

***“Yes, we have engrained money habits and beliefs,  
And...when we meet Jesus, those are transformed”***

Fourth Sermon in the Five-week Series: “Yes, And...Storytelling + Listening”

*Yes, your story is important...and you can learn from everyone’s story.*

Luke 19:1-10 (The Voice)

Most of us know the story of Zacchaeus well: he was a “cheating tax collector” turned “over-the-top generous giver.”

Like all stories in the gospels, there are so many vantage points with which to consider this encounter. But let’s start there. It’s an encounter. With Jesus. With a crowd. And with a tax collector.

Now it’s a myth to presume that *all* Tax Collectors were rich...it depends on where you were in the business model. If you were a low rung on the ladder you’re out there in the field collecting taxes and tolls and giving them to your supervisor who turns them into another supervisor probably, who then turns them over to Rome. You probably aren’t making that much money by the time you give your earnings to the higher ups...even if you’re charging people more...the lower you are on the

ladder, the more you have to pay up to others.

That said, we are told two important things about Zacchaeus.. He was the *Chief* Tax Collector (which means he’s high up on that ladder and may not even be collecting taxes himself but rather sending others out to do that work for him) and he’s *rich*...which confirms that somehow he is making money. Given what we know of his career, he’s probably making money by over-taxing the people in and around Jerusalem and Judea and only giving a portion to Rome and keeping the rest for himself.

This is what we are *supposed* to think about Zacchaeus anyway – given two of the descriptors we have of him...Chief Tax Collector and Rich – we’re supposed to think that he’s corrupt.

However, that means we are probably surprised to learn that when Zacchaeus knows Jesus is in town and coming his way he climbs a tree because *he wants* to see Jesus. If he was worried about his wayward, cheating ways he would have hid behind a tree, not climbed up one! Clearly, Zacchaeus wants to see Jesus and he doesn't seem to care about the implications of being seen *by Jesus*.

Then the encounter begins. Jesus sees Zacchaeus and tells him to come down because he wants to go over to his house for lunch. Note that going over to someone's house for a meal, receiving or offering hospitality, was a clear sign of social acceptance. Jesus didn't just talk to Zacchaeus on the side of the road he said he wanted to go to his house and share a meal – which was a very public way of saying, *“This guy is included in my circle.”*

The crowd grumbles, because they knew and/or assumed that because Zacchaeus was a tax collector then that meant he was a sinner. They judged him...either based on personal experience with him or based on the stereotype of tax collectors.

While the crowd is grumbling, Zacchaeus and Jesus are dining together and after that meal, Zacchaeus proclaims that he is going to give half his possessions to the poor and pay back folks he cheated four times more than he owes them. And then Jesus proclaims that salvation has come to Zacchaeus' house because he too is a son of Abraham. Basically, Jesus is blessing Zacchaeus...he's praising him!

Notice that there is no repentance on Zacchaeus' part...which is normally how these stories go...a sinner repents and then Jesus assures them that their faith means they are well or that salvation is theirs. But this story is different. The timing on it seems off...or at the very least, rushed. Zacchaeus has a radical change of heart over the course of one meal with Jesus. Is that possible?

Well, I actually believe that could be possible. I think that if Jesus truly sat across from Zacchaeus for a full meal and looked him in the eye and valued his humanity and his dignity that Zacchaeus may have had an epiphany about his own self-worth and value being

based on who he is – a beloved child of God – and not on what he does or how much money he makes. And with that kind of revelation – when you realize that in the end you can't take it with you...then yeah, you start giving your money away because for one who has all he needs, money is nothing...but for one who has nothing...money can be the difference between a meal on the table, clothes on your back, or a roof over your head.

Think about encounters that you have had that have changed how you think about what you have and who you are and how the world works?

