

SERMON DELIVERED AT AUBURN UMC, AUBURN, MICHIGAN

22nd Sunday after Pentecost
Year B

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Text: Luke 12:12-31

Title: “Wesley’s Simple Rules for Money: Save all you can”

I like to watch American Pickers occasionally—in small doses. What I like about it has to do with the history of some of the pieces Frank and Mike describe as they do their searching. What I also find fascinating about the show are the stories associated with their finds.

I remember one episode in which they were chasing down a family story of a rare motorcycle a man was said to have buried in his back yard and they went to the house and asked if they could dig for it. The woman gave her permission and after digging all day and into the night, they found it piece by piece by a rusty piece. Frank was not happy with Mike and wanted to give up many times but Mike is a motorcycle guy and a passionate one and he refused to give up because he believed the story. In the end he was right. I’m not sure I’ve ever seen someone so happy about digging up what appeared to be rusted pieces of junk. Those are the fun episodes and I enjoy hearing the story and watching the boys follow up on them.

When I find I turn it off, though, is when they visit properties where owners have simply hoarded anything and everything imaginable into multiple buildings on those properties. As the guys dig through the buildings, I find myself asking over and over again, how could one person accumulate so much stuff and how could they afford to accumulate it? I mean saving things is one thing but this kind of hoarding I just don’t understand.

That said, I’d rather you not come into my shop and ask me why I’m keeping certain pieces of wood or assorted boxes with harvested parts I might use some day on something. My mantra my wife has heard many times when asking such questions, “You never know when I might need it for some project.”

In our culture of abundance, our super consumer oriented culture in which we are urged to buy at every turn, even to the point of spending beyond our means by using credit to get what people tells us we need and need now, it’s hard to separate ourselves. It’s like a fish trying to separate itself from the water. We are surrounded by urgent voices and skilled marketing approaches that can wear away at our resolve not to buy. When credit is so easy to get and the temptations all around, it is not easy sometimes to resist. And the lending institutions offer little help in establishing realistic limits for people. We all know what happened in 2008. In this kind of culture how are we supposed to save all we can? And what does saving have to do with a relationship with God as we know God in Jesus?

1. What is the difference between saving and hoarding?

The parable of the rich farmer has little to do with wealth and more to do with greed. The Merriam-Webster dictionary defines greed as “a selfish and excessive desire for more of something (as money) than is needed” (<http://www.merriam-webster.com/dictionary/greed>). It’s not about the money. It’s about the complete disregard of any thought about sharing one’s good fortune with others. It’s about feeding that insatiable urge that one never has enough without thought for those who really don’t have enough. Listen again to the man’s thinking as he considers what he should do with the excess he is so fortunate to have before him:

‘What should I do, for I have no place to store my crops?’ ¹⁸ Then he said, ‘I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. ¹⁹ And I will say to my soul, Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’ (Luke 12:17-19)

Notice not once does he have a conversation with his spouse, with a friend, or with God about what might be the right thing to do with his good fortune. No one else is consulted. No one else is considered. It’s all completely about him.

Not only that but he refers to them as “my crops”, “my barns”, “my grain”, “my goods”, “my soul”. Not a hint of gratitude for the rain, the earth and the sun without which in proper quantities he would not have such abundance. Not even a glimmer of appreciation for God who gives life and the opportunity to gain all we can. The lens through which this man looks at life points only at him. Maybe that’s a good working definition of hoarding in this context: to collect and keep only for oneself.

The man is a fool because he thinks apparently that life is really about his stuff, and what he doesn’t realize is that in his obsession with stockpiling his stuff in order to take care of himself—not his family, not his friends, not his neighbors or God, he has completely missed what life is: relationship with God and neighbor. He has no one apparently but himself. And so when he dies, what does he have? When he dies all he has invested in and counted on to give him life, what happens to it all?

Having been the executor of two estates, I know what happens to it all. Someone else gets it. A sale is put together and the goods are sold to strangers or loved ones keep some of what they want, but much of it goes to strangers. The assets, of course, are given to those directed by the deceased.

In James Harnish’s study, Earn, Save, Give, upon which this series is based, he tells the story of a woman from a church facing a major financial challenge who surprised her pastor with a large check. The pastor received it with a smile and told her, “Well, I guess you can’t take it with you.” She responded, “Believe me, I would if I could” (p. 95, Earn, Save, Give).

2. What does it mean to be a faithful steward when it comes to money and possessions?

Maybe most of us would I expect--when pressed--probably say the same. But the truth is we can’t take it with us and we know it. We also know and realize that Jesus’ teachings about money and possessions are also true, but most of us struggle with them and with him when his teachings conflict with our way of life because we live in a culture that is driven by consumption. People’s incomes depend on us to consume--buy, buy, buy. It doesn’t take much observation to notice that bright marketing folks point out our insecurities—about our bodies, our homes, our education—and develop a strategy to sell products that will shore them up. Bombarded by these strategies on tv, on Facebook or other internet sites, on the radio, it can be a struggle to separate ourselves from the melee of marketing to which we are constantly exposed.

