

Earn. Save. Give.: 2. Save All You Can

Matthew 6:19-21

November 13, 2022

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Last week, Pastor Tami asked, “if you could ask anything of God, and were assured God would answer, what would you seek?” When the broader public was asked this, money was top of the list. There are many reasons for this, but nestled in here, I think, are two general truths:

- (1) All of us desire stability and a sense of comfort that everything will be okay.
- (2) An, one of the biggest stressors in our lives, interfering with that sense of stability, is money.

I would guess that all of us, whether right now, or in a past season in our lives, have had times when we worried about money. Is there enough at the end of the month, to cover it all? Do we have extra funds aside if an emergency happens? Do we have enough for retirement? Will my spouse and children be taken care of when I’m gone? Money is not the source of our joy, but it is a primary source of worry. And together, they make a big impact on our daily lives. And so, it makes sense that so many of us would wish for financial stability. We do so, not out of a sense of greed, but a desire for stability and security. We want to be sure that ourselves, and those we love, are taken care of throughout their lives. As a parent, with three littles, I’ve learned how strong this desire is. My goals for my kids have always been simple: that they know they are loved by me and by God, that they have a community that knows and cares for them, and that their lives have stability which grounds their growth. None of my goals for them included riches or popularity, but rather, a sense of safety and love nestled in their hearts.

But I also know, that finances has a big impact on these goals. And just like all of you, I can find a lot to worry about. But here, Wesley’s rules to *Earn all you can, Save all you can, and Give all you can* – offers wisdom. Wesley saw, in the 1700s, that the people around him were suffering. They lacked a sense of security, and worried about their futures and families. The poor kept getting poorer, the rich getting richer. And this worry, was interfering with their relationships to God. Like any good preacher, Wesley turned to the words of Jesus. Wesley hoped to inspire people to consider their finances in a new way, so they could be freed up to worship and follow God fully, rather than be stuck in cycles of worry or debt. These themes, of course, remain relevant for us today. We’ll focus on Wesley’s second goal, to *save all you can*. And you’ll see that when we do, we will:

Be less worried and more aware of Christ’s abundant life.
Be wise stewards of God’s gifts.
Be freed to respond to the needs of others.

In John’s Gospel, Jesus said, *I have come that they have life and have it abundantly*. An abundant life, as Jesus teaches, is not one of wealth or riches. But one of security, love, and freedom in God. Jesus cared deeply about our daily lives and actions, he wanted our faith to be something that was at the core of who we are, not a religious façade. And he knew, that for our faith to be fully embodied, we had to trust that God cared about every part of our lives. Even the pieces that bring us worry. Especially the pieces that cause us worry.

Our lesson today, from Matthew’s Gospel, is part of the Sermon on the Mount. After that most famous piece, (*where he blesses the poor and meek, the grieving and merciful, the peacemakers and persecuted*) Jesus turns to teach on a whole variety of topics: anger and adultery, turning the cheek and loving your enemies. He teaches about prayer and fasting... and about earthly treasures. Throughout chapters 5 & 6, Jesus doesn’t hesitate to preach on tough topics, knowing they are important pieces of our every day lives. And, if we are to follow God with our whole heart, soul, and mind – then we best seek God’s wisdom for these tough places and topics too. Then this whole message ends with Jesus talking to us about worry. And I think it’s his way of

saying: I've got you. I know that life is filled with things to worry about... you'll worry about relationships and work, about anger and resentment, and even money. But I've got you.

Listen to what Jesus says here in chapter 6:

“Do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear. Is not life more than food and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?... But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you—you of little faith? Therefore do not worry, saying, ‘What will we eat?’ or ‘What will we drink?’ or ‘What will we wear?’ For it is the gentiles who seek all these things, and indeed your heavenly Father knows that you need all these things. But seek first the kingdom of God and his righteousness, and all these things will be given to you as well.”

Do not worry. I think this tells us that Jesus had a good handle on our lives. He knew worry is one of the biggest interferences to that promised abundant life. That our worry, about relationships or finances, about our health or home, that these distract us from seeing the abundance of God around us. To help us put our worry into perspective, Jesus teaches us how to approach every aspect of our life through a lens of faith. This is why talking about money, is so important, even if it makes us a little uncomfortable. Jesus wants us to have an *abundant* life, and teaches us a way to live that will decrease our worry, and increase our trust in God. But if we ignore talking about money, we miss hearing God's wisdom on a significant aspect of our lives. So what does Jesus say about money, our earthly treasures?

“Do not store up for yourselves treasures on earth, where moth and rust consume, but store up for yourselves treasures in heaven. For where your treasure is, there your heart will be also.”

