

Earn. Save. Give.
Proverbs 1:5-6; Luke 16:1-13
November 6, 2022
Pastor Tami Luckhardt

Stanley Johnson was a lot like many of us. A character in a lending company commercial, Stanley flashed a self-satisfied smile as he showed us his four-bedroom home in a great neighborhood, his swimming pool, and his new car. He beamed with pride as he told us he was a member of the local golf club. Turning the steaks on the grill, he asked, "How do I do it?" Still smiling, he confided, "I'm up to my eyeballs in debt. I can hardly pay my finance charges." Then looking directly into the camera, he begged, "Somebody help me."

We may not be in as much of a financial mess as Stanley, but most of the time, we need help in managing our money. How we earn it, save it, spend it, and give it is a persistent challenge for every follower of Christ. Stanley's commercial was for a lending company, but he didn't really need more money. What he needed was wisdom. When it comes to dealing with money, wisdom is what all of us need. The good news is that wisdom can be found in the Scriptures and in our Wesleyan tradition.

Today, we begin a new sermon series titled *Earn. Save. Give. Wesley's Simple Rules for Money*. This series is based on Wesley's 1789 sermon *The Use of Money* and the book of the same title by James Harnish. How we use our money (earning, saving, and giving) is no small matter. It goes all the way to the heart of our relationship with God and our lives as disciples of Jesus Christ. In this series, we'll discover that wisdom is more valuable than money. And in what John Wesley called the "excellent gift" of money, will learn how to fulfill God's highest and best purpose for our lives and for the world in which we live.

Information about how to manage our money is easy to find. It is readily available from a multitude of sources. Advice about everything from taxes to long-term investments can be acquired in online programs and from financial planners. Stockbrokers, mortgage brokers and investment bankers are eagerly awaiting our calls. Lawyers and estate planners are standing in line to help us write our wills and plan our legacy. The information we gain from them is a necessary tool for living responsibly with our resources. But for followers of Christ, the issue digs deeper and reaches further than simply gathering information. The Bible teaches us that how we relate to our money goes to the heart of our relationship with God.

Sometimes I wish Jesus hadn't said, "Where your treasure is, there your heart will be also." (Matthew 6:21). I'd be more comfortable if he'd said, "Where your heart is, there your treasure will be also." Our attitudes towards money and the priority we place on our possessions are matters of the heart, they go to the core of our identity. Because of the soul-level importance of our relationship with money, we need more than information. We need wisdom.

The Hebrew word for wisdom appears 318 times in the Old Testament. The sages of ancient Israel knew that wisdom is more than the accumulation of information and knowledge. They understood wisdom to be a gift from God that enables us to know what to do with the knowledge we gather, so we can live faithfully and well in our relationships with God and each other. They also knew that wisdom doesn't grow out of our human capacity for learning or our ability to gather information. True wisdom is a unique gift growing out of our relationship with God.

Throughout Scripture, when imperfect, finite human beings encounter the perfect, infinite presence of God, their most appropriate response is fear. The Hebrew word for fear appears

370 times in the Old Testament. A healthy, appropriate fear is good. It wakes us up. It surprises us. It opens our eyes. It sends adrenaline surging through our body and makes our heart pump faster. It shakes us out of our comfortable complacency and calls for a response. Fear makes things happen. It's no surprise that when angels show up in Scripture, their first words are always, "Do not be afraid." But some wisdom is only gained through an experience of fear, the kind of fear that stands in awe for that which is beyond our power to manage, explain or control. It's the kind of fear that leads us to humility and the realization that we are not God. We find wisdom through humility. Will we let God be God? Do we really trust God?

Given the choice between wisdom and wealth, we should always choose wisdom. We just need to look to Jesus, who drew on the Old Testament wisdom in the telling of his parables. And in James 1:5 we read, *"anyone who needs wisdom should ask God, whose very nature is to give to everyone without a second thought, without keeping score. Wisdom will certainly be giving to those who ask."*

So today, we begin this quest for wisdom by looking at Wesley's three practical guidelines for the way faithful followers of Jesus can earn all they can. Seeing our work as a calling from God puts the challenge to "earn all you can" in the context of the larger purpose for our work, for the higher purpose of fulfilling God's intention for our lives. I know that we are all at different stages of earning, saving, and giving but I believe Wesley's guidelines are applicable to everyone in all stages, even if our "work" is not a job that pays us an income. We all have a unique purpose to fulfill every day.

