

McCabe United Methodist Church

Earn. Save. Give.: John Wesley's Rules for Money

“Save All You Can”

Sermon on Matthew 25:14-30 (10/15 & 10/16/16)

Pastor Mark Ehrmantraut

Dear Lord God, May the words I am about to speak be faithful to your will. Holy Spirit, touch us, heal us, comfort us, and even convict us. As we worship together here and now, may our hearts and minds continue to transform more closely to your image for us. I pray in the name of Jesus Christ. Amen.

We continue to work our way through our stewardship series: Earn all you can. Save all you can. Give all you can. This week we're thinking about saving all we can.

I'm not sure if you've heard of Dorothy Ebersbach? Dorothy Ebersbach had a passion for flying. She was a pilot, and she had a passion for nursing.

Dorothy's friends knew Dorothy as a woman with an infectious laugh. She carried a broad smile and she lived with a relentless joy that just flowed through her...Have you known people like that?

Dorothy never had a big salary. But she was pretty good at saving and investing. Throughout her life she was faithful and consistent in the ways she supported the ministries of her church.

Then, when Dorothy died, she gave almost \$5 million to Case Western University to establish a one of a kind flight nursing program. Her gift to her United Methodist Church in Florida was the biggest gift the church had ever received. Even after her death her estate continued to support the local food pantry and it continued to touch many United Methodist ministries across Florida.

Dorothy's life, her vision and her generosity, continue to touch lives even after her death.

In many ways, the way Dorothy cared for what God had given her was like the wise investors who were caring for their Master's wealth in this morning's Scripture.¹

¹ James Harnish: *Earn. Save. Give. Wesley's Simple Rules for Money* (Abingdon Press, 2015)

Hear Jesus this morning's reading from Matthew 25:14-30... and I'm reading from the New Living Translation (NLT):

Parable of the Three Servants

Jesus said: ¹⁴ “Again, the Kingdom of Heaven is like the man going on a long trip. He called together his servants and (he) entrusted his money to them while he was gone.

¹⁵ He (The Master) gave five bags of silver^[a] to one, two bags of silver to another, and (he gave) one bag of silver to the last—He divided it up in proportion to their abilities (And) (xxHexx) then left on his trip.

¹⁶ “The servant who received the five bags of silver began to invest the money and earned five more. ¹⁷ The servant with two bags of silver also went to work and earned two more. ¹⁸ But the servant who received the one bag of silver. (He) dug a hole in the ground and (he) hid the master's money.

¹⁹ “After a long time their master returned from his trip and called them (in. He asked them) to give an account of how they had used his money. ²⁰ The servant to whom he had entrusted the five bags of silver came forward with five more. He said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’

²¹ “The master was full of praise. ‘**Well done**, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together’

²² “The servant who had received the two bags of silver came forward and said, ‘Master, you gave me two bags of silver to invest, and I have earned two more.’ ²³ “The master said, ‘**Well done**, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!’

One of the most powerful funeral messages I've heard was actually given by the person who had died. Yes, I just said that. One of the most powerful funeral messages I've ever heard was given by the person who'd just died.

Before he died, the person recorded a video, and during the funeral this video was played. On the video, the man who had died was preaching. He was talking about his own pending death.

He was talking about his longing to stand before God. He was talking about his longing to hear those words: **Well done** good and faithful servant. Let's celebrate together.

Well done good and faithful servant...

As imperfect people seeking to be faithful, we wrestle with this idea of earning, and saving, and giving, in a Christ-like manner.

Like the first two servants in today's reading, we can be faithful stewards of our money, and all of our gifts for that matter, OR, we can be like the 3rd servant. We can be controlled by fear and anxiety. We can bury our gifts instead of investing them in something bigger than ourselves.

Let's continue with Matthew 25 and hear the conclusion:

²⁴ "Then the servant with the one bag of silver came and said, 'Master, I knew you were a harsh man, (you) harvesting crops you didn't plant and gathering crops you didn't cultivate. ²⁵ I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.'

²⁶ "But the master replied, 'You wicked and lazy servant! If you knew I harvested crops I didn't plant. And I gathered crops I didn't cultivate,²⁷ why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'

²⁸ "Then he ordered, 'Take the money from this servant, and give it to the one with the ten bags of silver. ²⁹ To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away. ³⁰ Now throw this useless servant into outer darkness, where there will be weeping and gnashing of teeth.'

That can be hard to even read.

Well done good and faithful servant, or, weeping and gnashing of teeth.

Is it just me, or does anyone else find this Scripture to be pretty in your face, even confrontational?

Well done good and faithful servant, OR, weeping and gnashing of teeth.