Jesus reminds us that where we place our attention, is where our hearts will follow. There have been several studies that tell us, once you reach the median level of income (roughly \$75,000), wealth and contentment go their separate ways. These studies show us that there is little difference in happiness between someone who earns a median income, and one earning many million. This is because, once our basic needs have been met, the primary indicator of happiness and contentment is the position of our heart, rather than the weight of our pocket book. In other words, if you're chasing “more,” you'll never find it. Wesley said, “Do not spend in order to gratify your vanity or to gain the admiration of others. The more you feed your pride in this way, the more it will grow within you.” But, if you take a position of gratitude for what you have? You'll find contentment and happiness already there. Store up your treasures in heaven, says Jesus, and there your heart will be also. John Wesley was a little more blunt, saying:

“Having gained all you can, by honest wisdom and unwearied diligence, the second rule of Christian prudence is, ‘Save all you can.’ Do not throw the precious talent into the sea... but be content with what plain nature requires.”

Throughout this section of his sermon, Wesley emphasized a sense of frugality in regards to finances. Rather than spending money on luxury or trendy things, Wesley tells us to take an honest assessment of our needs. And to use our finances wisely, so that our motivations are not based in greed or worry, but rather seeking a balanced life that honors God by wisely stewarding the gifts and responsibilities God has given us.

As you know, we bought our first home this summer. If anything can tempt you to “throw precious talent into the sea,” home ownership might be it. It's tempting for us to want the newest and best. The biggest garage. The updated kitchen. The trendiest paint colors. The things that look or feel good now, but are not lasting. The last few months have given us many opportunities for us to reflect on our values, especially related to our home, money, and faith. And I keep coming back to this question: what is our primary goal here? At its most basic, our home is providing shelter and safety. But it also will be the place of their childhood memories, a place where they can be safe to be themselves, and a launching pad for my little birdies to grow and thrive. But

the temptation or desire to do it all is there, that's just real life, isn't it? I'll be honest with you – we have two family spaces in our house. The back living space is fully unpacked and well lived in. But the front room? The second living space has no furniture in it. There is a table and lamp, but no chairs or couch. And someday, this eats me up. We *need* a couch. I can't invite friends over to an empty room. But then, remembering these words from Jesus, I calm: *where your treasure is, your heart will follow*. My truest treasure is in following Jesus. In raising kids who are loved and love God. In creating a life for them that is stable and as free of worry as I can make it. And this calms me. We can live a little longer without a couch. Instead – we're making memories. Dance parties in the wide open spaces. Forts that fill the room, and hold the boys secrets and stories. And – also significantly – we've made the choice to build up our savings, choosing to have security in a savings account rather than furniture. And right now? That's the right and wise choice for us. Someday, the furniture will come.

Wesley calls us to act wisely with our finances. Telling us to *save all we can*, is one way that we can move from worry to wisely stewarding God's gifts. Creating a safety net in savings, frees us up to live *abundantly* in other ways. We can worry less when the car breaks down, or the kids need braces. We'll worry less about retirement, or our legacy left for our families. Acting wisely, *saving all we can*, allows us space to breathe. How much or quickly we are able to save, will vary from person to person. What's important here, is not the speed or amount of our savings... but rather, the position of our heart. A decision to look at our finances and know: these are gifts and responsibilities of God entrusted to us. We are called to respond wisely, earning, saving, and giving as we can. Now, when Wesley' tells us to *save all we can*, it is also not meant to be an excuse to hoard or squash our generosity toward others. Rather, just as we spend wisely, we are called to *save* wisely. I'm reminded of a story of a man who included in his will a stipulation that all of his wealth was to be put in the coffin with him when he died. He even made his wife promise to do so. And just before they closed his casket, his wife dutifully placed an envelope next to her husband. Her friend ran forward, asking "you didn't really put all of his money in there, did you?" The wife, said, "I sure did. I put all the money in my bank account and wrote him a check."

We can't take it with us. Instead, we are called to be good stewards with the resources and responsibilities God has given us. Saving what we can is one way of being responsible with the gifts God has given. It means not wasting our resources, but also – not withholding them either.

But once we have earned all we can, and saved all we can, we will have the ability to respond to the needs of those around us. Being responsible with the gifts God has entrusted to us, will free us up to serve and love more deeply our neighbor.

Osceola McCarthy demonstrated this in her life. She was born in 1908 in Mississippi, her mother was a cook for a prominent white family. When she was young, Osceola's mother taught her about saving her money and so when Osceola got big enough to iron, she began to iron other people's clothes and put a little bit of her earnings into a savings account at First Mississippi National Bank. She had to quit school in 6th grade to take care of her aunt and never went back. Osceola never married, never had children of her own, never owned a car. She washed and ironed people's clothes for 74 years and no one outside of her church had ever really heard of her until she established a scholarship fund at the University of Southern Mississippi with \$150,000 that she had saved over the years. She set up that scholarship fund in a school that wouldn't have even admitted her in her youth because of segregation, and yet she wanted students who came after her to have a chance at something she never had a chance at— an education. She said, "I can't do everything, but I can do something to help somebody. And what I can do I will do."