So, here's a question for you. If you could ask God for anything in absolute assurance that you would receive it, what would it be? A quick glance at American culture suggests that money would be at the top of our wish list, followed by success, comfort and fame, all driven by a relentless desire for happiness. In our pursuit of the American dream, we work more hours and pour more energy into an insatiable desire for more... more money, more success, more comfort, and more of everything that money can buy. But now and then, there are quiet moments when we are haunted for a hunger for something deeper, stronger, higher, and longer lasting that accumulating more wealth and possessions. Poet T. S. Eliot asks, *"Where is the life we have lost in living? Where is the wisdom we have lost in knowledge?"* Often when we least expect it, we surprise ourselves with an honesty that asks for something else altogether; something no amount of money can buy. This is what the writers of the Old Testament called wisdom.

John Wesley's sermon *"The Use of Money"* must have come as a surprise to those early Methodists. I think it still has the power to take us by surprise. Maybe it is because of Mr. Wesley's choice for Scripture reading, the disturbing parable of the dishonest servant that we heard read just a few minutes ago. It is certainly one of the most puzzling of Jesus' parables. And in the telling of the story, Jesus certainly intended to surprise the hearers. We should first take note that this is a story he told "to the disciples". In other words, it's a message for "insiders," a word of guidance for people who already are followers of Christ. Church people like most of us, suggesting that people who have accepted Jesus Christ see the world differently than others. They approach every decision, including decisions about money, from a different set of assumptions. Their starting point is their commitment to a life in which they love God and love others.

The big surprise in Jesus' story is the way the master praised the crooked manager for being smart enough to cook the books, earning the gratitude of his master's debtors so he would be cared for in the future. Jesus concludes the parable by challenging those of us who consider

ourselves to be “children of the light” to treat each other as well as those who seem to be *less than honest* treat one another. And we shouldn’t try to earn all we can in a way that is dishonest or changes reality. We should do it through ambition, attitude, and action.

To address that, Wesley outlines three practical guidelines for the way faithful followers of Jesus can earn all they can.

1. Earn all you can by honest industry. Use all possible diligence in your calling.

Seeing our work as a calling from God puts the challenge to “earn all you can” in the context of the larger purpose for our work. Wesley’s instruction is not merely to earn money for its own sake but to earn it for the higher purpose of fulfilling God’s intentions in our lives.

One of the shows Jerry and I enjoyed watching during the pandemic was the reality TV show, Shark Tank. On the show, a group of wealthy, highly successful investors, known as sharks, interview ordinary people who are trying to launch a new business or product and who are looking for one or more of the sharks to choose to invest in their product. If one or more of the sharks chose to invest, the entrepreneur comes away with financial capital and a strong business partner. If no shark chooses to invest, the entrepreneur goes away empty handed. Some of the most successful items that came from Shark Tank are the Scrub Daddy, the reusable super sponge and Bombas, the comfort socks.

On the show, one of the sharks is blatantly and sometimes brutally interested only in making money. He can be downright rude in attacking the weakness in either the presenter or the product. A couple of other sharks are not only interested in making a profit, but also in making a difference. They are drawn to the character of the potential partner or the positive difference that this particular product or business will make in the lives of others.

Wesley, because he believed in every person’s work can be a calling from God, challenged Christians to “use all possible diligence in your calling.” The Apostle Paul called those who had become followers of Christ to “*go to work, using their hands to do good so that they will have something to share with whomever is in need.*” Ephesians 4:28

2. Earn all you can by common sense.

Proverbs is known as the book of knowledge, but some people bypass this book because it seems to them to be nothing more than common sense. But that down-to-earth quality is also a part of the wisdom they share, gained through common, everyday experience.

Wesley said we should be, “continuously learning, from the experiences of others, or from our own experience... to do everything you have to do better today than you did yesterday.” It takes humility to learn from others and relentless discipline for constant improvement.

In Luke 12, Jesus tells another parable about a rich farmer whose land produced a bountiful crop. First, we shouldn’t miss the fact that the farmer was already rich. He started out with more than he needed, and he ended up with more than his barns could hold. What to do with all this newfound wealth?