Maybe it's a conversation with one of our families who is experiencing homelessness and staying at our church through Family Promise – and you realize that their story puts a face on statistics and that maybe the notion of “if you just work hard enough then you'll make it” is really a fable. That there are plenty of people working way harder than a lot of other folks, ourselves perhaps included, and they still can't make ends meet. It only takes one of these conversations to open your eyes, expand your heart.

Or think about even a superficial encounter with something different that you've had...they change you too! For example, say you ride with a friend and they have a very nice car with heated seats and a back-up camera and Bluetooth capabilities in their car...and you start thinking...wow...my car is kind of old...my heater barely works, and I only have a rearview mirror, and a tape deck. Your experience in that nicer car may make you start wanting a nicer car. The same thing happens when you see someone wearing cool new shoes or a nice outfit. The same thing happens when you scroll through Facebook and see the awesome vacations and outings your friends are on and think – gee, they are always doing cool stuff...I'm just here in Denver all the time, doing the same old, same old – going to work, raising kids, watching Netflix, microwaving dinner, etc.

All of these experiences and encounters change how we think about ourselves and our lives – for better or worse. Which makes me believe that an encounter with Jesus – through another person, through a new understanding of Scripture, through something

we feel in worship, or through any new information we receive – can make us think differently about our lives...our perspectives...and yes, even our finances and our job and our money habits. We don't know what Jesus said to Zacchaeus but maybe it is possible that just by somebody being kind to him...he realizes he can be over-the-top kind to someone else.

AND...then there's *a whole other way* to read this story...that says less about Zacchaeus and more about the crowd. In the New Revised Standard version of the text, Zacchaeus says, "*Lord, half of my possessions, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much,*" (19:8). Both verbs are in the future tense: "*I will give...I will pay back.*"

Interestingly, language scholars actually agree most with the Revised Standard Version which says, "*And Zacchaeus stood and said to the Lord, 'Behold, Lord, the half of my goods I give to the poor; and if I have defrauded any one of*

*anything, I restore it fourfold.*" or the paraphrase of the Bible by Eugene Peterson called *The Message*, which says, "[*when the crowds started grumbling,*] *Zacchaeus just stood there, a little stunned. He stammered apologetically, 'Master, I give away half my income to the poor—and if I'm caught cheating, I pay four times the damages.'*" These verbs are in the present tense... "*I give...I restore...*" or "*I give...I pay...*"

You see, actually the Greek verbs here are in the "progressive present tense," not in the future tense. It's not that Zacchaeus says he's *going to do* these things – it's that he's *already doing them!* In this case, Zacchaeus is a hidden saint about whom people have made all sorts of false assumptions about his corruption."<sup>1</sup>

In other words, Zacchaeus whose name literally means "righteous one" or "one who is holy" perhaps really was righteous and holy and it was the crowd that misjudged his ways. It was the crowd that needed the transformative encounter with Jesus...not

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<sup>1</sup> Daniel B. Clendenin, "A Repentant Sinner or a Hidden Saint? The Story of Zacchaeus," *Journey with Jesus* (Nov. 3, 2013), accessed on Nov. 11, 2018 at

<https://www.journeywithjesus.net/Essays/20131028JJ.shtml>.

Zacchaeus! And so when the crowd starts grumbling and Zacchaeus defends himself saying he does these generous acts already (in the present tense), Jesus says to the masses, as if to teach the crowd a lesson about who is “in”: “*Salvation has come to this house.*” Aka: you are wrong about this guy!

Verb tenses matter. But whichever reading we take there is a lesson for us.

Because both interpretations or readings are about engrained habits and assumptions...one about how we view and use and abuse money...and the other about how we judge people based on how they use or abuse money when really we have no idea of their money situation or habits. The truth is, we can never assume we know how much someone makes and how much they give away to the poor or to the church, nor should we make such judgements based on hearsay or rumors or preconceived notions about what wealth looks like and what poverty looks like or what someone’s job title is or isn’t.

