Our first scripture reading is Habakkuk 1:1-4 and 2:1-4. The book of this minor prophet is a series of conversations between Habakkuk, a contemporary of Jeremiah, and God. Habakkuk questions God’s motives during the Babylonian invasions. Although his longing to understand the human situation finds no direct answer, Habakkuk is encouraged to hold on to what is right and receives a glimpse of an answer as God contrasts the proud with those who live by faith. Hear now what the spirit is saying.

1 The oracle that the prophet Habakkuk saw. 2 O Lord, how long shall I cry for help, and you will not listen? Or cry to you "Violence!" and you will not save? 3 Why do you make me see wrongdoing and look at trouble? Destruction and violence are before me; strife and contention arise. 4 So the law becomes slack and justice never prevails. The wicked surround the righteous— therefore judgment comes forth perverted. I will stand at my watch post, and station myself on the rampart; I will keep watch to see what God will say to me, and what God will answer concerning my complaint. 2 Then the Lord answered me and said: Write the vision; make it plain on tablets, so that a runner may read it. 3 For there is still a vision for the appointed time; it speaks of the end, and does not lie. If it seems to tarry, wait for it; it will surely come, it will not delay. 4 Look at the proud! Their spirit is not right in them, but the righteous live by their faith. Amen.

Our second scripture reading is Luke 19:1-10. As we continue our journey with Jesus through Luke’s eyes, we marvel at the skill with which Luke weaves his message into this literary work of art. Last week we were bystanders in the temple and heard the contrasting prayers of the Pharisee and the tax collector. We wondered how a religious person could have such contempt for others and how one who is a recipient of that contempt could show such faith and humility? This week we are given another glimpse into the life of a tax collector and his encounter with the living Christ. Let us open our hearts and minds to the hearing of God’s word.

1 Jesus entered Jericho and was passing through it. 2 A man was there named Zacchaeus; he was a chief tax collector and was rich. 3 He was trying to see who Jesus was, but on account of the crowd he could not, because he was short in stature. 4 So he ran ahead and climbed a sycamore tree to see him, because he was going to pass that way. 5 When Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down; for I must stay at your house today." 6 So he hurried down and was happy to welcome him. 7 All who saw it began to grumble and said, "He has gone to be the guest of one who is a sinner." 8 Zacchaeus stood there and said to the Lord, "Look, half of my possessions, Lord, I will give to the poor; and if I have defrauded anyone of anything, I will pay back four times as much." 9 Then Jesus said to him, "Today salvation has come to this house, because he too is a son of Abraham. 10 For the Son of Man came to seek out and to save the lost." Amen.
The title of the sermon: "Risks and Benefits"

The text: “Zacchaeus was trying to see who Jesus was, but on account of the crowd he could not... so he ran ahead and climbed a sycamore...” Luke 19:3-4

Let us pray. Holy and Loving God, thank you for those who look for you and who take risks in order to see you more clearly. As we reflect on scripture, may the words of my mouth and the meditations of each of our hearts be acceptable in your sight. Amen.

A risk-benefit ratio is the ratio of the risk of an action to its potential benefits. Risk-benefit analysis is analysis that seeks to quantify the risk and benefits and hence their ratio. The risk-benefit ratio is probably subconsciously a part of most of our daily decisions; however, when we are faced with important, momentous choices related to our health, finances, and personal and professional lives, the risk-benefit ratio plays a greater role.

In today’s readings, both Habakkuk and Zacchaeus take risks in order to see God more clearly. Habakkuk has the courage to question God’s purpose in the midst of the destruction during the Babylonian exile. Habakkuk risks in persisting with his questions, symbolically climbing a watch post to get a better view, waiting and watching to see what God would say to him. God assures Habakkuk that a vision will come in due time and encourages him to continue to hold on to what is right and to live by faith, without knowing the answers to his questions. Habakkuk’s story is an affirmation for those among us who risk in asking God difficult questions and who refuse to accept religious clichés in times of crisis. The benefit of deepening one’s faith as a result of such honesty surely outweighs the risk of not asking.

Along with authentic and questioning faith, the gift of transcendent perspective helps to sustain us during times of change, challenge and disappointment. George Conway introduces this concept in his parenting book Giving Good Gifts. Transcendent perspective literally means to look beyond what is immediately in front of us. It allows us to put our present circumstances into perspective: not only to see things from our point of view, but also from another’s point of view, giving us a glimpse into the long view of God’s perspective! One doesn’t have to climb a watch post to have the benefit of transcendent perspective; however, it helps to risk rising above the fray in order to see more clearly.

Zacchaeus also takes a risk to see God more clearly when Jesus of Nazareth came to Jericho. Word had spread during the first century about this young teacher who brought good news to the poor, gave sight to the blind, and challenged the religious clichés of his day. Zacchaeus, the chief tax collector, joins the crowd to wait and to watch for Jesus. We don’t know what led him to do it; however, in order to see Jesus, Zacchaeus climbs a sycamore tree which becomes his watch post.

This action is not without risks. He takes the physical risk of a short man climbing a tall tree. He takes the cultural risk of a respectable man participating in child’s play. He takes a personal risk of singling himself out by standing above the crowd. If we were to ask Zacchaeus whether the benefit of seeing Christ that day in Jericho outweighed the risks, he would say, “Absolutely!”

Not only did Zacchaeus find a way to see Jesus but also the way for Jesus to see him. This face to face encounter with the graciousness of God in the incarnation of Jesus Christ is life changing for Zacchaeus. The risk he took brought the benefit of a changed heart and generosity. He announces he will give half of his possessions to the poor and repay anyone he may have
defrauded four times as much. This standard of restitution went many times beyond what was required in the Hebrew law. Jesus, in his delight, publicly lifts up Zacchaeus as a child of God and declares to those who look down on Zacchaeus that salvation has come to his home.

Jesus meeting Zacchaeus is the last encounter Luke records before his triumphant entry into Jerusalem... where Jesus will weigh the risks and benefits of being true to who God calls him to be and will climb the tree and watch post of Calvary in an act of incredible self-sacrifice and generosity.

Each of us is asked to weigh the risks and benefits of being true to ourselves and to the God who calls us. One thing the risk-benefit ratio assumes is there are no benefits without risks. Zacchaeus is a winsome reminder to those of us who like to hold our cards close to our chest that there are indeed risks worth taking. We learn from the story of Zacchaeus that when we risk rising to see God face-to-face and to welcome Jesus into our home, we are never the same.

In the annual All Saints Remembrance, we honor those who have gone before us and who, like Habakkuk and Zacchaeus, took risks which benefited our lives and the world. Today, in the tradition of All Saints, we remember those members of the Westminster family who have been called home this past year and welcomed by a gracious and generous God. As the bell tolls for each life remembered, let us not forget the rich history of our church bell which has been ringing through the generations and which first rang in 1840 during the pastoral leadership of Reverend Albert Hale, who is remembered as a friend to the poor and sorrowing, a preacher of the Lord Jesus Christ and a friend and counselor to the Martyr President.

The text of today’s choral offertory anthem, *The Hallowed* comes from a poem written by the Martyr President Abraham Lincoln. Writing about his childhood home, Lincoln recalls those who were close to him and who took risks on his behalf: his mother, his sister, his aunt and uncle, and all who had died and were held hallowed in his memory.

As we hold those who have gone before us in our memory and as we give thanks for risks taken and benefits received, may the risks and benefits in each of our lives abound and increase in the presence of Jesus, our light of joy. Amen.