

“Earn... Save... Give... Repeat”

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Luke 16:1-15

Then Jesus said to the disciples, “There was a rich man who had a manager, and charges were brought to him that this man was squandering his property. So he summoned him and said to him, ‘What is this that I hear about you? Give me an accounting of your management, because you cannot be my manager any longer.’ Then the manager said to himself, ‘What will I do, now that my master is taking the position away from me? I am not strong enough to dig, and I am ashamed to beg. I have decided what to do so that, when I am dismissed as manager, people may welcome me into their homes.’ So, summoning his master’s debtors one by one, he asked the first, ‘How much do you owe my master?’ He answered, ‘A hundred jugs of olive oil.’ He said to him, ‘Take your bill, sit down quickly, and make it fifty.’ Then he asked another, ‘And how much do you owe?’ He replied, ‘A hundred containers of wheat.’ He said to him, ‘Take your bill and make it eighty.’ And his master commended the dishonest manager because he had acted shrewdly; for the children of this age are more shrewd in dealing with their own generation than are the children of light. And I tell you, make friends for yourselves by means of dishonest wealth so that when it is gone, they may welcome you into the eternal homes.

“Whoever is faithful in a very little is faithful also in much; and whoever is dishonest in a very little is dishonest also in much. If then you have not been faithful with the dishonest wealth, who will entrust to you the true riches? And if you have not been faithful with what belongs to another, who will give you what is your own? No slave 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.”

The Pharisees, who were lovers of money, heard all this, and they ridiculed him. So Jesus said to them, “You are those who justify yourselves in the sight of others; but God knows your hearts; for what is prized by human beings is an abomination in the sight of God.

The right use of money is of the utmost importance to the Christian, yet it is a subject given too little attention. Wealth has often been regarded by poets and philosophers as a source of evil and yet the fault lies, not with money, but with those who use it. Indeed, money should be regarded as a gift of God for the benefits that it brings in ordering the affairs of civilization and the opportunities it provides for doing good. In the hands of God’s children, money is food for the hungry, clothing for the naked and shelter for the stranger.

Thus begins one of John Wesley’s most famous sermons. He continued:

It’s urgent that God’s people know how to make use of their money for God’s glory.
All the necessary instructions can be condensed into 3 simple rules: Gain all you can,
Save all you can, Give all you can.

Today we continue our series about Wesley-isms, things John Wesley said, or which are credited to him, that have shaped our understanding of who we are as Methodists. Today’s Wesley-ism is something he actually preached extensively.

Money is one of the bible's main topics. Jesus talks about it a lot – going so far as say how hard it is for a rich person to enter God's realm. Money is an important part of our world. While talking about it can leave us feeling uncomfortable, we'd be foolish to ignore it. Money was a frequent topic for JW. In his sermon "Use of Money," he referenced the parable we just heard.

A shrewd manager is going to be fired. Before it happens, he edits the books so clients owe his boss less money. Then, grateful clients will look out for him later. Jesus concludes this weird story by saying, "I tell you, use wealth to make friends for yourselves so that when it's gone, you will be welcomed into the eternal homes." Consider God as the man's boss. We are the shrewd employee. The ones we "help" are those we're called to help with the money God gives us. Still, it's strange. It seems Jesus is not above using dishonest people in order to make his point.

JW succinctly interprets this parable with the words on the front of our bulletins. "Earn all you can; Save all you can; Give all you can." This's easy to remember but challenging when you're asked to apply it to your own financial practices.

Money is a tool that is a gift from God. We accept this truth, however well we live it out. Money can be used well or badly. I've seldom been concerned about earning. More than once, I've taken less than was due me. I'm frugal enough that I thought I had enough. While I've tithed during my single adult years, I gave only little more than that to special causes.