John Wesley and Christianity traditionally thought differently about what we own in referring to

us as stewards and not owners. Stewards were the managers of the master's goods. They had authority to manage the master's operations but they did not own the property nor that which was produced on the master's property. In his sermon "The Use of Money", Wesley expressed this understanding:

The Possessor of heaven and earth brought you into being, and placed you in this world...not as a proprietor, but a steward: As such he entrusts you for a season, with goods of various kinds; but the ole property of these still rests in him.... As you yourself are not your own, but his, such is, likewise, all that you enjoy. Such is your soul and your body, not your own, but God's. And so is your substance in particular. And he has told you, in the most clear and express terms, how you are to employ it for him, in such a manner, that it may be all an holy sacrifice, acceptable through Christ Jesus (pp. 80-81, *ibid*).

Harnish writes:

Wesley said we are called to be faithful stewards of our souls, our bodies, our speech, our hands and feet, our talents, our time, and specifically, our money.

Above all, he has committed to our charge that precious talent which contains all the rest,--money; Indeed it is unspeakably precious, if we are wise and faithful stewards of it; if we employ every part of it for such purposes as our blessed Lord has commanded us to do.

The starting point of a Christian understanding of stewardship is the question: who really owns it all? It's not the farmer—it's not us—but God. As such there is no such thing as "self-made" success. Even those who are seen to be highly successful did not accomplish it alone.

I was having a conversation with my father a year or so ago. I don't remember how the subject came up but I was recalling how broke Lynn and I were when I was in seminary. The first year I served a small church as a student pastor I didn't realize I was supposed to pay quarterly income tax payments. Our income was below the poverty level, so when we went to H&R Block after that first year and the preparer told us we owed \$200 in taxes, we panicked. We didn't have \$200. We didn't have \$50. I don't remember the details now about how it happened but my parents sent us \$200. In my conversation with my father, he told me that instead of taking a vacation, he worked and the company paid him for that time which they then sent to us. I had no idea he made that sacrifice for us, but it was a great reminder that none of us get where we are alone, and while I may forget sometimes, it doesn't take a lot of reflecting to realize that what we have is the result of God's gifts and the gifts of others. We really are stewards, managers of what God has provided.

3. What does a prudent manager look like?

"Save all you can" is Wesley's second rule of what he called "Christian prudence". To be prudent is defined as "practical and careful in providing for the future, exercising good judgment or common sense" (p. 84). Prudence is not a word we use often anymore but it once was common. Proverbs 3:21-22 says of prudence:

²¹ My child, do not let these escape from your sight:
keep sound wisdom and prudence,

²²and they will be life for your soul
and adornment for your neck.

Prudence is looking forward, planning ahead. A manager who does so with the owner's property is well rewarded. Some of you know Jesus' parable of the talents. Three servants given three different amounts of money by their master. Two invest what was given and double it. The third buries it out of fear. The first two are rewarded. The third is rebuked for being too afraid to take a risk with what was given. God expects us to use what is given and not to fear in the use of it.

Many of you may remember the story of Oseola McCarty. She died at the age of 91. She was an African-American woman from Mississippi, who earned a living by washing and ironing other people's clothes. McCarty, who never married, was in the 6th grade when she had to leave school and take over her mother's laundry business while she cared for a sick aunt. "All my classmates had gone off and left me so I didn't go back," she said. "I just washed and ironed." She never had a car. Only recently at the urging of bank personnel, did she buy a window air conditioner for her home. McCarty's arthritis forced her to retire in December of 1994 at the age of 86.

McCarty scrimped and saved, however, until she was able to leave \$150,000 to the University of Southern Mississippi to set up scholarships for other needy African Americans. Contributions from more than 600 donors have added some \$330,000 to the original scholarship fund of \$150,000. After hearing of Miss McCarty's gift, Ted Turner, a multi-billionaire, gave away a billion dollars. He said, "If that little woman can give away everything she has, then I can give a billion." Oseola just said, "I want to help somebody's child go to college." "I can't do everything," she said, "but I can do something to help somebody. I wish I could do more. But what I can do I will do."

That is a prudent manager.

4. Describe the 10-10-80 plan:

Saving is difficult especially in a culture that urges us to have it now, even if it means spending beyond our means. The Bible of course doesn't teach us this. It comes from our culture. Most of what the Bible teaches about money doesn't have anything to do with supporting the church either. It's about saving our souls.

Saving is difficult, yet it can be done. But it takes some kind of plan. One simple way to think about it is called a 10-10-80 plan. The idea is to give 10% to God—which is called a tithe, 10% for future needs—like retirement which is what Wesley is thinking when he says "Save all you can". It's what made it possible for Osceola McCarty to give her gift toward the end of her life. The 80% that remains is for everything else. As Harnish says in his study, "It's as simple and as difficult as that."

There are other suggestions offered in the study which we don't have time to cover this morning, but consider making a change in the way you manage the gifts God has given you. It's not easy to reorient oneself when it comes to our use of money, especially in this culture. Yet, it is clear from the teachings of Jesus found in the Gospels that how we act as stewards of our possessions and our money does affect us in ways we may not even recognize. The way we think about and use money has to do with life that really is life, as God intends us to receive it, which is why Wesley instructs us to "Save all you can" so that we will be empowered to "Give all we can" not only today but also tomorrow.

