

This second point has me wonder about how we live our

our values. We say we believe in generosity and value giving. If that is the case, what does it look like to follow through on our values and intention with concrete action? Do your lived actions match your stated values?

Third, and this is a lesson Paul shines brightly for us from the Macedonian church....third, Paul reiterates: Don't wait to give until you yourself do not have any more needs. Give even WHEN you have needs. Because guess what? We'll always have needs. The Macedonian church has a lot going on and they don't have a ton of extra resources, they had experienced hardship, but somehow they still found something to give—even in the midst of their immense need. It's quite remarkable really. They didn't have a lot but they still had something. And this is where Paul reminds us that we give according to our means, meaning, we give from what we have, not from what we don't have. What would happen if we focused on what we have (abundance) rather than focusing on what we don't have (scarcity!)?

And fourth, like any good preacher, Paul brings it home

with this invitation to Financial Wellness: remember to ground your spirit of abundance in God, in Christ...*not* in yourself or your own earnings or achievements. We have abundance because of what God has given us. Through the breath in our lungs, the beauty of Creation, and as Paul reminds the Corinthians, through the loving, generous, example of Jesus, who even in and through his suffering, never stopped giving, never stopped loving, never stopped sharing. And isn't it Jesus we follow? Jesus who we seek to emulate?

So for today Calvary, I invite you to trust that we are a fiscally responsible church, which is helpful for our sustainability and growth. And then, know that Financial Wellness comes through relying on Faith, even when Fear pops up. And Faith can encourage and deepen Financial Wellness by prompting us to:

- 1) consider how we have fared in life,
- 2) act on our intentions and beliefs about generosity with concrete actions; live with integrity; match what we do with what we believe we should do,
- 3) have the courage to give even when we still have needs and to

acknowledge we will never not have needs, and God knows that!, and

4) ground our spirit of abundance in gratitude to God and in the example of Christ.

There is no quick fix for our fears. But maybe these four steps can at least give us a solid start on our journey to Financial Wellness.

Amen.