

Series: Living Well with Wealth

Series Theme: John Wesley's principles on money: 1) Earn all you can., 2) Save all you can., and 3) Give all you can.

Sermon #2: "Save All You Can"

Book: *Earn. Save. Give. Wesley's Simple Rules for Money* by James A. Harnish

Scripture: Proverbs 31:10-31

Theme: Saving is a way of getting prepared to live a life of generosity.

Text: Proverbs 13:11 "Riches gotten quickly will dwindle, but those who acquire them gradually become wealthy."

Sermon Blurb: Save has two meanings for Christians! One is that Jesus saves us from our sins, and saves us for a relationship with Him that lasts in eternity. The other is a money idea, that we save up our resources for needs and times that are coming. God blesses us so that we are equipped to live into our mission. This Sunday we'll be talking about how the discipline of saving money makes possible future ministry we can't yet see. This is the second of our messages on money: Earn, Save and Give.

Gathering Song

Welcome: Pastor David

Holy Communion - Open Communion

Worship Set: Sanctify

Worship prayer: Andrew

Kids to Kid's Church

Prayers for All Saints - Andrew

SPR Moment: Pastor Appreciation

Message: "Save All You Can" -Pastor David

PP#1: Living Well with Wealth

"Save All You Can"

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

-Proverbs 13:11

"Living Well with Wealth." Message two: "Save all you can." Proverbs 13:11, "Riches gotten quickly will dwindle, but those who acquire them gradually become wealthy."

PP#2: *Image of Wimpy at a diner, saying, "I'll gladly pay you Tuesday for a hamburger today."*

"I'll gladly pay you Tuesday for a hamburger today." Who always said this? Anyone remember? Wimpy, from the old Popeye the Sailor comic strip. Wimpy was a rather pathetic character, always trying to mooch a meal off of other people, because he never had money in his pocket. In the moment, he was always quite committed to start making changes with how he handled his money, and by Tuesday he believed he would have enough to pay back the meal.

But alas, when Tuesday came, Wimpy was nowhere to be found, and by Wednesday he was again trying to mooch another meal.

Wimpy can help us see more clearly some of the key issues you and I have with money. Now, none of you have tried to mooch a meal off me, but I think there is a little bit of Wimpy in us all.

PP#3: *Image of a person giving off a dollar sign shadow.*

Money is one of the more major parts of our lives. And Christians, like all people, wrestle with it every day. As the saying goes, money can't buy happiness, but it sure is nice! Money has become the exchange interface of most parts of our lives. Food, clothing, housing, employment, free time activities, nearly everything trades on the exchange of money. And because it is such a daily part of our lives, how we handle our money is actually an extension of who we are. It shows our values, our priorities, and objectively shows not just what we say, but what we believe enough to actually do.

This means money is exciting for Christians. It's a concrete way that we see God's blessing in our lives, and it is a way for us to live out our faith in a very practical way. Our money is an extension of who we are, and so handling our money is a way we can make direct connections between what we believe and what we do. It's a way we get to live out, and witness to, our faith. Pretty exciting, don't you think? This is for each of us!

PP#4: *Image for money as a tool, like a hammer made out of money.*

So, we Christians need to talk about money. And that's why we're doing this series. We want to leverage our money in the best way possible, so that we receive God's intended blessings and make possible all of God's intentions for how we can be part of God's blessing in our world.

PP#5: *Image of John Wesley and his three rules on money.*

We're going back to the simple genius of John Wesley, the founder of Methodism. He summarized the Bible's teaching on money—and there is a lot of it!—in fact, money is the second most thing Jesus talked about, after God's love—Wesley summarized it into three simple rules for Christians to live by: Earn all you can. Save all you can. Give all you can.

Now, remember, these rules are for Christians. That means they stand within the context of our Christian lives. So, earn all you can means only in legal ways, and not letting your work become an unhealthy part of your life. And all professions, if moral, are acceptable. All jobs are worthwhile. Save all you can does not mean hoarding or piling up riches for our own sense of security. Giving all you can does not mean using it to control things, or furthering our personal agendas.

PP#6: Living Well with Wealth

1. The goal of our financial life is *generosity*

Last week we started with earning all you can. This speaks to the Wimpy in us all. If Wimpy spent as much effort on working as he did in mooching, he would eat hamburgers every day. God made us to work, as we are able. Now remember: the goal of our financial life as Jesus followers is generosity. We regularly ask God to make us generous. And one of the ways we release generosity in our lives is by earning all we can.

PP#7: Living Well with Wealth

1. The goal of our financial life is *generosity*
2. Make Jesus the Lord of our money

The radical shift that Christians make when it comes to money is that we don't see our money as ours. We make Jesus the Lord of our lives, and since money is an extension of who we are, then we choose to make Jesus the Lord of our money. That has some pretty radical consequences.

