

# SERMON DELIVERED AT AUBURN UMC, AUBURN, MICHIGAN

21<sup>st</sup> Sunday after Pentecost  
Year B

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Text: Luke 16:1-13

Title: “Wesley’s Simple Rules for Money: Earn All You Can”

Thinking about the subject of money for this series, I wondered when I first became aware of money, and a memory came to mind. My paternal grandparents lived near us, so we would go to their home often. It was one of my favorite childhood places. As my parents and grandparents visited, I remember wandering around in the basement laundry room, curious about what was in there. I was just a small child, maybe 4 years old. I’m looking around when low and behold; I notice something on the dryer: silver and copper coins. Whenever the men of the household left change in their pockets--which Grandpa did often, Grandma would retrieve them from the washing machine and leave them on the dryer, ripe for little hands to harvest. So I scooped up what was there, ran upstairs all excited and asked if I could have it.

In spite of my parents’ attempt to deny me this opportunity, Grandma Harris was a softy when it came to her grandchildren, so of course I went home with the change. And every time thereafter I made my way to the basement first thing to check out the dryer. Later I had to share it as my brother and sister grew wise to my scheme, but it was always great fun and a thrill.

Money earning motivation later evolved to mowing neighbors’ lawns, picking strawberries at the age of 12 I think I was, to later picking peppers, beans, tomatoes, hoeing beets and harvesting hay. There were jobs at McDonalds as a grill master and JC Penney as a bicycle mechanic and Overhead Door Company as a garage door installer and repairman. My brother and I also did auto body repair and painting in our parents’ garage because our father taught us as young teens how to do the work. I was a mason tender for a few summers, worked at Meijer’s for a summer as a clerk, a maintenance crew member on the seminary campus, and finally serving churches as pastor. All of them have been associated with earning money.

It all began, though, with a little child roaming in the basement and finding some shiny coins on my grandmother’s dryer.

How many of us have early memories of being thrilled with receiving money? It comes early to those of us in this culture and country. Our way of life in a capitalist society is based upon the need for it. Without it we cannot consume. Without consuming, jobs are fewer. Without jobs, livelihoods are at stake. Our way of life requires money—at least that’s the predominate belief--and we learn that lesson very, very early.

Yet, what happens when earning it overwhelms everything else, when it becomes our chief end in life? What if there are no checks, no boundaries, when it comes to how it is earned? Does our faith in

God known in Jesus Christ have anything to do with how we earn money? If so, how does our faith inform the way we earn it?

As I shared last Sunday, John Wesley grew increasingly concerned about this topic as the Methodists in England grew increasingly better-off financially during his lifetime. He became concerned about them becoming self-indulgent in ways that were not in keeping with the ways of Christ and so he began to address his concerns by writing a sermon he titled, “The Use of Money”.

He based it on the passage from Luke in which Jesus tells his disciples the parable of the dishonest steward who basically cheats his master out of what is owed him in order to make things easier for him after his master fired him. Jesus tells his disciples after telling this parable:

*...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. (Luke 16:8-9)*

It’s one of those Jesus parables that has left many scratching their heads because Jesus appears to be condoning dishonesty in order to preserve oneself, in order to make sure one’s self is cared for. He also seems to be highlighting those who are not of God and suggesting that they are better at dealing with money and wealth than people who consider themselves to be children of God or children of light.

This is addressed to his disciples alone. They are the insiders, those who are closest to him. So this parable is addressed to “church folks” like us, people who have made a decision to be disciples—followers—of Jesus who see the world differently and make decisions—even about the use of money—based on the assumption that those decisions are consistent with someone who loves God and others.

Wesley contends that Jesus is not suggesting that people who follow him be dishonest in gaining wealth. Rather, simply, that when it comes to money, people of the world who are not followers of Jesus, in Wesley’s words,

*...in their own way, they are more consistent with themselves, they are truer to their acknowledged principles, they more steadily pursue their end “than the children of the light,” they who see “the light of the glory of God in the face of Jesus Christ” [cf. 2 Cor. 4:6] (p. 239, John Wesley, by Albert Outler).*

And, further, that Jesus is teaching them to

*“...learn in this respect even of the unjust steward, ‘make yourselves friends,’ by wise, timely precaution, ‘of the mammon of unrighteousness.’ ‘Mammon’ means money. ... ‘Make yourselves friends’ of this by doing all possible good...” (ibid., pp. 239-240).*

How can a person be sure all possible good is done through earning money? Wesley outlines three plain rules, the first of which is “Earn all you can”. I’ll be following the outline on the bulletin insert with the title, “Reflections on ‘Earn all you can’”, which is based on the study by James Harnish.

