

Homily Notes for Sunday, October 21, 2018

Readings: Is 53: 10-11; Heb 4: 14-16; Mk 10: 35-45

1. **Summary:** The willingness to imitate Jesus in suffering and sacrifice for others in service is fundamental to our discipleship. Stewardship of money and possessions can be a great training ground.
2. **Scripture lessons:** **The first reading** is a Messianic prophecy taken from the *Fourth Servant Song* in the second part of the Book of the Prophet Isaiah. It tells how the promised Messiah will save mankind by sacrificing himself as the atonement for our sins. Jesus has done this sacrificial service of love for us as the *Suffering Servant* by giving his life on the cross *as an offering for sin, interceding for us and taking our punishment on himself*.
3. **The second reading**, taken from the letter to the Hebrews, tells us that, as a God-man and mediator-High Priest, Jesus has offered a fitting sacrifice to God his Father by offering himself as ransom to liberate us from the slavery of sin. In the time of Jesus, ransom was the price paid to free someone from slavery. Sometimes the ransomer offered himself as a substitute for the slave, as Jesus did. The reading also speaks of Jesus being a high priest who is able to sympathize with us in our weakness because he has been tested in every way, though sinless, and so we can “confidently” hope for God’s mercy.
4. **The Gospel:** Our Gospel reading for today is another classic text on the question of ambition of the disciples and of the sacrificial death of Jesus. For the third time, (Mark 8:31, 9:31, 10:32), Jesus predicts his own death. James and John were looking for privilege and greatness. Hence, they wanted an assurance from Jesus that he would make them his first- and second-in-command in his messianic kingdom.
5. **The high price of servant leadership:** The request of James and John revealed their lack of understanding of true leadership. They were looking for positions of power and prestige. They thought that leadership came from where you sat rather than how you served. Jesus gave them a sharp rebuke when he said, *"You do not know what you are asking. Are you able to drink the cup that I drink, or be baptized with the baptism that I am baptized with?"* How important might this be for us if we enter into a time of difficulty and even persecution in this country?
6. **This way of suffering and sacrifice may be the key to survival for everyone, but especially Christians, in the challenging years to come.** We have seen the direction our country seems to be taking under the Democratic Party leadership. It is in the direction of oppression, political control, secularism, and scarcity. Just consider the cases of Venezuela and Cuba. I hope this is not our case, but just in case, we as Christians can be best prepared to meet and function successfully in the face of this challenge.
7. **Our readings today highlighted the fact that our Lord and Savior was the suffering servant.** So, too, we are called to this same lifestyle as a response to the sin of the world. Today, I want to focus on our **management of money and possessions** as a most useful preparation for Cristian life in times of difficulty as well as a training ground for virtue and holy living.
8. **First, let’s look at benefits.** What are some of the benefits of being to manage our money and our possessions according to God’s guidelines?
 - a. **First, we need to have our lives and our desires under control, rationally** (Rom 12:1-2)! We live in a consumer society where we are constantly bombarded by advertisements telling us that we deserve “the good life.” One of the greatest needs of most people in our society today is for the spiritual fruit of “self-control.” We have to learn how to control our immediate desires. **A great way to do this is to develop a budget with godly priorities!** Once we have planned our income and expenses, we can know with much greater clarity when we are free to spend and when we need to “delay gratification. **Having a budget and a disciplined plan can be a training ground in self-control and virtue.**
 - b. **Second, bringing the “full tithe” into the storehouse (Mal 3:10), puts us in a right relationship with God.** God himself invites us to test this to see that if doing so will bring forth great blessings, **especially materially!** If we are doing this, it is more likely that our prayers will be answered.

c. Third, we want to fulfill the commandments of God. Management of money and possessions is a First Commandment issue. Jesus taught about this subject more than heaven or hell or prayer. He said, “No one can serve two masters. He will either hate one and love the other or be devoted to one and despise the other. **You cannot serve both God and mammon” (riches).**

d. We want to avoid sin. Hence, we must train ourselves to love God above all things. St. Paul said, “For the love of money is the root of all evils, and some people in their desire for it have strayed from the faith...”

e. Can you think of others?

8. Is it not true that to do all of the above most likely involves suffering and sacrifice? Maybe that is why people don’t like budgets. Let me share some basics of this, especially since we are called not only to regular support of our Church but also to additional opportunities and needs from our families to the whole world. For example, the Bishop’s Sanctity of Life dinner. They always have that card on the table for a pledge! Then, we see the blossoming of the seminarians of our Diocese. We now have nineteen after having ordained five this past year! How powerful the testimony of our newly ordained priests in bring the Sacrament of Anointing of the Sick to the people! How important to complete our pledges to the Priests for Tomorrow campaign! These things are all above and beyond the basic tithe. Let me share with you my family’s model for budget and planning as well as some of our experiences so that we can be giving what God expects and be ready for those extra needs that pop up.