Here’s the good news: in both of the interpretations of this story – it is an *encounter* that

changes things. If Zacchaeus does have a change of heart about how he views his profession and money after talking with Jesus – then we can only imagine what took place in that conversation. Jesus must have truly seen him for he was...not as someone society hates...but as someone God loves. And when you have that kind of transformation, when you truly understand for the first time that God loves you just for you – you cannot help but be generous and give away money and time and help others because you want them to have such an encounter with a generous, attentive God as well. When we experience the love of God, we are generous. I truly believe this. It’s just how God’s love works...it’s build on generosity...on grace...on giving.

Likewise, if we go with the second interpretation that says Zacchaeus was already being generous with his money but was just woefully misunderstood and misjudged by the crowd, then we can see the crowd as having an encounter with Jesus that leads them to truly see and hear Zacchaeus...and to have their own assumptions turned upside down. I’m sure they walked

away that day  
thinking...wow...a Chief Tax  
Collector who gives half his  
money to the poor and who, if  
he finds out one of his tax  
collectors has cheated someone,  
pays them back  
fourfold...that's amazing.  
Surely it would make them  
think about their own money  
and spending habits and most  
importantly...their own giving  
habits.

Again, in both scenarios – there  
is an encounter with Jesus –  
and there is a change...either in  
behavior...or in assumption  
and belief.

*“Yes, we have engrained money  
habits and beliefs,  
And...when we meet Jesus,  
those are transformed.”*

How we view and understand  
money is largely shaped by our  
relationship with money  
growing up and how our  
parents or guardians viewed  
and used money. If they were  
always worried about finances,  
you grow up learning that  
money is something you worry  
about...and that there is a  
scarcity of it...even when you  
have it...it's still a scarcity

because you might not always  
have it. If you grew up in a  
generous household who  
visibly and regularly gave  
money away, then you grew up  
in an abundance model...where  
there is not just enough for me  
or for us, but there is enough  
for others.

Did you know that a recent  
study revealed that people with  
a salary of less than \$20,000 are  
8 times more likely to give than  
someone who makes \$75,000?<sup>2</sup>

And...that on average, in 2018,  
Christians are giving 2.5% of  
their income to churches,  
whereas during the Great  
Depression the average was  
3.3%?<sup>3</sup>

The theories about this are that  
when people have less they rely  
more on one another and they  
are compelled to share more  
and give more because they are  
in relationship with more  
people. They need each other.  
Thus, living more dependent on  
community and on others  
results in generosity...whereas  
living more isolated on our own  
(as many of us who are well off  
tend to do)...stifles generosity.  
We start to think of our money

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<sup>2</sup> Jayson D. Bradley, “Church Giving Statistics, 2018  
Edition,” *Pushpay Blog* (July 18, 2018), accessed on

November 11, 2018 at  
<https://pushpay.com/blog/church-giving-statistics/>.  
<sup>3</sup> Bradley, *ibid*.

as ours, instead of as a resource that is God that we have been given and are to be good stewards of...it's not *ours to* begin with...it's God's – always and forevermore.

Now probably most of us grew up somewhere in between these extremes of a complete scarcity mentality or a complete abundance mentality. The point is, we were all raised with a certain relationship with money, *and* we can change that relationship with money as our faith deepens and as we learn more and more about God's generosity...*and* as we have encounters that show us the impact of our generosity.

Damon and I went to Colorado Springs on Thursday night because we had won a gift certificate to a place called Eagle Fire Lodge and Cabins...which was actually in Woodland Park, up the mountains a bit from Colorado Springs. It was a nice place and I guess we were in town at the same time as a big women's conference going on that weekend, so when we had breakfast that morning in the lobby, there were all these women around us talking about the conference and talking about how much they love God

and can't wait to worship God. They were sharing testimonies of how God had worked in their life. They were fired up for Jesus, to say the least. In fact, I think we even heard one of them say that exact language.

