

Sermon Title: **“Stewardship Campaign for 2024: My Stewardship Story”**

Bible: **Matthew 22:15-22**

When: on Sunday, October 22, 2023

Where: about 30 people (plus YouTube streaming viewers) at Gilroy UMC

Opening Prayer

O Lord, let the words of our mouths, and the meditations of our hearts, be acceptable in your sight, O Lord, our Rock, and our Redeemer. Amen.

1. Do You Pay Taxes?

Today’s message is about our Stewardship Campaign for 2024. And I am so proud of our stewardship campaign as we go into our eighth year in a row since 2017. Today, I will share my stewardship story. Next month, on Sunday November 19th, I plan to share our church finances.

Do you pay taxes? Everyone owes them, right? Are you proud of paying your taxes? Because paying taxes is one of our obligations, we do not need to be proud of it, right? How about pastors? Do pastors need to pay taxes?

In Korea, religious leaders like pastors do not need to pay taxes. First of all, there has been an old custom for religious leaders not to have to pay taxes. I do not know where this old custom came from. Maybe it’s because pastors could be regarded as “holy” or similar to the priests in the Old Testament. In the Old Testament, the priests could not own land or receive any inheritance, but they relied on the tithes and offerings that the people gave. Of course,

pastors in Korea and in the 21st century are not the priests in the Old Testament. Secondly, most pastors are in a low income group. Even if they want to give taxes, because they are regarded as part of a low income group, most of them do not need to pay taxes, anyway. Nowadays, some pastors who serve middle-size or big-size churches can register themselves as self-employed in order to pay taxes. I believe that there is no requirement yet for pastors to pay taxes in Korea, but I learned that more pastors try to pay taxes now.

How about pastors in the United States? I do not know about other religious leaders or pastors in other denominations. But I can share what the United Methodist pastors do. The United Methodist pastors pay taxes, just like you. But United Methodist pastors have double standards. What I mean is that pastors are not only employees of the church but are also self-employed in regard to the parsonage income that goes towards the housing allowance. Since pastors are employees of the church, pastors receive W-2 forms and need to pay income tax on their cash salary. Most of the pastors are in the 12% income tax bracket. There is no income tax for the parsonage or housing allowance. But since pastors are self-employed, they need to pay the social security tax for the parsonage rent value, or the parsonage income that goes towards their housing allowance, which is 15.3%. So, when I receive my W-2, I need to pay for the income tax in box 1, which is my cash salary. I also need to pay for my social security tax in box 14, which is my housing allowance.

Because I came from Korea, I learned how to pay taxes the hard way and gracious way. I thought that I did not need to pay taxes as a pastor in the United States, just like in Korea.

After I became a pastor, I met my CPA to calculate my taxes. And I was so embarrassed, because I found out that I still had to pay more taxes. At that time, I had saved some money, but that was for my immigration process. I did not have any extra money to pay the rest of my taxes. Thankfully, graciously, and generously, with the help of the church, I was able to get through that financial embarrassment and difficulty.

Before I was ordained as an elder, I needed to say “Yes” many times to Wesley's historic questions. For example, for the question, “Have you faith in Christ?,” my answer was “Yes!” For “Will you visit from house to house?,” my answer was “Yes!” For “Will you be diligent?,” my answer was “Yes.” For “Will you be punctual?,” my answer was “Yes!” However, for only one question among many, I needed to say No. That question was “Are you in debt so as to embarrass you in your work?” My answer was “No” through my experience, because I learned it the hard way and the gracious way with our church.

A couple of times, when I received my W-2s, there was no mention of my housing allowance. What should I do? Was it okay to ignore that mistake? If I ignored it, I would not need to pay my social security tax. But just like today's scripture reading, we give to Caesar what is Caesar's. So, I asked for my housing allowance to be added onto my W-2s, and I paid all the taxes. I am sure that we all pay taxes, because it is our obligation.

2. Do You Give?

How about giving? Do you give? Do pastors need to give? How about me? I give as a Christian, rather than a pastor. I give to the church, because this church is my faith

community, and because to me the church is the body of Jesus Christ. That way, I give to God what is God's. I know that there are many different ways of spiritual practices. But giving is one of my important spiritual practices to become a better disciple of Jesus Christ. My goal is to give my tithe, 10% of my income. Because I am serving two churches, my goal is to give 5% of my income to each church. I also submit a pledge form to our church finance team for our congregation.

Our personal offering records are confidential. And whomever submits the pledge form or not, and how much each person pledges is confidential. But as to the total number, I would like to be a part of our stewardship campaign. I know that some of our church members give to the church generously, regardless of the pledge forms, because giving can be a very private matter between God and us. There is no obligation, but when I give, I am so thankful for what I have, and I am so joyful to give! And I can feel and practice my freedom as a slave to God, not as a slave to money.

