

Stewardship Sermon Series: Earn, Save, Give: “The Wisdom of Saving All You Can”
Proverbs 8:11-12, 13:11; Luke 12:13-21; Matthew 6:19-21; I Timothy 6:3-10
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Prayer: Let the words I speak and the movements of our hearts draw us closer to you, Lord. Amen

Jesus speaks of money more often than any other subject except for the Kingdom of God. We probably don't think of saving or our checkbooks as keys to spiritual formation. Yet, Jesus consistently directs our attention to the power of riches and possessions in our lives. Why? Founding father of Methodism, John Wesley, also recognized the importance of money in Christian life. He wrote in his journal, “*When I have money, I get rid of it quickly, lest it find a way into my heart.*” The significance of wealth and possessions has something to do with the tendency for these things to become obstacles for our hearts when it comes to abundant life. How then, shall we wisely save all we can?

This parable of the Rich Fool is unique to Luke, but its spirit shows up in much of Jesus' teaching. Let's begin by taking a closer look at what can be counterintuitive for us. Many who hear this parable, especially in a North American context, wonder: Why is the rich farmer called a fool? I have even read articles by Christians who respond to this story by saying that Jesus' rejection of saving can't really help us in our modern world with our long life expectancies and ever climbing college tuition bills. But a closer read reveals that this parable is about foolishness, foolish saving in fact. Yes, our reading from Proverbs alluded to two different ways of accumulating money. The distinction between the two lies in the heart.

The passage begins with an interruption. Someone in the crowd said to him, “Teacher, tell my brother to divide the family inheritance with me.” As I former teacher I have flashbacks to my own classroom. I remember getting into some deep significant material and then a hand goes up. I'm anticipating a brilliant response, comment, or question about this challenging and important content. Then the student says, “Can I go to the bathroom?”

In the same way, this most inopportune intrusion in a chapter discussing a call to vigilance in the face of coming persecution, God's care and recognition of faithful behavior in the age to come, the angels of God and work of the Holy Spirit – all this other worldly kingdom of God detail contrast with such an earthly, right-now concern...About money.

Before we get too “Don't bother Jesus with those kinds of issues” here, we need to remember how much attention the OT law gives to inheritance and how much inheritance matters in Jesus' parables. Inheritance was a fundamental part of enabling or ensuring livelihood in ancient cultures. So the concern itself is not altogether petty, but Jesus must have had his suspicions concerning the heart of the brothers involved. Jesus hears it as a question of greed.

A warning is issued. “Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions.” This concept is found all over the Bible. 1 Tim echoes it with the well-known but oft misquoted: For the love of money is the root of all kinds of evil. Not money but love of it. Greed.

“One could easily argue that the rich man is a wise and responsible person. He has a thriving farming business. His land has produced so abundantly that he does not have enough storage space in his barns. So he plans to pull down his barns and build bigger ones to store all his grain and goods. Then he will have ample savings set aside for the future and will be all set to enjoy his golden years.” (Elizabeth Johnson, WP)

Isn't this what we are encouraged to strive for? The rich farmer would probably be a good financial advisor. He seems to have things figured out. In fact, hasn't he followed Wesley's rules? He has worked hard – earned all that he could. He has been responsible, putting things away for the future- Hasn't he, in fact, saved all that he can? Now he can sit back, relax, and enjoy the fruits of his labor, right? Unfortunately, there has been one major oversight. God. Notice that when the rich man talks in this parable, he talks only to himself, and the only person he refers to is himself: “What should I do, for I have no place to store my crops?” “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. And I will say to my soul, ‘Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.’”