9. Looking at my visual model, the basic expectation of God (Jesus) is that we tithe, that is, give 10% of our increase, to the work of the Church. The basic guideline is 5% to local parish, 1% to the Diocese, and 4% to other Christian needs as we prioritize them. This is the legal basis for 10% giving (tithing).

10. To go above 10% gets us into offerings. I like to call this “second-mile offerings”. See Matthew 5:41: “Should anyone press you into service for one mile (the legal requirement), go with him for two miles” (going beyond the legal to being generous).”

11. How can we go above what we have planned? Three ways: **one** is to simplify life in advance, so we have extra income over expenses in our budget. Something is always available. The **second** is to sacrifice a bit, even suffering a little (note that none of this goes as far as what Jesus did for us). Money is a fairly easy training ground. We can look at our budget for the month, consider the need and decide not to buy something, putting it off a while (Example from Rice Bowl). A **third** way is to be more disciplined and have a short term savings plan as well as retirement planning. See my sheet on the Depreciable Item Reserve Account. Here we are planning to save for those things that we know are going to wear out. My family was doing this (back in 1980s \$500/month). When you have this, you do not have to go into debt for most things. But when we heard about starvation in Africa, we couldn’t continue putting \$500 into our savings for the indefinite future, so we had to give \$500 to World Vision to help with hunger. One of my parishioners, who never attended one additional class, listened to my preaching and materials. He saved so much in his DIRA account that he took his wife to Hawaii for a vacation!

12. Furthermore, you can even dip into retirement savings in order to achieve an important goal. My wife and I once took \$1500 out of my retirement savings and leveraged it into a \$600,000 building. We ended up being the only church in town with a gym for the youth!

13. What do you think? Can our use of our money and possessions be a means of imitating the sacrifice and suffering of Jesus? Do you think such practices could help you avoid “immediate gratification” and get yourself more under control? Could embracing the call to tithing and sacrificial giving bring God’s blessings down upon us? Could doing this with generous hearts give us a deep sense of satisfaction and of being right with God? I dare you to try.

14. The two questions for every Mass:

What should I offer to God in the offering today?

What is the one thing I can gain from this Mass to make me the better-version-of-myself that God wants?

Reflection on our Management and of our Giving (tithing) of our Money and Possessions

This helps us to know what God says about this subject.

In this study we are primarily concerned about **what God says** about the right attitude toward money and possession, including God's guidelines on how to use it, i.e., basic guidelines and tithing. Over 800 verses in the Bible deal with the right use of money. Over half of Jesus's parables deal with the right use of money and possessions. This is a very spiritual subject!

Basic Principle: God has given us all that we have. He is the owner. We are the managers (stewards) for the short time we are on earth of whatever he has loaned to us.

Genesis 1:28-30, 2:15. Psalm 24. "The earth is the Lord's and all it holds, the world and those who live therein."

1 Peter 4:10. "As each one has received a gift, use it to serve one another as good stewards of God's varied grace."

Fasting and self-denial had its origin in the creation

Genesis 2:16. "The Lord God gave man this order: 'You are free to eat from any of the trees of the garden except the tree of knowledge of good and bad. From that tree you shall not eat; the moment you eat from it you are surely doomed to die.'"

General Principles:

1. The love of money is described as the root of all evils.

1 Tim 6:6-10: "Indeed, religion with contentment is a great gain. For we brought nothing into the world, just as we shall not be able to take anything out of it. If we have food and clothing, we shall be content with that. Those who want to be rich are falling into temptation and into a trap and into many foolish and harmful desires, which plunge them into ruin and destruction. For the love of money is the root of all evils, and some people in their desire for it have strayed from the faith and have pierced themselves with many pains."

2. Jesus was poor. He had few material possessions. We should imitate him (cf. St. Francis).

Simplicity and voluntary poverty are positive spiritual goods.

3. Our giving is a training ground using measurable and tangible things to demonstrate our faithfulness so that we can inherit eternal life.

Luke 16:8b-13. "For the children of this world are more prudent in dealing with their own generation than are the children of light. I tell you, make friends for yourselves with dishonest wealth, so that when it fails, you will be welcomed into eternal dwellings. The person who is trustworthy in very small matters is also trustworthy in great ones; and the person who is dishonest in very small matters is also dishonest in great ones. If, therefore, you are not trustworthy with dishonest wealth, who will trust you with true wealth? If you are not trustworthy with what belongs to another, who will give you what is yours? No servant can serve two masters. He will either hate one and love the other, or be devoted to one and despise the other. You cannot serve God and mammon."

Concerning Tithing: Giving a tenth of our increase to God and His work. The practice of tithing is rooted in the Old Testament and was reinforced by the teaching of Jesus and his Apostles and the example of the early Christians.