Money is very significant in our daily lives. I do not and cannot ignore the power of money. But I do not want to be a slave to money. I want to be a slave or a servant to God. The closer one is to money, the more one is a slave to money. The closer a person is to God, the more free a person is from money. This does not mean that I become rich or that I gain financial freedom because of giving to God. Of course, I would not mind being rich or having financial freedom, if I could. However, to be rich or to achieve financial freedom is not my purpose. I just want to be a Christian to follow Jesus Christ. That's because I totally believe in Matthew

6:24, “No one can serve two masters for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.” I want to serve God. I do not want to serve wealth, but use wealth to serve God!

Some people might say to me that tithing, to give 10% of our income, is only in the Old Testament. Jesus Christ did not focus on tithing. But in the three Gospels of Matthew, Mark, and Luke, there is a story about a young rich man, even though the details are different. This is from Luke 18:18-23. ¹⁸ A certain ruler asked him, “Good Teacher, what must I do to inherit eternal life?” ¹⁹ Jesus said to him, “Why do you call me good? No one is good but God alone. ²⁰ You know the commandments: ‘You shall not commit adultery. You shall not murder. You shall not steal. You shall not bear false witness. Honor your father and mother.’” ²¹ He replied, “I have kept all these since my youth.” ²² When Jesus heard this, he said to him, “There is still one thing lacking. Sell all that you own and distribute the money to the poor, and you will have treasure in heaven; then come, follow me.” ²³ But when he heard this, he became sad, for he was very rich.” In this passage, there is no mention of the tithe, like there is in the other Gospels. Then, are you ready to sell all you have and to give the money to the poor? In my understanding, what Jesus intended and challenged us to was not to sell all we have, but to put our God as our Lord of and beyond all we have. So, we do not need to sell all we have, but we need a spiritual practice with money.

And my goal is tithing, to give 10% of my income. That’s how I have been raised and have grown as a Korean Christian. In Korea, there is no concept of the pledge form. Actually, there

is no need for the pledge form, because to give a tithe is one of the expectations of becoming Christians. You do not need to set up the goal of a tithe. But I hope for us to engage in a spiritual practice about and with money, as we cannot live without money. According to the size of your spiritual muscles, you can set up a goal. It is totally between you and God. And if you want to join our Stewardship Campaign as a church, please submit your pledge form to the church.

3. My Pledge Percentages

Next time, I plan to talk about our church finances. I am thinking of how to preach about this a lot. Because I am paid by the church, and because this year's church finances are not as good, there might be a possibility for a conflict of interest. But I want to be transparent about our church finances with our church members. So, I decided to share my pledge percentages with you.

For the pledge forms, after I calculated my tithes based on my annual cash salary, I divided it by 52 Sundays and rounded it up. Then, I wrote it down. The reason why I divided it by 52 Sundays was that I wanted to give 52 times rather than one time. To me, to say "I love you, Lord" 52 times gently is better than to say "I love you, Lord" aloud one time. What God really needs is not our money, but our love to God.

Next time, I plan to share how much we as a church made pledge percentages. The following are my spiritual muscle records of giving, my pledge percentages to Gilroy. Please see what I did as well as what I spoke. While I gave special offerings for Christmas or Easter,

I gave my tithe as my pledged amount. For the last year 2022, to Gilroy, I gave 108%. For 2021, I gave 105%. For 2020, I gave 50%. Because of the COVID-19 Pandemic, I wanted to help my families in Korea who could not work. So, I reduced my offerings, saved them, and sent them to my families. For 2019, I gave 77% of the pledged goal. For 2018, I gave my tithes, but I could not join the stewardship campaign for 2018, because I had just started to serve Gilroy UMC in July 2018.

Sometimes, I achieve my goals. Sometimes, I need to adjust my goals. Sometimes, I have not made it. I believe that through all the days and years of my spiritual practice of giving, God sees my sincere heart to follow Jesus Christ. Don't you have your sincere heart to follow Jesus Christ? There are many ways to express your love to God and various ways of spiritual practice. But how about giving as your spiritual practice? 2 Corinthians 9:7 says "Each of you must give as you have made up your mind, not regretfully or under compulsion, for God loves a cheerful giver." I hope that we become cheerful and joyful givers all together!

Closing Prayer

O Lord, thank you so much for sending all of us to this church. This church is our faith community, and this church is the body of Jesus Christ. We love you, Lord. When we give, please give us joy, gratitude, and freedom. In Jesus' name. Amen.