

Text: Mark 4:26-32

The Miracle of Growth

I love watching things grow, don't you? I used to love watching myself grow when I was a kid. There was one doorframe where I would stand as tall and straight as I could while my mom or dad drew a line with a pencil, marked the date, and then measured my height with a tape measure. I could hardly wait to see how much I had grown and to compare my growth with my two older brothers. "How much have I grown, Mom?" "You've grown over an inch and a half in just one year. You're catching up with your brothers!" "Wow!" I would exclaim, smiling proudly.

As I have grown older (and a little heavier if not taller!), I have discovered that I am no less enamoured by growth. I'm sure that's why I love spring so much. Watching day after day as the bulbs I planted the previous fall begin to poke their green sprouts out of the earth and grow and grow and grow until they are in full bloom. I can hardly wait until it is warm enough to get outside and begin working in the garden, tilling the earth and planting the seeds that will produce the stalk that will produce the flowers or vegetables. Wow! Yes, growth really is amazing. It still amazes me that a single kernel of corn can produce an eight-foot tall plant with several cobs containing hundreds of kernels.

Jesus, it would seem, also loved watching things grow. And he was no less amazed at the miracle and mystery of growth. In the first parable we read this morning from Mark's gospel, Jesus likens the Kingdom of God to seed that someone scatters on the ground. Then, day by day, the seed grows into a mature plant, which eventually produces grain ready for harvest. What intrigues Jesus is not just the growth itself, but the *mystery* of the growth. Listen again to the way Jesus describes the growth:

The Kingdom of God is as if someone would scatter seed on the ground, and would sleep and rise night and day, and the seed would sprout and grow, he does not know how. The earth produces of itself... (Mark 4:26-27)

Jesus notes that the growth happens even when the sower is sleeping, "*he does not know how. The earth produces of itself...*" We may have more scientific knowledge than in Jesus' day. We may be able to give an exact scientific formula for what contributes to growth; but growth itself still remains a deep mystery, ultimately rooted in God, the author and sustainer of life.

Sometimes the growth is so prodigious that it has an almost miraculous quality to it. Consider the mustard seed, Jesus declares. It is "*the smallest of all the seeds on the earth; yet when it is sown it grows up and becomes the greatest of all shrubs, and puts forth large branches, so that the birds of the air can make nests in its shade*" (Mark 4:31-32) Wow! Jesus is right. Growth really does have a miraculous, mysterious quality to it. That is why one of the most popular garden fertilizers is called "*Miracle Gro.*"

I think it is also why we are so often enamoured by watching money grow. “The miracle of compound interest,” we call it. And it really is amazing. \$2,000 invested by doting grandparents in a retirement fund for their grandchild’s first birthday can grow to more than half a million dollars by age 65 if it earns 9% compound interest year after year. Wow! No less a mathematician and scientist than Albert Einstein is said to have called compound interest “the greatest mathematical discovery of all time.”

The American newspaper publisher, nation builder and inventor, Benjamin Franklin, was also enamoured by the miracle of compound interest. That is why he wrote in his popular *Poor Richard’s Almanac* that “a penny saved is a penny earned,” encouraging his readers to save their money and watch it grow. In 1785, a French mathematician, Charles-Joseph Mathon de la Cour, wrote a parody of *Poor Richard’s Almanac*, which the Frenchman called, *Fortunate Richard*. Mathon de la Cour wrote an article in his parody about Fortunate Richard bequeathing a small sum of money through his will with instructions that it be invested and allowed to grow untouched for five hundred years. As if the upstart nation of the so-called “United States of America” would even be around in 500 years! Ha! Ha! (By the way, one dollar invested at 5% interest compounded annually for 500 years would be worth 47 billion dollars!)

Upon reading the parody, Franklin wrote the author back, thanking him for his brilliant idea. Franklin then proceeded to change his will. He added a codicil in which he gave 1,000 pounds sterling (worth about \$4,500) to each of his two favourite cities: Philadelphia and Boston. In his will, Franklin specified that the money was to be used to provide loans to young, married artisan apprentices to enable them to start their own businesses. Franklin reasoned that such trained trades people made some of the best citizens, and he wanted to invest in the future of the towns and nation he loved. As Franklin said: “I wish to be useful even after my death, if possible, in forming and advancing (citizens) that may be serviceable to their country in both these towns.”

Franklin gave instructions that the money was to be loaned out at 5% interest to be paid back over ten years. He calculated that if his plan was carried out, there would be 131,000 pounds in each of the trust funds after 100 years, at which time 100,000 pounds should be spent on public works projects in the two cities. Franklin further stipulated that the remaining 31,000 pounds continue to be loaned out as previously specified for another hundred years, at which time Franklin calculated there would be 4,061,000 pounds in each of the two trust funds. The accumulated funds were then to be used to benefit both the inhabitants of the two cities and the states of Massachusetts and Pennsylvania.

Wow! That’s some plan! So how did Franklin’s plan turn out? Well, not exactly as Franklin anticipated, partly because the apprenticeship program for artisans slowly died out, and it was difficult for the two cities to find worthy recipients. Boston used some of the money in their fund as seed money to establish the Ben Franklin Institute of Technology. Since it opened in 1908, the Ben Franklin Institute has trained 85,000 students for careers ranging from auto mechanics to electrical engineering to computer programming. The city invested the rest of the money in Franklin’s trust fund in stocks and bonds. In 1990, 200 years after Franklin’s death, Ben Franklin’s original gift had grown to over \$5 million. Philadelphia, on the other hand, continued to use Franklin’s bequest to provide loans and mortgages to working class families. In

1990, they had \$2.5 million in their fund, which they are now using to provide scholarships for high school students to attend colleges and technical schools.