Wesley makes three main points with earning all you can.

1. Gain/Earn all you can by honest industry, use all possible diligence in your calling.

Wesley was Protestant and as such he thinks of vocation as did Martin Luther before him. Luther wrote:

The works of monks and priests, however holy and arduous they may be, do not differ one whit in the sight of God from the works of the rustic laborer in the field or the woman going about her household tasks...all works are measured before God by faith alone (p. 50, Earn, Save, Give).

Luther and Wesley both trusted that every person has a calling and that God can use every person in his/her work for good. Quoting Ecclesiastes 9:10:

<sup>10</sup> Whatever your hand finds to do, do with all your might; for there is no work or thought or knowledge or wisdom in Sheol, to which you are going.

Wesley counseled “Put your whole strength to the work. Spare no pains. Let nothing be done by halves, or in a slight and careless manner. Let nothing in your business be left undone by labour or patience.” As the proverbs say,

Laziness brings poverty;  
Hard work makes one rich.  
(Proverbs 10:4)

There is profit in hard work,  
But mere talk leads to poverty.  
(Proverbs 14:23)

That hard work when done with a sense of calling leads a person to earn all you can with a larger purpose in mind. I think of my wife, Lynn, and her calling to care for vulnerable students who are challenged in some way. I can't tell you how many times she has gone above and beyond behind the scenes, spending her own money to make sure a student had what was needed because he/she had no one else to whom to turn. Her calling is every bit as high as her pastor husband's.

2. Gain/Earn all you can by common sense.

When I took a class on the wisdom of the Bible in seminary, it focused mostly on OT books like Ecclesiastes. It also hit heavily upon the book of Proverbs because the short sayings are so full of wisdom, many of them are common sense. They are keen observations made about life. Many of them have to do with common sense:

<sup>21</sup> The lips of the righteous feed many,

but fools die for lack of sense.

(Proverbs 10:21)

<sup>22</sup> Without counsel, plans go wrong,  
but with many advisers they succeed.

(Proverbs 15:22)

<sup>14</sup> Where there is no guidance, a nation falls,  
but in an abundance of counselors there is safety.

(Proverbs 11:14)

In other words, common sense suggests that we don't know it all, and we need the input of others. It's foolish to think we can do it all by ourselves or do it all for ourselves. Remember the rich fool who built bigger barns?

Regarding common sense in earning all you can, Wesley writes, "You should be continually learning from the experience of others or from your own experience, reading and reflections, to do everything you have to do better today than you did yesterday. And see that you practice whatever you learn, that you may make the best of all that is in your hands" (p.245, John Wesley by Albert Outler).

3. Gain/Earn all you can without paying more for it than it is worth.

This isn't just about financial value. It has to do with far more than money itself, but rather what earning money costs a person or other people.

a. ...but not at the expense of your health.

Don't wear yourself out trying to get rich;  
Be smart enough to stop.

(Proverbs 23:4)

Wesley writes about employment that harms a person's health. In those days it was dealing with arsenic and "other equally hurtful minerals, or the breathing an air tainted with streams of melting lead". (pp. 241-242, *ibid.*). "Neither should we begin or continue in any business which necessarily deprives us of proper seasons for food and sleep, in such a proportion as our nature requires" (p. 241, *ibid.*). The question is whether earning all you can by such means is destructive of a person's health. If it is, then consider Jesus' affirmation that "...life is more [valuable] than food, and the body more than clothing" (Luke 12:23).

So are you taking time off for Sabbath rest, away from work, in order to reconnect with family, friends & God? Remember that even God did so. Everyone needs it.