“The rich man’s land has produced abundantly, yet he expresses no sense of gratitude to God or to the workers who have helped him plant and harvest this bumper crop. He has more grain and goods in storage than he could ever hope to use, yet seems to have no thought of sharing it with others, and no thought of what God might require of him. He is blind to the fact that his life is not his own to secure, that his life belongs to God, and that God can demand it back at any time.” (Elizabeth Johnson, WP) Thus, the rich farmer is a fool not because he is wealthy or because he saves for the future, but because he appears to live only for himself, and because he believes that he can secure his life with his abundant possessions. This is an example of foolish and selfish saving, perhaps hoarding is a better word. It is behavior in contrast with the wise act of saving advised in Mathew: “storing up treasure in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.” The difference between wise saving and foolish hoarding is the contrast between life in the kingdom of God, lived under the reign and rule of God’s love revealed in Jesus and life in the kingdoms of this world, lived under the values and assumptions of the world around us.

Why is God so particular about these two types of saving and what truly distinguishes them? The heart-Matthew continues by clarifying “Wherever your treasure is, there the desires of your heart will also be.” The foolish rich man’s heart was packed in his silos and barns with his material wealth. He expected to be able to provide his own self-satisfaction with earthly goods- he looked for nothing more.

In truth, no amount of wealth or property can secure our lives. No amount of wealth can protect us from a genetically inherited disease, or from a tragic accident. No amount of wealth can keep our relationships healthy and our families from falling apart. In fact, wealth and property can easily drive a wedge between family members, as in the case of the brothers fighting over their inheritance at the beginning of this text. Most importantly, no amount of wealth can secure our lives with God. In fact, Jesus repeatedly warns that wealth can get in the way of our relationship with God. “Take care!” he says. “Be on your guard against all kinds of greed; for one’s life does not consist in the abundance of possessions.” Interestingly, this is the only parable in Luke in which God directly addresses a character. The harsh, ironic punchline of this parable is God’ disapproval. Instead of prosperity being a sign of God’s favor, we hear: “You fool!” And all of the rich man’s retirement plans evaporate as his life is demanded that very night.

This negative example set before us depicts one who selfishly stores up treasure—with an attitude of greed and obsession with materialism. The contrast to which we should aspire is a person “rich toward God.” What does this mean? Rich toward God? Our reading from 1 Tim claims True godliness with contentment is itself great wealth. John Wesley’s notes on the NT relate this phrase to being rich in faith, love, and good works. I think of it as being in a good relationship with God.

From this parable, Matthew’s recorded words about treasure stores, and many other stories about Jesus encountering the wealthy, we can tell that there is an important recurring theme about our attitude toward wealth and possessions in the Gospels. Rather than prioritizing money- as greed does- Christians are called to prioritize their relationship with God. Knowing God, walking in God’s ways, doing God’s will ought to be the goal of our lives, our heart’s desire. This is a far better gain than silos full of more grain than one person could possibly eat in a lifetime! Truly being rich in God is more lasting and satisfying than even gold, silver, and jewels.

So how does one save wisely with a heart that prioritizes God? Now we turn to John Wesley. Most of us know John Wesley as the founder of the Methodist Church, a great preacher and organizer- certainly a man rich in God. But few of us realize that the sale of his writings made him one of England’s wealthiest men. It’s no wonder then, that he turned his attention to how a Christians should manage money. He certainly lived by his first rule--earn all you can—and had the opportunity to put his other ideas about money into practice.

Before we get to rule 2, consider John Wesley’s background. He knew poverty as a child. His father, Samuel Wesley, was the Anglican priest in one of England’s lowest-paying parishes. He had nine children to support and was rarely out of debt. Instead of becoming a parish priest, John accepted a position teaching at Oxford University. There he was elected a fellow of Lincoln College, and his financial status changed dramatically. He enjoyed his prosperity: spending his money on playing cards, tobacco, brandy and other luxuries. It was this spending which led to a formative experience that would change John’s perspective on money for the rest of his life. He had just finished paying for some pictures for his room when one of the chambermaids came to his door. It was a cold winter day, and he noticed that she had nothing to protect her except a thin linen gown. He reached into his pocket to give her some money to buy a coat but found he had too

little left. Immediately the thought struck him that the Lord was not pleased with the way he had spent his money. He asked himself, Will thy Master say, “Well done, good and faithful steward”? Thou hast adorned thy walls with the money which might have screened this poor creature from the cold! O justice! O mercy!--Are not these pictures the blood of this poor maid?