Apparently, the farmer had no humility or common sense because Jesus said, “the farmer thought to himself.” And in the 60-word conversation that took place only inside the farmer’s head, the farmer used the first-person pronoun ten times. He didn’t consult a family member, business consultant, or a tax attorney. In his narcissism, he only debated his situation with himself and with no regard to God. And what did he decide to do? He pulled down all his old barns and built bigger ones where he could store all his goods. When he was done, he put his

feet beside the fire and basked at his achievement. In today's world, he might make it to the cover of Fortune magazine. Many people would say he had it all.

But God gave him a different verdict. God said, "Fool, you will die tonight. Now who will get all your stuff?" And Jesus' final comment on the story was that we should guard ourselves against all kinds of greed. It's foolish to assume the point of our earning money is simply to accumulate more money. But it's wise to use our wealth for a larger purpose and in conversation with God, to earn all we can through humility and diligence to our calling.

3. Earn all you can without paying more for it than it's worth.

"Earn all you can" might sound familiar to those of us who have been conditioned by the mindset of an upwardly mobile, high-achieving, success-driven, consumer-oriented culture. But when we slow down just long enough to think about it, we know that in that culture, earning all you can becomes a very complicated deal. There is both a good side and a dark side to this principle. We should challenge ourselves to earn all we can but without paying too great a price for it. So how do we do that?

First ask, is this coming at the **expense of your health**? Are you working 24/7 or do you have a day of Sabbath? A day of rest? In the creation story, God did all the work in six days and then rested on the sabbath, modeling for us a rhythm to the working and the resting of life. Old Testament scholar, Walter Brueggemann said, *"the sabbath is a visible insistence that our lives are not defined by the production and consumption of commodity goods. Developing a healthy rhythm of work and rest creates a space in which we can experience the presence of the One who said, "Come to me, all who are struggling hard and carrying a heavy burden and I will give you rest."* In the long run, a balanced life is more productive than a life driven by endless work.

Is it coming at the **expense of your soul**? Are there issues in your work or relationships that do not sit right with your conscience? Are you being asked or expected to do things that you know are contrary to God's laws?

When Jerry and I were first married, we lived in Ann Arbor, Michigan. While my dream was to put my new music teaching degree to use, the reality was that it was too late in the summer to find a teaching job. So, that fall, I ended up working as a hostess at a local Bennigan's restaurant. While I love meeting folks and extending hospitality, from the start, I felt out of place in the job. The wait staff and management had this tense, volatile relationship. There was always some sort of drama going on between the two. The wait staff was constantly telling me that they were waiting for a phone call, and I was to go get them off the floor when it came. (This was before cell phones.) I couldn't put my finger on it, but I just knew in my soul or souls that something was just not right. Most nights I went home with tired feet and a knot in my stomach. So, when we were visiting my folks in San Diego for Christmas, I called the manager and quit on the spot. I had no other job prospects at the time, and being newly married, we needed the income, but my soul was instantly relieved. Months later, when many of the wait and management staff were arrested for selling cocaine out of the back office, I knew that I had made the right decision.

Is it coming at the **expense of your neighbor**? The 16th century English poet, John Donne, in his poem, *No Man is an Island* wrote, *"we are not islands to ourselves but are all just a part of the main; we are intrinsically connected to one another."* Therefore, the way we earn our money has a direct impact on the lives of others. We cannot be faithful followers of Jesus Christ if we earn all we can by doing harm to our neighbors. This does not just apply to the neighbor next door but also to the neighbor around the world. Some ways that we can be good global

neighbors are to shop fair trade vendors, doing business with only companies that sustain safe working environment and fair wages for their employees and offer fair prices for their products. It means caring for God's creation, the natural world in which we live, by observing the 4 Rs of sustainability, reducing our waste, reusing things rather than throwing them away, recycling as much as we can and whenever possible, using renewable materials. We are bound together intricately in the global community and cannot be faithful followers of Christ if we gain all we can by doing damage to our neighbors.

4. And finally, does your work honor God? Providing for our own basic needs and those of our family is good as far as it goes; but it does not go far enough. The goal of our work is to please God, to do the will of God here on earth as it is in heaven and doing it with a Christ-like spirit that honors God?

