Readings: Deuteronomy 26.1-11; Acts 4.32-37; Matthew 6.25-34

If you go into a clothes shop, and take a couple of items into the changing room, you often find yourself with a curtain behind you, and a mirror to your left, to your right, and straight ahead. Every purchase of clothing is a statement about who you want to be. The three mirrors show you how the jacket fits from front, back and sideways, and tell you other things you may not have wished to know – in my case that you seem to be going bald. I want to hold up three mirrors today, and invite everyone to think about how money looks when you look in them together. The three mirrors are called God, church, and kingdom.

Let’s start with God. Many people ask, ‘Why should I spend my money on the church?’ I want to explain why that question is based on a misunderstanding. For a start, it’s not your money. Property rights are a convention of civilised society – but they’re fundamentally based on a falsehood. Things don’t belong to us. They belong to God. Like everything else, money is something we look after for a while, but can’t ultimately keep. The choice is not whether to hang on to it or give it away, it’s who to give it to.

That’s why the word ‘spend’ is also wrong. ‘Spend’ is a verb that gives us a sense of power, a sense of executive control that we can make things happen or acquire possessions by dispensing money. But we don’t ever really do that. What we actually do is to invest money. Every act that we call spending is in fact taking a risk, that this bar of chocolate will make us happy, that this newspaper will keep us informed and entertained, that this car will be more worth than it is trouble, that this house will be a comfort and not a millstone. If we use the word ‘spend’ we hide the reality of that risk. If we replace ‘spend’ with ‘invest’ then we recognise we can’t control the outcomes of our risky ventures, and we broaden our imaginations to consider what really lasts forever. And that leads us to God, because ‘God’ is more or less synonymous with ‘forever.’ Christians believe in a personal God, but the most basic understanding of God would be ‘that which lasts forever.’ If we’re in the investment business, which we all are, why wouldn’t we invest in that which lasts forever? It makes all other investment look absurdly short-term.

And another word that’s wrong is ‘should.’ Giving isn’t a guilt trip. It’s a recognition that you can’t buy the things that really matter – love, joy, peace, and finally salvation. If they were for sale, no one would be able to afford them, not even the 1% of the world that are richer than the rest put together. Love, joy and peace are glorious gifts, and they’ve been given not to those who deserve them, but to us and people like us who squander them all the time. God has given us everything we need. We can spend our money either out of gratitude or in constructing an impregnable empire that doesn’t need God. That’s not about ‘should,’ about duty, about obligation. That’s about overflow, about joy, about celebrating amazing grace. The law of exchange, where you have goods and services and I buy them, only works for transitory things. When we’re dealing with forever we need to revert to another system. And the name of that system is ‘gift.’ The more you transfer resources from the market economy into the gift economy, the more you’re starting to enter eternal life. It’s not about duty, it’s about joy.

It’s as well to acknowledge that this goes against many instincts we’re born with, like self-preservation, and many habits we’re trained in, like looking after number one. Here John Wesley
has the best advice. He says, ‘Consider yourself the first among the poor you are called to serve.’ It’s great advice because it recognises that we have deep, pressing, and real needs and only when those needs are met can we really relax and live for others. But it assumes that these needs can be met, and life isn’t about amassing more and more wealth, comfort, and security to keep the ravages of the world at bay. The economy of gift believes that generosity is the best investment. Hoarding goods and living in constant anxiety is, in the end, idolatry because it’s investing too much worth in something less than God. It’s not so much wrong, as foolish and sad.

The last word in the question is ‘church’ – and this brings us to our second mirror. The word ‘church’ is wrong if it’s taken to mean something that’s separate from ourselves and separate from God. If you believe in the economy of gift – if you’re in the business of investing in forever – then you want to be part of the body of Christ, the embodiment of eternal grace. So all your money should lie with the church, minus the part you hold back as you consider yourself first among the poor you’re called to serve. But all of that’s incomprehensible if it isn’t simply a way of investing in God. I’m not saying don’t pay taxes, because taxes provide the ordered government that makes freedom possible and the basic services that make life liveable. I’m not saying don’t give to charities, because charities provide the concrete acts of mercy for which a majority in a democracy would not vote. I’m not saying live a life of begging and destitution, because Jesus instructs us to love not only God and our neighbour but also ourselves, and loving ourselves is part the way we show our gratitude to God. But I am saying as Christians our whole lives are oriented to the economy of gift and investing in forever, and the word for the place where gift and forever meet is church. There’s nothing more inspiring than being among a bunch of people who’ve committed to living in the economy of grace and invested in church and are resting on the providence of God. God isn’t a distant and arbitrary landlord whom we call up twice a year and summon to fix the plumbing. God is the one who’s invested everything in us and who invites us to invest everything in return. If your faith isn’t alive, maybe it’s because you haven’t invested much in it.