Wow! Maybe not the exact growth that Franklin envisioned when he wrote his will, but still amazing none-the-less! More than 200 years after he died, the money Franklin bequeathed in his will is still working and still growing, enabling Franklin himself to fulfill his wish to “be useful even after my death.” And just think, it all began when a French mathematician planted a seemingly outlandish idea in Ben Franklin’s brain, prompting him to change his will; and 200 years later 2,000 pounds sterling (\$9,000) had grown into \$7.5 million dollars while simultaneously providing the opportunity for a countless number of unnamed individuals to acquire the skills and knowledge they need to be contributing members of society. What was it that Jesus said again? Oh, yes...

The Kingdom of God... is like a mustard seed, which, when sown upon the ground, is the smallest of all the seeds on the earth; yet when it is sown it grows up and becomes the greatest of all shrubs, and puts forth large branches, so that the birds of the air can make nests in its shade. (Mark 4:30-32)

This Sunday we are focusing on planned giving and how our planned gifts can help grow the ministry of this congregation and the denomination as a whole. We are all familiar with the gifts we give to the church through our weekly offering or to some other special offering or fundraiser. These gifts normally come from our current income. We are less familiar with the many ways we can give to the church and its ministry from the assets we accumulate over the course of our lifetimes – assets such as real estate or stocks and bonds or life insurance. Gifts made from our accumulated assets are called “planned gifts,” and they are a wonderful way that we can provide additional money to expand the mission of the church for generations to come. Ben Franklin’s bequest to the people of Philadelphia and Boston was a planned gift that Franklin made through a codicil in his will. And what a wonderful gift it was, a gift that is still bearing fruit more than 200 years after his death!

Planned giving seems like a relatively new concept in the church, but it is actually as old as the church itself. Acts 4:36-37 tells the story of a man named Joseph, a native of Cyprus, selling a field that belonged to him and giving the proceeds to the apostles for them to distribute the money as needed. The gift of land from Joseph’s assets is what we would call a planned gift today. The apostles gave Joseph a new name, Barnabas, which means “son of encouragement” in Hebrew.

The good news of planned giving is that we, too, can be sons and daughters of encouragement though the gifts we give to the church from our accumulated assets. Consider the encouragement Colonel J.B. Mclean has provided through the gift of 250 acres of Ontario farmland, which he gave to The Presbyterian Church in Canada through his estate. Maclean specified in his will that the land be used to provide Christian education, instruction and retreat facilities for the church. In 1975 Crieff Hills Community Retreat and Conference Centre was established, and today more than 6,000 guests use the facilities each year for conferences, workshops and personal retreats.

Imagine the number of people who have received new hope and encouragement through Maclean's gift of land and the new use the church has found for his property!

Or consider the anonymous donor whose planned gift established The Presbyterian Church in Canada's Experimental Fund. Eager to encourage congregations and the denomination as a whole to embark on more innovative ministries, the donor established a permanent fund, to provide seed money for creative, new ministries. Since its inception in 1981, the Experimental Fund has provided over \$135,000 for 85 different projects across the church.

But I can almost hear you thinking to yourself, "That's all well and good, but Crieff Hills and the Experimental Fund were both started from large gifts given by wealthy donors. I'm not wealthy! I have nothing worth passing on!" But consider this. One undesignated bequest for \$1,500 given to The Presbyterian Church in Canada was used this past year to fund a conference to train thirty evangelists in the Africa Inland Church in Tanzania. Imagine the lives that will be touched and transformed by the ministries of those thirty evangelists, and then tell me you have nothing worth passing on!

Or consider the impact that planned giving has had in our own congregation...

(Use this section to talk about some of the planned gifts your congregation has received and how those funds have been used to expand the life and mission of your congregation. If your congregation has a permanent or endowment fund, talk about how the income generated by the fund is helping to grow the various ministries of your congregation. Let the congregation know that you are ready to receive their planned gifts and will use them to help enhance the life and mission of your congregation far into the future.)

Yes, Jesus is right. Growth really does have a miraculous, mysterious quality to it. It is truly amazing how a tiny mustard seed can grow into the largest of all shrubs or how a bequest of 2,000 pounds sterling can grow into 7.5 million dollars. But of course the real miracle is not just the size of the plant or the size of the bank account. The real miracle is what God can do with the resources – providing a nesting place for the birds of the air, providing scholarships for students whose knowledge and training will touch lives in ways we can't even imagine, providing seed money for vital, new ministries that will transform individual lives and the church as a whole for generations to come. That kind of growth really is miraculous. The good news of planned giving is that we can all be part of that growth. Like Benjamin Franklin, we can be useful even after we have died, as the gifts we give continue to grow and blossom and bear fruit far into the future. Yes, through our planned gifts we, too, can plant seeds of hope. For generations to come!

And now to God who by the power at work among us is able to accomplish abundantly far more than all we can ever ask or even imagine, to God be the glory in the church and in Christ Jesus to all generations, forever and ever. Amen. (Eph. 3:20-21, adapted)