We wrestle with what Walter Bruggeman calls 'the culture of now.'²

In the US last year (2015),

- The average credit card debt was almost \$16,000 (\$15,675).
- The Average Mortgage was over \$172,000 (\$172,341).
- Average vehicle loans were almost \$28,000 (\$27,865) and
- Average Student Loan debt was nearly \$50,000 (\$48,591).³

It can be a challenge to wrestle with the culture of now as followers of Jesus. Brenda, my wife, and I used to marvel at the idea of tithing. We used to think there was no way we could give 10% or more of our income to support Christ's ministry through the church.

Granted, we had to work our way up to it. We had to rework a couple priorities in the short term, but now it's hard to imagine not tithing. We actually experience some freedom knowing that money doesn't control us like it used to.

Actually, we LOVE to invest in the Kingdom of God through McCabe. We love to invest in the Kingdom of God through a range of other ministries too.

There's a variety of tools that can be helpful in this process. There's Financial Peace University teaching how to get rid of debt, spend wisely, save for the future, and give generously.

There's the 10-10-80 plan. In the 10-10-80 plan, the first 10% is a tithe given to support God's ministries through the church. The next 10% is saved for the future, and 80% is used for living here and now.

² James Harnish: *Earn. Save. Give. Wesley's Simple Rules for Money* (Abingdon Press, 2015) Pp 84-85

³ <https://www.nerdwallet.com/>

Please don't hear this as a QUANTITY issue because, like our Scripture reading, this is stewardship issue. This is about how we use the gifts God has given us. This is about QUALITY, NOT quantity.

At the core, this is a spiritual issue...

I have a friend. Her name is Phyllis. Phyllis said it's okay to offer this example.

Phyllis has severe glaucoma. She's very hard of hearing, and she has significant heart issues. For health reasons, Phyllis can't get to church that often. Even so, Phyllis mailed a \$2 check to the church every week, If she missed a week, she'd mail a \$4 check the next week.

Phyllis lives in what gets called low income housing and she faithfully shares the excellent gifts God gives her.

People give Phyllis large bundles of yarn, and Phyllis knits, on average, around 100 winter hats every year to be given away through the church.

With the \$2 every week, Phyllis is intentional about giving her money too.

Phyllis uses what she has for something bigger for the Kingdom of God.

Well done good and faithful servant...

We seek to reduce debt. We minimize our dependence on credit cards. We shop for essentials instead of shopping for the thrill of buying. We plan for long-term stewardship.

James Harnish⁴ writes that this week's theme: Saving all we can, is NOT justification to 'build bigger barns.'

Instead, he says: Christians save all they can as a spiritual practice. Christians save all they can as part of giving all they can in ministry for Jesus Christ.

⁴ ibid

Oseola McCarty. When Oseola McCarty started ironing clothes, she was a little girl living in the segregated deep South. From the beginning, Oseola took her earnings and she put some of her earnings in a savings account.

In the 6th grade Oseola actually quit school to take care of an elderly aunt. Oseola lives a life that might be considered 'under the radar.' They say Oseola, unless she ironed your clothes or unless you went to the same church as she did, most people had never heard of Oseola McCarty...

Then one day, this woman who'd quit school in the 6th grade, wrote a check for \$150,000 to the University of Southern Mississippi. She wanted to set up some scholarships.⁵

Keep in mind that she established these scholarships at a place where she couldn't have attended years earlier because of the color of her skin. Yet as she set up the scholarship, she said: I'm too old to go back to school. I can't do everything, but I can do something, and what I can do, I will do. I wish I could do more...

Oseola never made much money but she was a good steward with the excellent gifts God had given her.⁶

Well done good and faithful servant.

As we think about our challenge this morning. As we come before God in worship this morning thinking about what it means in our own lives to be faithful stewards of what God has given us, we're mindful that God calls us to faithfully Earn all we can, to faithfully Save all we can, and to faithfully Give all we can.

The challenge to us is: How do we best use what God has given us to help build God's Kingdom here on earth as it is in heaven.

So at the end of the day these words ring true: Well done good and faithful servant. Let's celebrate together.

⁵ http://www.philanthropyroundtable.org/almanac/hall_of_fame/oseola_mccarty

⁶ James Harnish: *Earn. Save. Give. Wesley's Simple Rules for Money* (Abingdon Press, 2015) Pp 85-86

Let's Pray:

O Divine Master, you are the God of all creation. We pray that we may be found trustworthy in the small things and in the great things. May you see, and may the world know, that we want to be faithful stewards of what you've given us. Lead us and give us wisdom and guidance. Help us to use the gifts we've been given to help your Kingdom break through here on earth as it in heaven. We pray in the precious and the powerful name of Jesus Christ. Amen...