1. Tithing came before the Law. Therefore it is a fundamental aspect of human existence (ontological).

Abraham gave tithes to Melchizedek (before the law was given to Moses. See reference to this in Heb 7).

Genesis 14:18-20. Abraham first gave a tithe offering as a thank-you to God.

"Then Melchizedek, King of Salem, brought out bread and wine. He was priest of God Most High and he blessed Abram....

Then Abram gave him a tenth of everything."

Jacob also gave tithes to God. Genesis 28:22.

2. The Law prescribed tithing to the Jewish people. The tithe was that requirement of the Law by which all Israelites were to give 10% of everything they earned and grew, to the Temple and its works.

See Lev 27:30. "All the tithes of the land, whether in grain from the fields or in fruit from the trees, belong to the Lord, as sacred to him."

See Deut 12:17-18. "Moreover, you shall not, in your own communities, partake of your tithe of grain or wine or oil, of the first-born of your herd or flock, of any offering you have vowed, or your freewill offerings, or of your personal contributions."

See also Num 18:26; Deut 14:24; 2 Chr 31:5;

See Malachi 3:8-12. If we do not tithe we are robbing God. If we tithe God promises a blessing.

3. Jesus assumed the tithe and never said anything to negate it. There are a number of references to giving God a tenth of the first fruits, even of garden herbs (**Mt 23:23, Lk 11:42**).

4. Heb 7:1-28. The tithe goes from a lesser to a greater. If Jesus is greater than Melchizedek, than more than Abraham gave tithes to Melchizedek, would we want our tithe to go to Jesus!

Reflection on our Management and of our Giving (tithing) of our Money and Possessions

The following diagram proposes a model for distributing our material resources:.....

Tithes and offerings of money and possessions (usually on “the increase of”).....

based on a model of proportional giving (percentages).

with income defined as “take home” income.

Guidelines	Percentage of Giving	Types of Giving
<p>Giving in these areas is above and beyond basic giving required for the tithe</p> <p>This is second-mile giving</p> <p>See Lev 27:30, Deut 12:17 Deut 14:22 Matt 23:23, Lk 18:12 Heb 7:1-10</p>	100% - joy	<p>Offerings</p> <p>Note here the role of “special” or “second” offerings. These are voluntary if we can and if we desire. They are good for personal self-discipline.</p>
	90% - joy	
	80% - joy	
	70% - joy	
	60% - joy	
	50% - joy	
	40% - joy	
	30% - joy	
	20% - joy	
Basic Tithe		
<p>These additional Categories Should Be for the Work of the Lord</p>	1% -fun	<p>Basic Tithe</p>
	1% -fun	
	1% - fun	
	1% - fun	
<p>To the Diocese</p>	<p>Bishop’s Annual Appeal</p> <p>1% - vision</p>	<p>10%</p>
<p>Local Parish</p>	<p>5% - faith</p> <p>This is regular, planned giving.</p> <p>If our income is irregular and cannot be planned, it is best calculated after each earning opportunity.</p>	<p>See Mal 3:6-12</p>

Savings and Investments, Properties, etc.

Retirement accounts

Expectations:

In General, of our net income

- 1. 10% to God – the tithe – Mal 3:6-12
- 2. 10% to long term savings with 3-6 months regular expenses in the bank.
- 3. 10% for depreciable item saving account
 - (for students – an additional 10% to pay off student loans)
- 4. 60 - 70% to live off of.

(Is this consistent with your expectations?)

Depreciable Item Reserve Account

Assumed rate of annual inflation – 3%

Item	Present Cost	Months to replace	Cost at time to replace	Amount to save per month
1. Refrigerator	\$800	5 yrs – 60 mo	\$920	\$15
2. TV	\$300	5 yrs - 60 mo	\$345	\$5.75
3. Car	\$12,000	5 yrs – 60 mo	\$13,800	\$238
4. Water heater				
5. Stove				
6. Washer				
7. Dryer				
8. Carpet				
9. Roof				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
Total				\$258.75

The goal of the depreciable item reserve account (DIRA) is to save in advance the monies that will be needed to replace items that we know will wear out and have to be replaced. Carrying out this exercise can also guide our expectations of lifestyle. Instead of living at the level of our next anticipated pay increase, we can clearly see that we need to be thinking at least of living at no more than 70% of current income, perhaps less. This means 100% of take-home less 10% tithe, less 10% long term savings, less 10% (or so) for DIRA.

Depreciable Item Reserve Account

Assumed rate of annual inflation – 3%

Item	Present Cost	Months to replace	Cost at time to replace	Amount to save per month
1. Refrigerator				
2. TV				
3. Car				
4. Water heater				
5. Stove				
6. Washer				
7. Dryer				
8. Carpet				
9. Roof				
10.				
11.				
12.				
13.				
14.				
15.				
16.				
17.				
18.				
19.				
20.				
Total				