

Unison Opening Words ~ *Common Prayer: A Liturgy for Ordinary Radicals*

Lord, teach us that spiritual formation takes time and discipline just as a seed must be watered, nurtured, and pruned as it grows. Deepen our roots in spiritual growth even as we are extended in our passion for peace and justice. Amen.

Responsive Reading Before Sermon:

One: 'The love of money,' we know, 'is the root of all evil'; but not the thing itself. The fault does not lie in the money, but in them that use it. Money may be used ill, but it likewise may be used well. It is true that if humankind were in a state of innocence, or if all people were 'filled with the Holy Ghost', so that, like the infant church at Jerusalem, 'no one counted anything they had as their own', but 'distribution was made to everyone as they had need,' then the use of money would be superseded. We cannot conceive there is anything of the kind among the inhabitants of heaven. But in the present state of humanity, money is an excellent gift of God, answering the noblest ends.

All: In the hands of God's children, it is food for the hungry, drink for the thirsty, clothing for the naked.

One: It gives to the traveler and the stranger where to lay their head.

All: By it we may supply the place of a husband to the widow, and of a father to the fatherless;

One: we may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain.

All: It may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death.

One: It is therefore of the highest concern that all who fear God know how to employ this valuable talent; that they be instructed how it may answer these glorious ends, and in the highest degree. And perhaps all the instructions which are necessary for this may be reduced to three plain rules, by the exact observance whereof we may approve ourselves faithful stewards. First—

All: Gain all you can,

One: without hurting either yourself or your neighbor, in soul or body, by applying hereto with ceaseless diligence, and with all the understanding God has given you. Second—

All: Save all you can,

One: by cutting off every expense which serves only to indulge foolish desire, to gratify either the desire of the flesh, the desire of the eye, or the pride of life. Waste nothing, living or dying, on sin or folly, whether for yourself or your children. And then—

All: Give all you can,

One: or in other words, give all you have to God. 'Render unto God,' not a tenth, not a third, not half, but 'all that is God's'... in such a manner that you may give a good account of your stewardship when ye can no longer be stewards...

All: Give all ye have, as well as all ye are, a spiritual sacrifice to him who withheld not from you God's Son, God's only Son; so 'laying up in store for yourselves a good foundation against the time to come, that ye may attain eternal life.'

- Luke 12:13-21.
- Sometime in the late 90s my (1) Gramps attempted to change my Nonnie's spending habits.
 - Nonnie loved Dillards.
 - Nonnie could not come home from Dillards without something new.
 - That would just be unkind to Dillards!
 - So Gramps devised a plan.
 - He told Nonnie there was now a new rule in the house: nothing new came in without something old going out.
 - Nonnie smiled and agreed.
 - The next day Nonnie went to Dillards.
 - Per her usual, Nonnie came home with something new.
 - Gramps saw her bag and his expression became one of "well – something old needs to go out."
 - Nonnie went into the garage, opened Gramps' toolchest, took hold of a rusted flathead (2), turned on her heel and marched to the kitchen trash can.
 - **THUD!**
 - An expression of immense satisfaction spread from Nonnie's right ear towards her left.
 - Gramps stuttered, "That's not how this works! Something old of yours has to go out!"
 - Nonnie countered, "That's not how this works...and you best watch that you don't become the *something old* that goes out!"
 - While my Gramps' plan had some execution errors...his intent was good!
 - His intent was to draw attention to the consumption habits in the household, and to reduce them.
 - By reducing our consumption, we learn – or are reminded of – the value of money as well as the value of saving.
- The (3) **10/10/80** money management principle is an easy way to remember prioritizing
 - our giving to God,
 - our saving – be it for a sunny future or coverage on a rainy day –
 - with the remainder constituting our daily available financial resources.
 - (4) The first 10% is given to God,
 - the second 10% is saved,
 - and the remaining 80% funds our living.