Journals record that Wesley began to limit his expenses so that he would have more money to give to the poor. He records that one year his income was 30 pounds and his living expenses 28 pounds, so he had 2 pounds to give away. The next year his income doubled, but he still managed to live on 28 pounds, so he had 32 to give to the poor. As his income rose he chose not to increase his standard of living but his level of giving. Even in the year when his income reached just over 1,400 pounds he saved and lived on 30. Wesley limited his expenditures by not purchasing the kinds of things thought essential for a man in his station of life. In 1776 the English tax commissioners inspected his return and wrote him the following: “[We] cannot doubt but you have plate for which you have hitherto neglected to make an entry.” They were saying a man of his prominence certainly must have some silver plate in his house and were accusing him of failing to pay tax on it. Wesley wrote back: “I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread.”

Wesley’s second rule for the right use of money--Save all you can—is clearly guided by godly priorities. He urged Christians not to spend money merely to gratify the desires of the flesh, the desires of the eye, or the pride of life. Wesley cried out against expensive food, fancy clothes, and elegant furniture for two reasons: the waste of resources which could be better invested in the kingdom, and for the protection of Christian hearts. The old preacher wisely pointed out that when people spend money on things they do not really need, -- thinking they will enjoy living the good life-- they begin to want more things they do not need. Instead of satisfying their material desires for themselves, they only increase them.

In recent studies conducted by psychologists and social scientists, evidence has shown that great wealth often reduces generous actions and feelings of compassion toward others. In fact, those with fewer resources are less likely to act selfishly, more willing to share and more likely to help others in need. As riches grow, empathy for others seems to decline. Researchers have suggested that the reason why this may be the case is that wealth and abundance give us a sense of freedom and independence from others. If we are seemingly self-sufficient and do not have to rely on other people for support, then we may care less about their well-being and have less empathy for their needs and concerns. Obviously great wealth inducing greed is detrimental to Christian community and does not seem to result in “the good life.”

What, then, does the good life consist of? The Gospels make it clear: relationships -- relationships with each other and with God. Two sides of one coin which cannot be separated. Hence Jesus challenges us to consider our neighbor, care for the poor, love our enemies, and do good for those in need. Rather than allowing the self to be the guide of spending, Wesley encourages saving all that we can and viewing those savings for God’s purposes: abundant life in the Kingdom of God.

Davie Lose says that “materialism -- or consumer-consumptionism or affluenza or whatever else you might want to call it -- has one distinct advantage over the abundant life Jesus extols: it is immediately tangible. Relationships, community, purpose -- the kinds of things that Jesus invites us to embrace and strive for -- are much harder to lay our hands on. We know what a good relationship feels like, but it’s hard to point to or produce on a moment’s notice. And we know that wonderful feeling of being accepted into a community, but it’s not like you can run out to Walmart and buy it. And so we substitute material goods for immaterial ones because, well, they’re right there in front of us. We’ve got a whole culture telling us that this is the best there is.

But the good news in the parable of the rich fool is that Jesus came to tell us that God wants so much more for us than simply more stuff in our barns. God’s desire for us is life, love, mercy, and community. John Wesley calls Christians to pursue these gifts through the spiritual discipline of wise saving. How did John Wesley come to such a conclusion? It stems from the foundational Christian belief in stewardship. Steward is the title for the person who managed financial affairs for the head of the household or proprietor of a business. This individual exercised some measure of personal discretion and care in the goods and money entrusted to him, although these items were still owned by the master.

The Bible and church leaders remind us that our lives and possessions are not our own. They belong to God. We are merely stewards of them for the time God has given us on this earth. We rebel against this truth because we want to be in charge of our lives and our stuff. Yet this truth is actually good news. Because all that

we are and all that we have belongs to God, our future is secure beyond all measure. So Jesus tells us, “Do not be afraid, little flock, for it is your Father’s good pleasure to give you the kingdom. So, what does the application of the wisdom of saving all we can look like in our lives today? We learn from the rich fool that wise saving is grounded in richness toward God.