So this week, I invite you to spend time in prayer, asking God for wisdom and reflect on the difference it will make in your life to see your work as a calling from God. Because *"anyone who needs wisdom should ask God, whose very nature is to give to everyone without a second thought, without keeping score. Wisdom will certainly be given to those who ask."*

Let's pray: God of wisdom and love, God of our calling and our riches, open our hearts to understand fully and share joyfully the lessons learned here about our relationship with the money we earn and use. As your church in and for the world, in the name of Jesus the Christ, Amen.

Grow, Pray, Study for the Week of November 6, 2022

Weekly Prayer

God, as I read your holy word today, speak to me so I might listen and pay careful attention. Fill me with your holy generosity and grace. Make me ready to welcome Jesus into my life. Open my heart to those who are in need. On this day, I seek your wisdom and choose to serve you. Amen.

Monday, November 7

Scripture: Proverbs 3:9-10

Honor the LORD with your wealth
and with the first of all your crops.
Then your barns will be filled with plenty,
and your vats will burst with wine.

Observation

The *first fruits* refer to the practice of giving to God's use the first and best portion of the harvest. This demonstrates that God, not possessions, has the first place in our lives and that our resources belong to God. We are only managers of God's resources. Giving God our firsts helps us conquer greed, helps us manage God's resources, and opens us up to receive God's special blessings.

Application

From the beginning, Christian churches have served not only as spiritual outposts but also as economic units. Wisdom in earning, saving, and giving money has allowed Christians to look after each other. These activities are part of our roots as the church. Though some people think

the church is separate from the “real” world of finance and economics, the first Christians did not separate financial accountability from their call to be faithful disciples. Neither should we.

Prayer

Giver of all good gifts, grant us a share of our wisdom as we seek to witness in all we sing, pray, praise, and spend. Amen.

Tuesday, November 8

Scripture: Mark 4:1-9

Jesus began to teach beside the lake again. Such a large crowd gathered that he climbed into a boat there on the lake. He sat in the boat while the whole crowd was nearby on the shore. He said many things to them in parables. While teaching them, he said, “Listen to this! A farmer went out to scatter seed. As he was scattering seed, some fell on the path; and the birds came and ate it. Other seed fell on rocky ground where the soil was shallow. They sprouted immediately because the soil wasn’t deep. When the sun came up, it scorched the plants; and they dried up because they had no roots. Other seed fell among thorny plants. The thorny plants grew and choked the seeds, and they produced nothing. Other seed fell into good soil and bore fruit. Upon growing and increasing, the seed produced in one case a yield of thirty to one, in another case a yield of sixty to one, and in another case a yield of one hundred to one.” He said, “Whoever has ears to listen should pay attention!”

Observation

The parable of the sower, found in the Gospels of Matthew, Mark and Luke, is no exercise in gardening. When the farmer goes out to his field to sow, it is an act that could mean life or death for his family. Their economic well-being depends on how well he does his job. In this parable, Jesus tells us how seeds fall on various kinds of soil and brought forth grain, growing up and increasing and yielding thirty- and sixty- and a hundredfold.

Application

Jesus went on to explain how the word of God can be planted in different people. In some, it will wither and fail, while in others it will bring forth great fruit. Perhaps the reason this parable is so well remembered is that that’s what life is like for so many people. Give thought and prayer as to how might you “scatter seeds” so that your work bears abundant fruit?

Prayer

God, we are together around this great globe and are your servants. Bless the works of my hands and heart so that I might be a blessing to others. Amen.

Wednesday, November 9

Scripture: Proverbs 30:7-9

Two things I ask of you;
don’t keep them from me before I die:
Fraud and lies—
keep far from me!
Don’t give me either poverty or wealth;
give me just the food I need.
Or I’ll be full and deny you,
and say, “Who is the LORD?”

Or I'll be poor and steal,
and dishonor my God's name.

Observation

A *marshal* is a term used in the Book of Proverbs for a saying that is self-evident, that means what it says. In the thirtieth chapter of Proverbs, we meet a sage named Agur who uses a marshal to make an important point about wisdom and economics. Everything about Agur is mysterious. His name and lineage suggest he might be a foreign-born official who had important duties in Israel. He is a masterful poet, a perceptive observer of human nature, and he offers a prayer that is striking because it encapsulates the contentment most of us ought to seek in having enough but not too much.