- This money management principle – or something similar – or growing towards this goal of money management – is important for all of us to learn, especially, as a culture, we tend to spend more than we can afford.
 - Dave Ramsey, who created *Financial Peace University* puts it like this, “We spend money we don’t have to buy things we don’t need to impress people we don’t like.”¹
 - For many of us, reducing our debt is the first step to financial peace.
 - Putting money aside for retirement and for a rainy day is another important step.
 - Living within our means may sound like a lofty goal; it is achievable as our habits and lifestyles are shaped by God’s peace of contentment.
- It is said of John Wesley that he lived a very modest life.
 - Though he was a fellow at Oxford and was afforded all of the prestige and benefits therein, Wesley determined what he needed to live on, and gave the rest away.
 - “In 1731 [Wesley] began to limit his expenses so that he would have more money to give to the poor. In the first year his income was 30 pounds and he found he could live on 28 and so gave away two. In the second year his income doubled but he held his expenses even, and so he had 32 pounds to give away (a comfortable year's income). In the third year his income jumped to 90 pounds and he gave away 62 pounds. In his long life Wesley's income advanced to as high as 1,400 pounds in a year. But he rarely let his expenses rise above 30 pounds.”²
 - If you do the math, this means that when he started this practice, he gave away 7% and lived on 93%. When he died, he was living on 2% and giving away 98%.³ (5)
 - Wesley “seldom had more than 100 pounds in his possession at a time. This so baffled the English Tax Commissioners that they investigated him in 1776 insisting that for a man of his income he must have silver dishes that he was not paying excise tax on. He wrote them, *I have two silver spoons at London and two at Bristol. This is all the [silver] plate I have at present, and I shall not buy any more while so many round me want bread...* When he died in 1791 at the age of 87, the only money mentioned in his will was the coins to be found in his pockets and dresser. Most of the 30,000 pounds he had earned in his life had been given away.”⁴
- “Be on your guard against all kinds of greed!” we heard our Jesus say (12:15).
 - Many of us are familiar with the dimension of greed that is consuming – yet another purchase from Dillards, right?

¹ Read more at <http://www.livingwellspendingless.com/2012/09/28/in-search-of-financial-peace/#s6G6JvqYAdle2s5k.99>

² John Piper. <http://www.desiringgod.org/blog/posts/happy-birthday-john-wesley-two-silver-spoons-and-thousands-of-souls>
 Quotes from *Mission Frontiers*, Sept./Oct. 1994, nos. 9–10, pp. 23–24
<http://www.missionfrontiers.org/issue/article/what-wesley-practiced-and-preached-about-money>

³ <http://www.sermonsearch.com/sermon-illustrations/2666/john-wesleys-budget/>

⁴ John Piper. <http://www.desiringgod.org/blog/posts/happy-birthday-john-wesley-two-silver-spoons-and-thousands-of-souls>
 Quotes from *Mission Frontiers*, Sept./Oct. 1994, nos. 9–10, pp. 23–24
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- Jesus, in our teaching this morning, familiarizes – and admonishes us against – the dimension of greed that hoards resources in excess – (6) the building of bigger barns to store our treasures – at the expense of God and others, particularly the poor.
- When Wesley says *Save all you can* he does not mean to *put it in the bank*.
 - To *build bigger barns*.
 - To *relax, eat, drink, and be merry*.
 - Wesley means to *limit our spending*.
 - Saving is about being in solidarity with the poor.
 - Saving is about reducing our consumption.
 - Saving is not about wasting.
 - Wesley shared this story of teaching at Oxford, when a young maid came to his dorm on a cold winter day: he said to her, "You seem half-starved. Have you nothing to cover you but that thin linen gown?" She said, "Sir, this is all I have!" [Wesley recalled] I put my hand in my pocket; but found I had scarce any money left, having just paid away what I had. It immediately struck me, "Will God 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! ...Everything about thee which cost more than Christian duty required thee to lay out is the blood of the poor!"⁵
 - In further conviction of Jesus' words that "one's life does not consist in the abundance of possessions," Wesley preached, "Every shilling which you save from your own apparel, you may expend in clothing the naked, and relieving the various necessities of the poor, whom ye "have always with you." Therefore, every shilling which you needlessly spend on your apparel is, in effect, stolen from God and the poor! And how many precious opportunities of doing good have you defrauded yourself of! How often have you disabled yourself from doing good by purchasing what you did not want! For what end did you buy these ornaments To please God No; but to please your own fancy, or to gain the admiration and applause of those that were no wiser than yourself. How much good might you have done with that money!"⁶
- Our direction *to save* is not for our own benefit.
 - Our saving is not for our security.
 - Our (7) saving is so that we can **share**.
 - We save so that we can live in solidarity with those who have been blessed with less.
 - We save so that God can reduce the grip that our possessions, and our desires, have on our lives.
 - We save so that we can share in God's co-creating of a new world.

Why South Shore Is Important To Me Video 2

⁵ John Wesley, "On Dress"

<http://wesley.nnu.edu/john-wesley/the-sermons-of-john-wesley-1872-edition/sermon-88-on-dress/>

⁶ John Wesley, "On Dress"

<http://wesley.nnu.edu/john-wesley/the-sermons-of-john-wesley-1872-edition/sermon-88-on-dress/>

1

2

3 – 10/10/80

4 – (appearing on the slide successively) 10% to God

10% to savings

80% to fund our living

5

6

7 – Our Saving is so we can share.