

SCRIPTURE TEXT: Psalm 24
SERMON TITLE: Who Owns What?

This morning, I want to pose a simple question: Who owns all of our stuff? Well, isn't it true that the culture in which we live says that we own all of our stuff? At least we own it if we've finished paying for it! And when we own our stuff, we get to decide what we're going to do with it without being accountable to anyone or anything else—except, of course, the laws of the land. We've become very comfortable with the notion that what's mine is mine and what's yours is yours.

In fact, it has been said that *The United States today has the most widespread property ownership in history*. At least before the current economic crisis hit, 68.6 percent of American households owned their own homes. About half of America's households owned stock or where invested in mutual funds. That's up from 32 percent in 1989 and only 19 percent in 1983. The phrase *ownership society* has been used of late to speak of empowering individuals to control their own lives and destinies by making them owners of more and more stuff.¹ One writer has said that *People who are owners feel more dignity, more pride, and more confidence. They have a stronger stake, not just in their own property, but in their community and their society.*²

But here's the problem. According to Psalm 24, we don't own our stuff. God owns it all. You and I even belong to God. Listen again to verse 1: *The earth is the Lord's and all that is in it, the world, and those who live in it; for he has founded it on the seas, and established it on the rivers.*

¹ Boaz, David. "Ownership Society: Responsibility, Liberty, Prosperity." Cato Institute. 25 Oct. 2008 <http://www.cato.org/special/ownership_society/boaz.html>.

² "Ownership Society." [SourceWatch](http://www.sourcewatch.org/index.php?title=ownership_society). 7 Mar. 2005. Center for Media and Democracy. 27 Oct. 2008 <http://www.sourcewatch.org/index.php?title=ownership_society>.

This extraordinary affirmation was embraced by God's people in the liturgy of ancient Israel. When the people came to Jerusalem to worship and gathered at the Temple gates, they would remember God's ownership of the creation. They acknowledged that everything—including all of the stuff they possessed—was not ultimately theirs to do with as they wanted. It all belonged to God. And they were accountable for using God's stuff in ways that were pleasing to God. God's people understood themselves not as owners, but as stewards of all that God had entrusted to them.

Now let me ask you: Isn't this how we understand ourselves as the followers of Jesus Christ? Don't we look to him through the scriptures, the tradition of the church, our own reason and experience of the Holy Spirit to gain some sense of how we're to handle money, wealth, property, possessions and even our very lives? Don't we believe that God is indeed the owner of all that is? Don't we believe that despite what our culture tells us, we are not independent, autonomous owners of our own stuff? Don't we believe that finally, we're accountable before God for how we use the resources of God's good earth that have been entrusted to us?

My brothers and sisters, if this is the case, then isn't discernment required as we try to figure out what God wants us to do with God's stuff? Isn't discernment required--especially in these troubled economic times—and especially as we move toward Consecration Sunday on November 9, when each of us will be asked to make a financial commitment to our church for 2009?

Well, I've been at this discernment business for quite a few years, and several things are clear to me—at least at this point in my life. First, it does seem to me that God expects us to support the church financially, and I believe that the tithe—or giving 10% of our income to the church—is the starting point for our giving in this regard. So if we're not yet tithing, it might be

helpful to develop a plan for stepping up to tithing, perhaps by incrementally increasing one's financial commitment to the church each year.

The way I see it, the tithe was certainly affirmed in the Old Testament and Jesus acknowledged its place in God's economy. But even Jesus acknowledged the limits of calculation and percentage giving when he lifted up the example of a poor widow who put into the temple treasury two small copper coins—the last bit of money she had to live on.³

Beyond the tithe or what we give to the church--Jesus pointed us to the weightier matters of the law such as justice, mercy and faith.⁴ For me, this has to do with how we use God's resources in relationship to the poor, the hungry, the sick, the oppressed, the weak, the widows and the orphans, to name but a few.

In all of this, discernment is required and questions need to be asked: How much of God's stuff am I entitled to? Or how much is my family entitled to? What does God require of my giving to the church? What does justice demand when it comes to the poor and needy?

I want to leave you with a story of how the Evangelical Church of India teaches its people about God's ownership of the creation and our responsibilities as good stewards. The story is told by James M. Mead in a sermon he wrote entitled, *Enjoying What Belongs to God*.

On a recent mission trip to India, I learned about a fascinating practice of the Evangelical Church of India. When the church baptized a new believer, this new member of Christ's church is given the gift of a coconut palm tree. The new believer takes it home and plants it, and within four years, this tree starts to bear fruit. When the coconut palm is young, it will bear about fifty dollars' worth of coconuts a year, and, when it matures, it will provide

³ Luke 21:1-3

⁴ Matthew 23:23-24

about one hundred dollars of annual income. In India, one hundred dollars of yearly income is a significant amount of money, even for the middle class.

The church gives the new believers coconut palms for two reasons. First, almost everyone in India is needy, and the income helps to provide for their needs. Second, the coconut palms teach a lesson about Christian stewardship. The church tells each new believer that it expects them to give 10 percent, a tithe, of whatever income they get out of that coconut palm tree.

The “coconut tree plan” is a wonderful idea and a great expression of the deeper meaning of Christian stewardship. The income the family gets from the tree comes free, entirely as a gift. They don’t buy the tree; it is given to them. Also, the tithe, the 10 percent, is money they get free. The family is able to enjoy the fruits of a gift given freely to them and also to have the joy of freely giving something away themselves.

Moreover, these new Christians play a crucial role as stewards in all of this. They have a choice. If they wish, they can take the tree home, throw it in a corner, and let it die, never growing any coconuts. But they also can choose to plant their tree in a good spot, take care of it, watch over it, and harvest the coconuts. Everything depends on their decision making. No one forces them to tithe. There are no “coconut tree tithing police” to make sure they are giving 10 percent of the coconut income to the Lord’s work. People are free to choose to give or not.⁵

And so are we. So how will we choose? Amen.

⁵ Mead, James E. "Enjoying What Belongs to God." Speaking of Stewardship: Model Sermons on Money and Possessions. By William G. Carter. Louisville, KY: Geneva P, 1998. 28-29.