But there’s more to the second mirror than being a tangible way to invest in God. Church is the tangible way we invest in each other. People sometimes lament that spouses and partners argue so much about money – but of course they argue about money, because money is the most tangible way we identify and demonstrate what we value in life. It may sound racy but in fact it’s a commonplace to say that who we share a bank account with is a bigger social statement than who we share a bed with. Sharing a bank account means you have to explain and fight and persuade and ask and beg and share and forgive, which are all the things that make a relationship. They’re also all the things that make a church. I’m sure you know the difference in a traditional English breakfast between what the pig contributes and what the chicken contributes. The chicken is involved, by giving the eggs. But the pig is committed, by giving the bacon. You don’t discover what church really means unless you turn from being a chicken to being a pig. Look in the second mirror and think about which you are.

The second mirror is especially important at St Martin-in-the-Fields. St Martin’s faced a crisis 28 years ago. It was virtually bankrupt. Out of that crisis grew our commercial enterprise. That enterprise has become so extraordinarily successful that it covers a lot of the costs, particularly in relation to the building, that weigh most congregations down. That makes us a highly privileged congregation, because we get to invest a lot of money in worship and faith formation and pastoral care and social witness and fellowship and all the things we’re proud and glad to do together.

But let me ask you a question. How do you feel about what the balance sheet tells us, that most of the things about St Martin’s that we cherish and love are paid for not by congregational giving but by the profits earned by a great many people who often don’t get paid all that much and sometimes, if they work at our Café in the Courtyard, stand in the rain all day or, if they work in our kitchen, work long hours in hot conditions, and, either way, go home to a tiny flat they share with several other people? When I talk to our junior staff I say, ‘Thank you, you make St Martin’s possible’ – and
I want to say, ‘And the congregation profoundly appreciate you too, and show it through their voluntary help and their monetary contributions.’ Congregation members sometimes worry that because our commercial life plays such a role in our balance sheet, we’ll somehow be engulfed by corporate culture and commodified values. I always say, ‘That’s up to us. If we give the money, we set the culture. If we assume the money will simply appear from somewhere else, we reap the results.’

And that brings us finally to the third mirror. Few members of the congregation at St Martin’s are rich. Most have followed a path in life that brought no great financial reward, or have faced obstacles in life that depleted what resources they might otherwise have accrued. But our congregation is one that believes in greater income equality, in environmental sustainability, in fair trade. To bring such things about in our nation requires huge political will, which we can hope and pray and strive to foster. But to practise such things in our own organisation requires us to take large gulps out of our commercial profits – profits that pay for our congregational life. What we all want is to maintain and expand our congregational life while at the same time embodying our social vision more fully through our commercial activities. There’s only one way to do that – and that’s for our congregational giving to fill the gap in our balance sheet created by our trying to practise what we preach. We can’t go on calling for government, business and civil society to live our values unless we’re prepared to face the cost of living them ourselves.

My friends, we find ourselves in the changing room, trying on what set of clothes best suit us, surrounded by three mirrors; and like all mirrors, they show us some things we don’t always want to see. Mirror one is God: everything belongs to God, and we show our faith and gratitude by living in God’s economy of grace. Mirror two is church: the more you invest in church, the more it matters both to you and to the world, and the more you discover what communion, not just with God but with each other, truly means. Mirror three is kingdom. Our forebears at St Martin’s have made it possible to do something really special here – something few communities get a chance to do, something that can inspire the beleaguered church and turn the heads of a sceptical world, a holy experiment that lives the kingdom in community and blends gestures of beauty with sustainable love. If we’re going to do it, it needs our hearts and our heads, it demands our hands and our wallets, it requires faith and hope. It’s time to look in all three mirrors. It’s time to decide who we want to be.