In the church, we've often been guilty of focusing only on giving yet the earning and saving are equally important. Wesley knew that if a person does not earn – or if they're in debt – they cannot save or give. More than simply supporting the world's poor, he spoke to managing money in ways that help us to live well, physically and spiritually. Let's examine his ideas:

Avoid work that prevents healthy living, or involves practices that go against your ethics. Work is meant to be life-giving. Don't exploit others. Provide fair wages for employees. In competition my profit depends upon another's loss. As such, it's contrary to God's way. Earn by diligence, ingenuity and excellence. Anything else violates Jesus' commandment to love your neighbor.

As an aside, Wesley had a sense of humor. He wrote of avoiding employment which might injure our minds. Some jobs simply go against one's nature, he said. "I am convinced, from many experiments, I could not study mathematics without [losing my faith]" yet many pursue a lifetime study without harm.

In full disclosure, part of Wesley's sermon seems like a recipe for burnout as he called for "some employment sufficient for every hour." His views against enjoying leisure seem off the mark today where over-work is more often a problem than idleness.

Next, "Save all you can" could have been "Spend as little as you can," but that's less poetic. Money is a tool for supplying basic needs. When we buy more for ourselves, we risk forgetting that life is not all about us. Wesley had two reasons for telling listeners to buy only necessities. One was so that we don't waste money, but the second was about our spiritual welfare.

I recall when Jared was ten years old. Superhero action figures had been his favorite toys since he was two. He had dozens of them – purchased himself and received as gifts. As we were driving one day he described one he was saving for. "You know, once you get it, the good feeling won't last long. Then you'll want another one." "I know. But I still want this one."

When we buy things we don't need, we will want more. New purchases only increase our desires. And while I would seldom spend money on myself I was often more lenient with my

children. Wesley asked why we spend in ways that feed their pride or selfishness. We've all seen it. As we buy for our kids, we teach them to expect more.

In Wesley's model for spending, first, we take care of basic needs for ourselves and our households. If there's a surplus, we then help fellow Christians, and then, all others. Scripture validates this. If we take it seriously, this means we're to meet the basic needs of the world's poor before buying anything special for ourselves or our children. Wow.

Did Wesley live this way? Yes. When elected a fellow of Lincoln College, Oxford, he had enjoyed relative prosperity, and spent his money on tobacco and brandy. But his views changed one winter day. He'd just bought some pictures for his walls when a chambermaid entered his room wearing only a thin gown. He reached into his pocket to give her money to buy a coat but found little there. He concluded God was not pleased with his spending choices. He began limiting his expenses so he'd have more to give to the poor. He continued this his whole life. As his publishing took off and his income increased, he continued to live simply, giving away the surplus.

Saving all you can means being shrewd in how you spend. It requires differentiating between needs and wants. I love chocolate. I love travelling and learning about people, places and history. Do I need these things? No. I once heard a definition for wealth that I may have shared before: If you have more than one pair of shoes then by the world's standards, you are rich!

JW didn't mince words and his standard seems harsh today, but it was then too. Yet people flocked to Methodism. Particularly the poor. And even giving so much, they and their children gradually rose to middle-class.

For anyone of some means, God's call to give so much is a hard one. And yet, is it ours? Isn't it all a trust from God, given for us to manage for all?

Having gained and saved all we can, we are called next to give. It's not about percentages. It's about giving for the good of the world, every dollar. What you spend on yourself and your family should be for God's glory. What you spend for others should be for God's glory. By treating money this way, personal finance becomes a spiritual discipline.

Though it might surprise you, JW was a big fan of money. In his lifetime, he worked at making money, amassing lifetime earnings of more than 30,000 pounds, which would be \$3,000,000 today.

Earning and saving all we can is a means to an end. Through the church, the Warming Shelter, scholarships, Open Door, UMCOR or any number of causes, our giving can serve God by doing God's work in the world.

Jesus reminds us today that money is a tool. As with any tool, we decide how we will use it.

As faithful people, our challenge is to use our money for God's good. This was a challenge in Jesus' time. It was a challenge in JW's time. It is our challenge today.

Amen.