If your health is harmed, find a way to do something else.

b. ...but not at the expense of your mind or your soul.

Such is the end of all who are greedy for gain;  
it takes away the life of its possessors.

(Proverbs 1:19)

I know a man--a former parishioner--who decided he could no longer continue to work for a company that required him to sell cigarettes. He was a salesman for a tobacco distributor and so he quit and found something that didn't conflict with his conscience.

Wesley uses the example that he could never have studied mathematics because he feared it would lead him to becoming atheist and yet he acknowledged that others can do so without leading them to that place. One scientist I knew from Dow Chemical I asked to speak at the church graduation celebration. Dr. Earl Warrick said something I've never forgotten in nearly 20 years. He told the students and their families that he always thought of his work as a scientist as "reading from the library of God".

Each person must decide for him or herself whether employment causes harm to mind or soul and make decisions that lead to health and wholeness.

c. ...but not at the expense of your neighbor.

Jesus' commandment which he places above all others is "You shall love the Lord your God with all your heart, and with all your soul, and with all your strength, and with all your mind; and your neighbor as yourself." We cannot both love our neighbor and engage in earning a living that harms him or her. Wesley writes of doctors who prolong a patient's illness in order to profit from it, as an example. Or those who charge outrageous interest rates on loans to others: usury it was called then. Or those who strategize on ways to make someone else go out of business. As Paul writes in Romans, 8 "And why not say (as some people slander us by saying that we say), "Let us do evil so that good may come"? Their condemnation is deserved!" In other words, the means of earning a living matter a great deal to the end result. Is what we do for a living consistent with loving neighbor?

d. ...in ways that honor God.

Finally, earn all you can in ways that honor God. Each person is called of God for some purpose which is higher than just earning a living. Your life and mine are about far more than just making money and paying bills. Earn all you can in your unique calling in ways that are consistent with honoring and expressing love for God and neighbor as you do so.

Wesley's closing remarks on this simple rule are: "These cautions and restrictions being observed, it is the bounden duty of all who are engaged in worldly business to observe that first and great rule of Christian wisdom with respect to money; Gain [Earn] all you can.

I'm not sure if grabbing coins off your grandmother's dryer is gaining all you can by honest industry, but it is clear to me that motivation for wanting money begins very young. It is not something that is separate from what it means to be a follower of Jesus but it is, as Wesley calls, "an excellent gift of God", to be used for good purposes. When we earn all we can with that higher purpose in mind, "to love God and neighbor", we contribute to the building of God's kingdom on earth as it is in heaven.

## Reflections on “Earn all you can”

*Laziness brings poverty;  
Hard work makes one rich.*  
(Proverbs 10:4)

John Wesley taught that money is “an excellent gift of God..., a most compendious instrument of transacting all manner of business, and of doing all manner of good.” He outlined three guidelines for the way all faithful followers of Jesus can gain or earn all they can.

### 1. Gain/Earn all you can by honest industry, use all possible diligence in your calling.

All followers of Christ have a calling to be used for a larger purpose. In what ways can you see yourself earning all you can for the higher purpose of loving God and loving neighbor?

### 2. Gain/Earn all you can by common sense.

*Without guidance a people will fall,  
But there is victory with many counselors.*  
(Proverbs 11:14)

In what ways might you seek guidance from others as you earn and use money?

### 3. Gain/Earn all you can without paying more for it than it is worth.

#### a. ...not at the expense of your health.

*Don't wear yourself out trying to get rich;  
Be smart enough to stop.*  
(Proverbs 23:4)

If earning all you can interferes with a healthy lifestyle, what changes do you need to make?

#### b. ...not at the expense of your soul.

*Such is the end of all who are greedy for gain;  
it takes away the life of its possessors.*  
(Proverbs 1:19)

Are there ways in which gaining wealth overshadows your values, principles and beliefs, leaving you feeling conflicted? What can be done to realign the priority of gaining wealth in order to bring you inner peace?

#### c. ...not at the expense of your neighbor.

Does gaining wealth come through causing harm or potential harm to others? What changes can you make to alleviate profiting at the expense of neighbors near or far?

#### d. ...in ways that honor God.

How does what you do through earning and spending honor God?

