CQFIRST



Seek you first His Kingdom and His righteousness and al these things will be given to you as well. Matthew 6:33

October 2021

Let's talk money







Money is something that we are not encouraged to talk freely about. It is one of the three topics that are generally regarded as unsuitable for polite discourse, the other two being unmentionable currently, although they might prove worthy topics for future CQFirsts...

So, what's with money? An economic definition might be that it is a 'universally accepted medium of exchange'; it gives a value to what we do and have. Simply, we need this stuff to operate in the world. Keeping our churches open to do ministry, to love people and proclaim Jesus requires money.

The Bible knows no such reluctance in talking about money; in the KJV there are 139 references to money. When you start adding in discussions about wealth, wages and generosity you get the impression that money was a serious topic of conversation. I want to focus on two central teachings about money; one from Jesus, the next from Paul.





money talk continued

In his first extended teaching recorded in Matthew, Jesus introduced his radical spiritual and social manifesto in the Sermon on the Mount. Throughout his Sermon, Jesus shifts focus from external actions to internal motivation; a novel innovation of emphasis. His teaching on money no exception.

Matthew 6:19-24 critiques how we treat money. Earthly treasures are subject to earthly realities, they have no eternal value but are subject to corruption. The logical appeal is then to ensure that our allegiance is to eternal treasure - working for the eternal God not earthly empires.



This is a state of the heart issue; the heart, like the eye, is an indication of true allegiance and aspiration. The real challenge is in verse 24. In what amounts to an application of the First Commandment, Jesus reminds His listeners that devotion to money overrules devotion to God. By definition, we can't have two masters - one will eventually win out. It just can't be done. So here we have our first principle regarding money - however we view it, whatever part it plays in our lives, it must not encroach on the territory belonging to God alone. Jesus is clear - God must come first, not money.



Apostle Paul, likewise, has convictions about money. In his first letter to Timothy, he instructs his apprentice on a variety of pastoral issues; one of which is money. The presenting issue is the conceit of false teachers. This craving controversy is linked with discord and malcontent. The antidote to this antisocial behaviour is "Godly contentment", (6:6). Paul grounds his argument in appreciations for the basis for living, the simple things in life. Grasping for more is a sure recipe for trouble. The concern is for the desire for riches. This is a treacherous, even disastrous path to take. In verse 10, we find the famous and misused statement about the love of money. A few quick remarks are in order.

It is the <u>love</u> of money, the craving for more, that is the problem. Also, this is \underline{a} cause, not the sole cause, of evil. The causes of problems are limited only by the scope of our imaginations and not restricted to the love of money alone.

Furthermore, this desire is the root, not of <u>all</u> evil, but of all kinds of evil. Many and various ills are caused by this desire, but other types of evil lurk with various other causes. Beware the warning that this craving for riches causes the death of faith and other associated griefs. An appeal to remain steadfast to the faith is found in verses 11-16 with some final last thoughts on the topic.

A call to faith and contentment is contained in verse 17. The rich (Australia!) are called neither to be arrogant or to place their hopes in capricious worldly wealth. This is an echo of Jesus's teaching on Sermon on the Mount. However, there is a remarkable testimony to God's character. God provides generously so that we can have an abundant life. Quite a statement! There is no place for mean spirited greed. In contrast, the Godly person is generosity motivated, giving of self and of resources. This (v19) stores up treasure in heaven, an idea which Jesus himself encourages, as we have seen.

Paul's teaching on money warns about the desire for riches, the corrective being generosity. Generosity with what we have is actually an acknowledgement of God's generosity to us and his wish for us to have good things.



One of these good things is church. God gives us everything we need to do our part in keeping our church alive and thriving. Understanding this fact is the first step in ensuring our future as a church. It's not our money. God gives us everything to use wisely. Being generous for God's work is wisdom in eyes of both Jesus and Paul. However, is it wisdom in our eyes!? Generosity with our God given resources has eternal and current benefit as Paul concludes.

Eternal treasure is a sound foundation for the future.so that they may take

hold of that which is truly life.

1Timothy 6:19

Money in the Bible.

A (very) brief sketch...with even sketchier maths...

Old Testament

Shekel - measure of weight in silver. one chariot cost 600 shekels in Solomon's day a horse was 150 shekels so... a shekel, say \$100 in AUD

Talent - again, a measure of weight, somewhere between 30-60kgs, depending on geography.

Talent = 60 minas - say 1kg of silver for each Mina; Mina = 50 shekels-say 20gr of silver for each shekel

New Testament

Jewish - leptos = widows mite - say \$1 (or so)

Greek - Drachma = 1/2 shekel (approx) (\$10)
Didrachmon = 2 Drachma (\$20)
Stater = 4 Drachma, temple tax (\$40)

(Matt 17:27)

Roman - Denarius = day's wages for a labourer -say \$200 (cash)

Aureus = 25 Denarii Talent = heaps of Denarii - 240 Aureui

(This is why we do arithmetic!)

A target for Giving and Sustainability

Where the rubber hits the road is how much it costs to run a parish. Parish ministry is our core business and the reason why we exist.

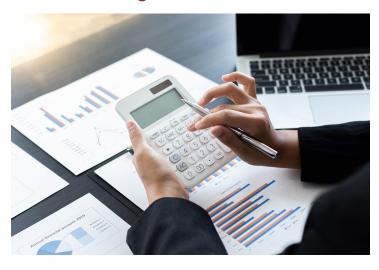
The cost of running an "average parish" in this Diocese is approximately \$132,000 a year. This assumes 1 x Full Time clergy leader with housing provided by the parish (no housing benefit paid).

- The cost of a full time clergyperson, as set out in the table, is about \$91,000 each year.
 In addition to clergy costs, there are various property expenses.
- The operational costs for the "average parish" in our Diocese, (based on 2020 Audited Financial Statements) are \$40,493 each year.

Many of our Parishes are reliant on various fundraising activities and events in an effort to maintain "basic operations". Do we trust God to provide for us to do this ministry? Worth a thought...



If we break down the total cost of running a parish, with full-time clergy, it is \$11,000 each month, or \$2,500 each week. This means that a congregation of 50 adults needs to contribute \$50 each on average. That is what you would pay for a nice meal at a decent restaurant.



Full Time Clergy Costing		
(Net of any Housing / Accommodation Costs)		
Stipend	\$68,403	
Super (12% for Parish)	\$8,208	\$76,611
LSL Fund	\$1,596	
Annual Leave Loading	\$1,080	
Vehicle	\$10,655	
Books etc	\$600	
Clergy Conferences	\$1,000	\$14,931
Cost Before Housing		\$91,542

Giving is actually part of our worship, in that by giving, we learn to trust God, even with our day to day living. Growing in faith is part of who we have to be if we are to survive. So, what might be a way forward to sustainable ministry? Moving from surviving to thriving? This is a call to sincere prayer as we move forward under God.

The Ven John Barnes, with some additional, non-mathematical assistance from the Bishop.