Jesus said where our treasure is, our heart will follow. When we earn all we can, save all we can, and give all we can, we are freed up to follow our hearts' desire to make a world of difference, to serve God in all that we do, and to live into God's gracious, generous image that we are created to reflect.

Let us pray: Good and loving God, we thank you for the many gifts you have given us. We seek to be responsible stewards of your created world and our own lives. Help us to seek your guidance. Give us courage and humility as we follow you, helping us each to day to walk in grace and live in love. Amen.

Grow, Pray, Study for the Week of November 13, 2022

Weekly Prayer

Gracious and loving God, you call your children to be stewards and caretakers of all you have entrusted to us. Help me be wise and generous with my words, actions, and gifts. Guide me to earn, save, and give in ways that honor you. In the name of your Son, our Savior and Lord, I pray: Amen.

Monday, November 14

Scripture: Matthew 25:14-30

The kingdom of heaven is like a man who was leaving on a trip. He called his servants and handed his possessions over to them. To one he gave five valuable coins, and to another he gave two, and to another he gave one. He gave to each servant according to that servant's ability. Then he left on his journey. After the man left, the servant who had five valuable coins took them and went to work doing business with them. He gained five more. In the same way, the one who had two valuable coins gained two more. But the servant who had received the one valuable coin dug a hole in the ground and buried his master's money. Now after a long time the master of those servants returned and settled accounts with them. The one who had received five valuable coins came forward with five additional coins. He said, "Master, you gave me five valuable coins. Look, I've gained five more." His master replied, "Excellent! You are a good and faithful servant! You've been faithful over a little. I'll put you in charge of much. Come, celebrate with me." The second servant also came forward and said, "Master, you gave me two valuable coins. Look, I've gained two more." His master replied, "Well done! You are a good and faithful servant. You've been faithful over a little. I'll put you in charge of much. Come, celebrate with me." Now the one who had received one valuable coin came and said, "Master, I knew that you are a hard man. You harvest grain where you haven't sown. You gather crops where you haven't spread seed. So I was afraid. And I hid my valuable coin in the ground. Here, you have what's yours." His master replied, "You evil and lazy servant! You knew that I harvest grain where I haven't sown and that I gather crops where I haven't spread seed? In that case, you should have turned my money over to the bankers so that when I returned, you could give me what belonged to me with interest. Therefore, take from him the valuable coin and give it to the one who has ten coins. Those who have much will receive more, and they will have more than they need. But as for those who don't have much, even the little bit they have will be taken away from them. Now take the worthless servant and throw him out into the farthest darkness. People there will be weeping and grinding their teeth."

Observation

Jesus tells the story of a master who entrusted wealth to three of his servants. While the first two invested and doubled their value, the third buried the money. When the master returned, he chastised the third servant for acting unwisely. He then takes the coin from the third servant and gives it to the first, "Those who have much will receive more, and they will have more than they need. But as for those who don't have much, even the little bit they have will be taken from them."

Application

John Wesley said, "Having gained all you can, by honest wisdom, and unwearied diligence, the second rule of Christian prudence is, 'Save all you can.'" This rule is not a justification to accumulate wealth for its own sake, but as a spiritual practice, enabling us to grow toward a greater end – namely, discovering how our resources can be used to bring about God's Kingdom. Have you previously considered *savings* in connection to your faith? How might embracing Wesley's rule to "save all you can," open yourself up to God's presence in a new way?

Prayer

Gracious God, help me to be grateful and wise with the gifts you have given. Guide my discernment, that my entire life be lived in praise of you. Amen.

Tuesday, November 15

Scripture: Matthew 25:21

His master replied, "Excellent! You are a good and faithful servant! You've been faithful over a little. I'll put you in charge of much. Come, celebrate with me."

Observation

The Olympics, in the ancient world, was an event that gave fame and wealth to competitors and gave glory to Greek and Roman gods. There is a story about one champion, Sarapammon, who lived during the third century. He wrote a letter to his mother, saying "I want you to know I am well... I'm not coming home until after athletic events in Antioch, but I'll come after that. I'm sending you two talents via Sotas the Christian..." Two things to note here. First, is the large sum of money being sent. One estimate is that two talents was the equivalent of forty years' salary! Secondly, in a time when Christianity was illegal, Sarapammon had found trust in one named Sotas, who was charged with delivering this money. Sotas was an overseer of the church at Oxyrhynchus, with a strong reputation that he was trusted with Sarapammon's wealth.