We are called to the challenge of resisting a culture that focuses on what is negative or missing rather than what is positive and right in front of us. . The riches of a relationship with God are all around us- free for us to experience every day. The joy of a good conversation, the sense of purpose that comes from helping another, the warmth of a loving relationship, the feeling of community from gathering with friends or family, the awareness of how many ways we are blessed each and every day -- these things are palpably and powerfully available to us. So begin a daily practice of noticing, naming, and giving thanks for blessing. Maybe this will take the form of a silent prayer of gratitude each night, or in writing a brief email or note to give thanks for something or someone, or keeping a log of blessing. Start reorienting your attitude with your actions. Our practices shape our beliefs and attitudes, and these kinds of practices will have almost immediate positive outcomes by drawing us nearer in relationship to God. (Lose)

We learn from John Wesley that wise saving is intentional and prudent. Prudence, a virtue much more fashionable in Wesley’s time than today, refers to the quality of being practical and careful in providing for the future, Exercising good judgement or common sense. That’s the wisdom of prudence- the careful, farsighted management of what we have to meet our own needs while it grows to provide for us and to bless others in the future. James Harnish characterizes the act of saving all we can as: having a plan, honestly facing our budget, simplifying our spending, avoiding debt, rejecting shopping as entertainment, investing in the future. Wise Saving is a means by which every area of our life comes under the gracious rule of God’s love. Sharing God’s vision is certainly a virtue that dwells with wisdom, as our reading proclaimed.

I invite you to adopt saving as a spiritual practice, a step along the way of Wesley’s Christian perfection- Loving God with all our heart, soul, mind, and strength and loving others the way we have been loved by God. Like the rich fool, we are tempted to think that having large amounts of money and possessions gives us control, independence, self-sufficiency. But this attitude divides us from the love of God freely extended to us with the invitation to abundant life.

Not once does Jesus lift up setting up a retirement account or securing a higher-paying job as part of seeking the kingdom of God, which doesn’t mean these things are bad. It is not that God doesn’t want us to save for retirement or future needs. It is not that God doesn’t want us to “eat, drink, and be merry” and enjoy what God has given us. We know from the Gospels that Jesus spent time eating and drinking with people and enjoying life. But he was also clear about where his true security lay.

Money can do lots of wonderful things -- it can provide for us and our families, it can be given to others in need, it can be used to create jobs and promote the general welfare, and it can make possible a more comfortable life. It just can’t produce the kind of full and abundant life that Jesus describes throughout the gospels -- things like relationship, community, love, purpose -- may be less tangible but they are also more powerful than material goods. Imagine a life guided by these experiences rather than material culture. James Harnish states, “It may come as a surprise to some folks to discover that most of what the Bible teaches about money is not for the sake of supporting the church; it’s for the sake of saving our souls. Biblical writers knew that we need clear spiritual guidance about the use of our resources if we ever are going to find the abundant life that Jesus promised. The purpose of the biblical emphasis on money is to draw us into deeper relationship with God through which we can be used by God to bless others”

In conclusion, Wise saving is difficult because it calls for a radical reorientation of our attitudes and habits. That is the point. It is a countercultural, a conversion experience. It is all about priorities. It is about who is truly God in our lives. It is about how we invest our lives and the gifts that God has given us. It is about how our lives are fundamentally aligned: toward ourselves and our passing desires, or toward God and our neighbor, toward God’s mission to bless and redeem the world. Even when we get it right and recognize the fount of every blessing as our priority and desire of our heart, we know we are still prone to wander from the true faith. Therefore, Saving is another spiritual discipline of the heart contributing to the life-long relationship we build with God.

Time of Reflection: How will you accept wise saving as a spiritual discipline in your life in a way that helps you live an abundant life rich toward God?