Application

Our culture is telling us that having enough is not enough. We need more. The result is that many of us believe we never have enough, even if we achieve more success than we ever dreamed possible. The way of the world is a fraud and a lie. If our choices about money are taken out of the realm of faith and wrestled with only a worldly setting, we will never find the place Agur points to, neither very rich nor very poor. What changes might you make in your life to seek greater contentment with all that you have?

Prayer

Lord God of all days and all seasons, may we never forget you, whether rich or poor, in prosperity or adversity. You are with us always, even to the end of the ages. Amen.

Thursday, November 10

Scripture: Luke 16:1-9

Jesus also said to the disciples, "A certain rich man heard that his household manager was wasting his estate. He called the manager in and said to him, 'What is this I hear about you? Give me a report of your administration because you can no longer serve as my manager.' "The household manager said to himself, What will I do now that my master is firing me as his manager? I'm not strong enough to dig and too proud to beg. I know what I'll do so that, when I am removed from my management position, people will welcome me into their houses. "One by one, the manager sent for each person who owed his master money. He said to the first, 'How much do you owe my master?' He said, 'Nine hundred gallons of olive oil.' The manager said to him, 'Take your contract, sit down quickly, and write four hundred fifty gallons.' Then the manager said to another, 'How much do you owe?' He said, 'One thousand bushels of wheat.' He said, 'Take your contract and write eight hundred.' The master commended the dishonest manager because he acted cleverly. People who belong to this world are more clever in dealing with their peers than are people who belong to the light. I tell you, use worldly wealth to make friends for yourselves so that when it's gone, you will be welcomed into the eternal homes.

Observation

Before you condemn the unjust steward, consider this: the economic system in Jesus' time made it very difficult for poor farmers to succeed. They knew what it was like to fall into spiraling debt, never to recover. Many were offered cheap credit on their family farms but were unable to keep up with the payments and lost their land. That's one reason why day laborers appear so often in the parables. When Jesus told the story, these people may have found themselves cheering for what was done, even if it was dishonest.

Application

Jesus concluded the parable by challenging those of us who consider ourselves to be “children of the light” to treat each other as well as those who seem less than honest appear to do. Consider how you might work hard and not cut corners or change reality to earn all you can. You can do it the way that’s honest and long lasting, through ambition, attitude, and action.

Prayer

Lord, grant me wisdom and patience as I seek to be responsible in all things. Amen.

Friday, November 11

Scripture: Proverbs 13:11

Riches gotten quickly will dwindle,
but those who acquire them gradually become wealthy.

Observation

If you go to Proverbs looking for soul-stretching theological insights or dramatic narratives about the way God intersects with the human existence, you’ll be sorely disappointed. Proverbs’ great gift to us is that it provides practical wisdom for making our way through the mundane places and ordinary relationships of life.

Application

As fun as it might be to dream of becoming rich quickly, today’s scripture from Proverbs reminds us that when it comes to earning all we can, nothing is more certain to produce riches than hard work.

Prayer

God who bestows daily blessings, bless me and mine with the ability and opportunity to work, to save, and to give. Amen.

Saturday, November 12

Scripture: James 1:2-8

My brothers and sisters, think of the various tests you encounter as occasions for joy. After all, you know that the testing of your faith produces endurance. Let this endurance complete its work so that you may be fully mature, complete, and lacking in nothing. But anyone who needs wisdom should ask God, whose very nature is to give to everyone without a second thought, without keeping score. Wisdom will certainly be given to those who ask. Whoever asks shouldn’t hesitate. They should ask in faith, without doubting. Whoever doubts is like the surf of the sea, tossed and turned by the wind. People like that should never imagine that they will receive anything from the Lord. They are double-minded, unstable in all their ways.

Observation

Jesus redefines “family” as whoever does God’s will. The identity of James’ audience is taken from Israel’s history; they are the people of God. And like us, they are restored and yet challenged by life in a world that does not follow God’s ways.

Application

Wisdom is God’s gift that supports us in our times of trial. God is the source of all wisdom. The gift of wisdom is more about enabling us to act insightfully than giving us information. Can you recall a time when the wisdom of God carried you through a difficult financial situation?

Prayer

God, of life, whenever I'm dealing with great amounts or small, I count on you to direct me in gaining, saving and giving. Amen.