Application

Our reputation matters. As Christians, we aim to be trustworthy in all things, including money. The way we earn, save, and give tells a story – what is the story that you wish to tell? How is God seen and glorified through your story?

Prayer

Creator God, may I be found trustworthy in small and great things, in your eyes and in the eyes of the world. May my actions be a light of your love and steadfastness, shining into the world. Amen.

Wednesday, November 16

Scripture: Luke 15:8-9

Or what woman, if she owns ten silver coins and loses one of them, won't light a lamp and sweep the house, searching her home carefully until she finds it? When she finds it, she calls together her friends and neighbors, saying, "Celebrate with me because I've found my lost coin."

Observation

In ancient households, women were often the financial managers. Which means, when this coin was missing, the woman knew the value of her assets. She was intentional in seeking it out, and in her saving and celebrating. In each step, she practiced good stewardship.

Application

Do you have a coin jar at home? We do. And when we walk by with coins in our pocket, we drop them in. Penny by penny, nickel by nickel, the jar fills. It isn't much each day that we drop into the jar. But over time? When the jar is full, our boys gather around the table and fill their paper coin wrappers. They are always excited to see how much money those scattered coins turn into! It's not only a good way to help our young boys learn about money, but it gives us a great opportunity to talk about the importance of saving and giving of our coins, too. Lastly, it's a very tangible reminder that even small actions can grow into something important. How do your small actions come make an impact greater than their sums?

Prayer

Ever-present God, may your inspiration grow in our hearts until, working together, we accomplish great things in your name. Amen.

Thursday November 17

Scripture: Deuteronomy 8:17

Don't think to yourself, My own strength and abilities have produced all this prosperity for me.

Observation

God reminds the people, and us, that all that we have is because of God's goodness. We have been created in God's image and commanded to be good stewards of the earth and resources God has given.

Application

How we steward these resources will vary by our abilities, and unique gifts. But we are all invited to discern how we might best follow God with our whole selves. Finances are not often easily discussed, but are an important part of our lives, and as such, of our faith. How we earn, save, and give reflects our values. Laura Wine (1899-1969) was a school nurse in a suburb of Chicago, who worked weekends at a hospital. Throughout her life, she saved as much as she could, and was known to tithe as much as 30%. She lived her life in service to God's people, feeling called to serve with her training as a nurse and her finances. At one time, the IRS investigated her, but their report found only that she was motivated by her Christian faith to take seriously saving and giving. Practice viewing your finances as something entrusted to you by God. Does that impact your choices today? How might God invite you into practicing stewardship today?

Prayer

I will thank you forever because of what you have done. In the presence of the faithful, I will proclaim your name, for it is good. Amen (based on Psalm 52:9)

Friday November 18

Scripture: Luke 14:28-30

If one of you wanted to build a tower, wouldn't you first sit down and calculate the cost, to determine whether you have enough money to complete it? Otherwise, when you have laid the foundation but couldn't finish the tower, all who see it will begin to belittle you. They will say, "Here's the person who began construction and couldn't complete it!"

Observation

These verses are nestled into a portion of Luke discussing the cost of discipleship. Here, with an illustration of building a tower, we see the importance of intention and planning. Jesus invites us to take seriously our discipleship, making decisions *today* that will make an impact *tomorrow*.

Application

In moving here this summer, we purchased our first home - an exciting and expensive process! Since then, our focus has been on rebuilding our savings. We know that making that choice today is part of what secures our future to enjoy this home, and our ability to navigate the projects of homeownership. Part of our discipleship is being intentional about our actions, words, and practices. A commitment to save will allow for greater joy and generosity in the future. What impact do you hope your life makes to those around you? What practices can you put in places today, that will help secure that impact tomorrow?

Prayer

Gracious God, help us to follow you with intention. Guide our steps and help us discern the best ways to follow you. Amen.

Saturday November 19

Scripture: 1 Timothy 6:10

The love of money is the root of all kinds of evil. Some have wandered away from the faith and have impaled themselves with a lot of pain because they made money their goal.

Application

The apostle Paul saw people lose their ways from the faith when money became their highest life goal. He urged Timothy to “run away” from a life that based its primary hope on finances. Instead, he called Timothy (and his congregation), to be “rich” in God instead.

Observation

How often have you heard, or thought, “if only I had a little bit more, then I’d be happy.” In fact, most advertisements, movies, and cultural images encourage us to think this way. But God invites us to another way. What are your primary goals in life? What steps might you take today, to keep being “rich” in God as a central way of life?

Prayer

Lord Jesus, thank you for being our guide and keeping us accountable in all ways of life. Teach us to value what you value, and to hold tightly to what is truly important. Amen.