

10-5-25 Sermon: “Eleven Dollars and a Testimony”

This morning we begin Stewardship Season. That time of year when we examine how God is calling us to use our resources – specifically our money – to participate in the life of the church and build up God’s Kingdom, on earth as it is in heaven. And this stewardship season, as you’ve already heard, is a little different than years past; it’s not business as usual.

So. If you’re one of those people who gets faint and takes to the couch whenever the pastor asks you to give money to the church – behold, I bring you good tidings of great joy! I will *not* be the one making the stewardship ask this year. And that is, in large part, because one of the major goals of this stewardship season is to get my salary up to where it should have been for...well...years. And there’s just something less-than-inspirational about a pastor preaching a sermon entitled, “50 reasons I really need a raise.”

But what I *can* speak to you about is the transformative experience of participating in God’s generosity. And so, this morning I want to offer you something that our more evangelical siblings might call a “testimony” – a story about how God taught and transformed me the first time I ever pledged to a church.

I was raised in the church, and my family taught us kids about tithing at an early age. When I got my dollar allowance, and I had to put 10% of it – so a dime – in a little “I Can’t Believe It’s Not Butter” Tupperware that my parents had cut a coin-slot in and placed on a shelf in my bedroom. (I mean, it wasn’t butter!) When the tub got full, we’d take that money to church, give it as part of the kids’ Sunday school offering, and the whole process would begin again.

But while those values were instilled early, I didn’t really have too much money to speak of, so in high school, college, seminary, I’d occasionally toss a little money in the offering plate on a whim, feel good about myself, and call it a day.

And then I got my first job, right out of seminary, working at the Presbyterian headquarters in Louisville, Kentucky. My then-spouse and I joined the little church down the street from us – Crescent Hill Presbyterian Church – and when stewardship season came around, they sent us a pledge card.

Now, I was fresh out of grad school, making a whopping \$32,000 a year, and supporting two people on that, so we weren’t exactly rolling in it. But that pledge card sat on the kitchen table, and I thought about it. “You know Ginna,” I thought, “Contrary to popular belief, you are in fact a grown up. You make a real salary now. Maybe it’s time to start giving back to your church.” So I looked at our budget, and I did what I think a lot of us do. I said, “You gotta start somewhere, I’ll give...\$100 a month. That’s...\$1,200 a year. Great!” So I turned in my pledge card and I started giving.

Now. I was surely not one of the biggest donors in this church. My hundred dollars a month was small potatoes. It was certainly not the Biblical tithe that my parents taught me to give growing up; if you do the math, my gift came out to slightly less than 4% of our household income.

But it was not nothing. And perhaps more importantly, it was not nothing *to me*. I’d never given like that before, on a recurring basis. And as I watched that money go out of my bank account every month through the online giving system, I was proud to be able to *do something*, to make a small but meaningful contribution to my church family.

So I gave every month for a year or two. And then one stewardship season, after we’d all turned in our pledge cards, one of our Budget & Stewardship Elders – her name was Kristy – got

up during worship to offer a Minute for Stewardship. Kristy told us she was standing before us to make a second appeal because the pledge cards were in, but we had come up short of our budgeted goal.

There were three things the church was trying to do in the next year, Kristy told us: give the pastor and staff an overdue raise, replace the roof (do these things sound familiar?), and launch a new ministry dedicated to racial justice. With the pledges we'd received, we'd have to choose – we couldn't do all three. "We may have to make those hard decisions," Kristy said, "but I wanted to come to the congregation first and give you a chance to step up."

"We're not that far from our goal," she added, "In fact, if all of you who give were willing to give \$11 more a month, we'd have enough."

Eleven dollars. Well, I could do that. Actually, I could probably do more than that, I thought, I could probably do another 25. So I updated my pledge to \$125 a month. *[Smile]* And apparently so did many others, because the committee came back a week later and told us we'd met and even exceeded our goal.

Now. Some things had not changed. I was still small potatoes in the giving pool. And my now-hundred-twenty-five-dollars-a-month was still not a tithe, by any stretch of the imagination. But two things changed for me during that stewardship season, and they've shaped my relationship to giving ever since.

The first was that I learned that I *could* do more. When asked to, I could step up. I did not get evicted, and I did not starve. I probably ate out less – but even then, I still ate out. Y'all remember, I was living in Louisville – and good bourbon don't come cheap! Even with my small-potatoes salary, in a family budget they felt tight, there was room to grow when it came to generosity. And I never would have known that I *could* give more if Kristy hadn't come before the congregation and asked.

And the second thing I learned was that my contribution to the church *mattered*. Even though I wasn't one of the big givers. Small potatoes, it turns out, are still potatoes. My little pledge – and my little increase – made possible ministry that would not have been possible if I had stayed at my original gift level. Or if I had chosen not to pledge at all. My church was depending on *me* – and my contribution – to do God's ministry in Louisville.

And y'all...that was an *amazing* thing to learn at the beginning of my career! That in a small church – Crescent Hill was about the same size as we are – every gift really does matter. My gift was part of Pastor Jane's raise. My gift helped pay for the new roof. My gift made possible the racial justice ministry that was just getting its feet off the ground when I left Crescent Hill to move to Taos.

This experience changed me, and it transformed my relationship to financial giving. My potatoes are a little bigger now, but the principle is the same: My pledge matters. When I give to the church, I'm not just fulfilling a religious duty or earning extra "Jesus points." I am giving what I have at my disposal to participate in God's Kingdom in a concrete, tangible way.

My pledge to First Presbyterian Church of Taos feeds the hungry. My pledge houses the homeless. My pledge supports students and teachers at Enos Garcia Elementary School; my pledge hosts concerts and twelve step groups. In a world full of bad news, my pledge witnesses to the good news of Jesus Christ and God's love for all people. My pledge changes things.

And your pledge does, too.

I hope for many things this stewardship season. That probably goes without saying. Much in my life rides on how this pledge drive goes – where I live, where I work, where I raise my kid.

But you know...I think what I hope for most of all is for each of us to experience the same kind of transformative grace that I tasted years ago in that stewardship season at Crescent Hill. When I learned that, unbeknownst to me, I had the \$11 that God needed to build up the Kingdom. And I was invited to step up and give that money back to God.

May we go and do likewise. Amen.