At one point, a woman who was at a table by herself was talking to some other women at tables near her...she had flown in from out of state and was asking them if they knew of a cheaper hotel she could stay at the next night because she had gotten this one late, and it was too much. She was looking for something like a Super 8 but those were only in Colorado Springs and not Woodland Park and would have to find transportation, yadda yadda. She was genuinely just asking because she knew these ladies were from the general area and might know more than she did about hotels and transportation. And one lady, who was with a friend – clearly a complete stranger to this other hotel-seeking woman – just said, *“stay with us in our room. We'll make room in our room...we have two queens, we'll make it work.”* The woman from out of town was blown away...she kept saying, *“Are you sure? I don't want to intrude.”* And the other lady

just kept saying, *“Please, stay with us. My sister paid for this room anyway as a gift to me and my friend...so it’s the least we can do to share it with someone else...it was never ‘our’ room to begin with...it was already a gift from God.”*

I kid you not, that is what she said. If that’s not hospitality I don’t know what is.

You see, one woman had been operating from a mindset of scarcity – I don’t have enough money or a place to stay. And another woman was operating from a place of abundance – I have a room and my sister paid for it so it wasn’t even my room to begin with...it was a gift...so I can share it.

It was clear on the face of the woman who had been looking for a room that she was blown away. She had an encounter with hospitality that really only could be chalked up to God...or at least to generous people whose generosity was rooted in God’s love.

So you see, I love the story of Zacchaeus – whichever reading you choose – because it is about encounters and relationships...and the change that happens because of those

encounters. Beliefs and/or habits are changed because Jesus shows up to help us see things differently. And there is a tangible result.

And this is what church is all about, right? Encounters. Relationships. Church is about providing a place where we can come to encounter the love of God, the generosity of Christ...for ourselves...each and every time we worship or fellowship or attend a small group. And also church is a place where we gather our resources together so that we can give generously in a way that makes a bigger impact than our own giving would by itself, not least of which is that we help organizations that are doing gospel work in ways that we are not equipped to do. Organizations like Family Promise, like Jewish Family Service, like Habitat; organizations like Interfaith Alliance of Colorado; or missionaries like Lauran Bethell or Hanna Massad.

At our core Calvary, we are a place where we give all that we can so that encounters with God are possible...inside and outside this building. Money makes these encounters possible because it pays for the

ministries that draw us together, the staff that helps cultivate this community, and the building that provides us with a place to meet.

If money didn't matter, Jesus wouldn't have discussed it. It mattered then, and it matters now. And – this is important – when Jesus talked about money it was almost always connected to a story, to a person, to an encounter. Because stories and encounters are what change our hearts.

This year, our focus on Storytelling and Listening in Stewardship, has led us to create a narrative budget – which is a document we hope will help you see the story behind the numbers. Through words, pictures, and graphs, you'll see how 2019's proposed budget includes a bold move to deepen our mission & partner support, increase our worship and ministry opportunities, and care well for our building and staff. (You'll receive this narrative budget in your stewardship packet, which you may pick up today after church in the narthex.)

As one whose salary is paid by our giving (yours and mine), I want you to know that I give

over and above a tithe (before taxes) to Calvary. Damon and I both give generously to Calvary because *yes*, we benefit from the community that Calvary provides for us, *and* because we see our dollars helping others have encounters with God: moments of pastoral care, moments of food being provided, shelter being given, moments...encounters...where lives are changed. Money doesn't "make" those moments happen, but almost all of them couldn't happen without money.

This year, as you sit down to fill out your 2019 Commitment Card, if you find yourself about to write in the same thing that you always write in...consider what habits or assumptions are driving that number? Why do you give the same amount each year? Is it because that's what you are used to giving or because that is all you can give? Only you can answer that questions. I would just ask you to also ask yourself this question: **how do you encounter the love of God in and through this church, Calvary? How does Calvary change you? And how do you see it changing others?**

Our story for 2019 has yet to be written.. What kinds of encounters and transformational moments do you believe are possible?

May what we give truly reflect what we believe.

Amen.