

“Save All You Can”

October 18, 2015

Money Matter: Earn. Save. Give. – Stewardship series

Watch “Don’t Buy Stuff You Can’t Afford” from SNL, 2/2006

This *Saturday Night Live* skit aired almost 10 years ago, but it’s still relevant. I laugh every time I see it, but there’s a deeper truth here. Debt, bills, credit cards - a reality that we live with every day. And then the question: “Where would you get this “saved money?”

It might sound funny when Steve Martin says it, but let’s be honest - saving is not popular. We’re encouraged and expected to live beyond our means. It’s different to go against our “culture of now.” It doesn’t seem right to wait for anything - let alone something we want. We’re not expected to be prudent - to look ahead and plan with good judgment and common sense. It’s assumed that we’re all struggling and trying to keep up.

Many are struggling with the high cost of living, it’s true, but how many of us are struggling with the cost of high living? We struggle with competing values - living in God’s Kingdom where God’s love is the center or the kingdom of the world where “more” is at the center. Are we going to want more than we can ever have or be grateful for whatever we can get? This is a very real struggle - a hard struggle - but one that Jesus calls us to face head-on.

We heard these words from Jesus when we focused on greed and generosity earlier this summer, but Jesus makes something very clear: you can’t take it with you. There are some who want to be buried with their stuff, but the end is the end. All the stuff in the world doesn’t do us any good when we think about eternal life.

SHOW “**When hoarders lay up treasures**” cartoon

That’s a tough lesson to hear and even tougher to live. Our real treasure isn’t in what we have or what we can get; our real treasure is in what we receive from God who is gracious and generous. Jesus reminds us that what we have ultimately belongs to God who created us, who gave us gifts to use to be able to gain all we can, and who calls us to be generous with all that we have as a reflection of God’s own generosity to us.

Our deepest need is for a connection with God our Creator and with one another as children of God. We need spiritual guidance around money and giving if we want to experience the abundant life that Jesus promises. It’s not having all we want, but wanting what we have and living gratefully.

Remember that John Wesley lived in England in the 1700's during a time when there were people with great wealth and people living in great poverty. His concern was for our spiritual lives - how to help faithful people manage their money in ways that were consistent with their faith in Jesus Christ. Earn all you can, save all you can, give all you can...all three are a part of a disciplined life.

Last week, I said that earn all you can isn't so much of a problem for us, but save and give seem to be more difficult. Wesley's rule to "save all you can" isn't an invitation for us to hoard what we have, but to use what we have responsibly and faithfully always remembering that it belongs to God.

With that said, it can be difficult to save in our current economy. Many of us are on fixed incomes, and it's hard to make sure that there's enough for all the basics. But we're called to consider how we can center all of our lives, including our finances, around our faith in Jesus Christ. How do we lay a foundation - not just financially, but also spiritually - by saving all we can?

It's important for us to remember that we are stewards of God's gifts. Another word for "steward" is "manager." I've talked about being a steward many times, but I was challenged by one writer's explanation of the difference between a debtor - someone who borrows money - and a steward. If I borrow money from you, I'm a debtor. I have the freedom to use what I've borrowed as I choose with the agreement that I'll pay it back.

A steward is different, though. A steward uses his or her resources in line with the desire of the one who gives those resources. As stewards of God's gifts, then we have the responsibility to use those gifts in line with Kingdom values - God's values of love, grace, mercy, justice, and peace.

Friends, we are not "self-made." What we have belongs to God, and our spending and saving habits matter. Whatever our income, we can spend wisely and invest carefully. You have a small orange card to take home as a reminder of how you might pay closer attention to how you spend and save.

Maybe you already keep a budget - many people do, but I'm amazed at how many people don't at all. And without attention to our income and expenses, it's difficult to save or give. If you have something that works for you, that's great. But I want to offer us a simple way of looking at and living into financial stewardship. **SHOW SLIDE of 10/10/80 plan**

Some call it the 10-10-80 Plan. We organize our finances so that 10% goes to God. For some, this means a major reorientation of our lives and how we think about money. To give 10% first might mean a huge change, but I'd encourage you to try it.

10% goes to saving for the future - both the expected and unexpected. The other 80% is for living with gratitude and joy in line with our faith in Jesus Christ.

I can witness to the power of tithing in my own life. It's a spiritual discipline that I've grown into over the years, and I believe that God is faithful no matter what. When I have given to God first, the rest falls into place.

Jesus is clear that our values show in how we live our lives and even after we pass away. I know one pastor and spouse who are planning to leave their estate in equal parts to their children and to the church. That's a powerful witness of faith. Our savings can carry on our faith and be a powerful witness to God's grace. We don't save to get rich, but as a way to serve God. I thought of William White's words about Jesus' words: "Serving God is a two-handed call." We can't serve God while we're hanging on to what we have.

I've been blessed by other people's faithful stewardship and wise investments. When I felt called to go to seminary, I never knew it until later, but my parents were concerned about how my seminary education would be financed. My sisters and I had made it through college without student loans, but this was another story. Seminary was private and expensive.

I was invited to participate in a scholarship weekend and was awarded a fellowship that covered the majority of my seminary expenses. The family that provided that fellowship gave me an incredible gift, and I hope to pay it forward. I'm deeply grateful for their faith and trust in God and commitment to save in order that they might give generously. Their gift was an act of faith that changed my life, helped me to grow in my faith in Jesus Christ, and showed me God's love in a powerful way. It changed how I thought about giving and saving.

While our giving supports ministry in and through this church, the purpose in all of this is to grow in our relationship to God. Regardless of where you are in your giving, I'd encourage you to consider this idea to give, save, and live. See what happens. Take a step toward it. Make a commitment to give consistently.

When we gather next week, you're invited to bring your Faith Commitment for 2016. Take time this week to pray for God's wisdom and guidance as you make decisions around not only giving gifts of money, but also how you'll pray, be present in worship, serve others, and share your faith. These are important moments for all of us.

Earn all you can...save all you can...not to keep it all for yourself, but to be able to share it in line with God's Kingdom. May we seek God's wisdom and help to be faithful.

Thanks be to God. AMEN.