PP#8: Living Well with Wealth

1. The goal of our financial life is *generosity*
2. Make Jesus the Lord of our money
3. We are stewards, not owners

For starters, that means we are not *owners* of our money. We have none when we enter life. We take none of it when we are done with life. During our time on earth, we are stewards of God's money that God lets us play with for a time.

PP#9: Living Well with Wealth

1. The goal of our financial life is *generosity*
2. Make Jesus the Lord of our money
3. We are stewards, not owners
4. We have enough

It also means that since our money is a gift from God, we believe it is sufficient. We have enough. Our attitude is not one of scarcity, but of sufficiency. We don't need more in order to be generous. We need to be generous with what we have. Now, there are some who do not have enough. God's heart is with the poor. But, my friends, most of us aren't in that category. Our problem is not poverty. Our problem is that we have a spending problem. We may want more, we may enjoy more, but we can do *very well* if we live within our means. That may mean eating leftovers rather than going out for a hamburger.

PP#10: Living Well with Wealth

1. The goal of our financial life is *generosity*
2. Make Jesus the Lord of our money
3. We are stewards, not owners
4. We have enough
5. We need more wisdom, not more money.

And so that is the other core prayer we pray around money. Rather than praying for more money, we need to pray for *more wisdom* to handle the money we have. Wisdom and self-discipline. Our prayers for generosity are flanked by prayers for wisdom and self-discipline. We need to become better at managing well whatever we have, rather than yearning to have more.

PP#11: "Money promises what only God can provide: happiness, security, and significance." - Anonymous

Besides, more money, for those of us above the poverty line, actually won't make us any more happy, no matter how much we think it might.

PP#12: Living Well with Wealth

1. The goal of our financial life is *generosity*
2. Make Jesus the Lord of our money
3. We are stewards, not owners
4. We have enough
5. We need more wisdom, not more money.

What a very different foundation for money! Christians live very differently than the rest of the world, don't we? Generosity is our ultimate *goal*. We begin by making Jesus the Lord of our money. It's not ours, we just manage it for a time. We have enough, but what we need more of is *wisdom*. Kept in this frame, money becomes a great blessing from God.

OK, with this radically different, biblical foundation on money, we're ready to take up the second biblical rule Wesley taught.

PP#13: Living Well with Wealth

1. Earn all you can
2. Save all you can

As we earn, as much as it is up to us, all we appropriately and healthily can, we also *save all we can*. Here again, Christians live radically differently.

Our culture is a spending culture. It lives by the rule, "spend all you can." We even hear how it is good for America's economy to spend! I love America, so I need to go shopping!

And Americans are becoming more and more patriotic! Our spending is increasing. And we're doing it by saving less. A recent study by the US Federal Reserve showed that 63% of American adults have no way of paying for an \$500 unforeseen car repair or a \$1,000 unplanned medical bill. When asked how they would probably pay for such a bill, 30% said they would decrease spending, like eating out, or skipping premium coffees, or cancel their cable, even though it would take months to cover the expense that way. Another 30% said they would borrow from family or friends. I'll gladly pay you Tuesday for a car repair today! Another 30% said they would simply put it on a credit card. Fact: 6 out of 10 people have experienced an unforeseen expense of this size within the last 12 months. Yet only 3 out of 10 are prepared for one in the next 12 months. One more statistic: 3 out of 4 American adults could not pay their next housing payment if for some reason they did not get their next paycheck.

[Source: <http://www.marketwatch.com/story/most-americans-are-one-paycheck-away-from-the-street-2016-01-06>]

Bottom line, we're not saving enough. I lied. One more statistic: In December of 2012, not long after the Great Recession, Americans were saving an average of 11% of their disposable income. Now? Our disposable income has increased, but Americans are saving only 5.5% of it! That's *half*! Patriotism is soaring!

PP#14: Save all you can: Why?

- Being prepared
- Avoid becoming a burden
- Peace of mind
- Provides options
- Have resources to share

OK, so why should we save? Saving is a biblical principle. Saving helps Christians follow Jesus. And, there are the practical reasons. It is a way of being prepared for what will happen. There's an unforeseen major expense coming in the next 12 months for 60% of us. Being prepared for it allows us to keep our lives stable—our homes stable—for our kids and those who depend on us. It keeps us from becoming a burden on others, when we can help it, freeing up their help to bless others. It gives us peace of mind knowing that even if unforeseen things come, they won't derail us. Most financial managers say we should maintain a month's income for unforeseen emergencies. We need to keep in our pocket, enough for whatever hamburger we may need to buy.

Another very important reason to have savings is to keep us from becoming trapped. If our job began to call upon us to do things against our principles, we need the ability as Christians to be able to walk away. If God decides to call us to move, or change careers, we need the financial resource in hand in order to obey, and not stay forced to keep working where we are. Living so dependently on our next paycheck closes off our options for God to use us in unforeseen ways. We need to live ready, poised, for whatever God could call us to do. Saving keeps our options open. Most financial managers say we should have saved up about five months of salary for job changes.

And most importantly, saving equips us with resources to share. When God lays on our hearts to give generously to some need or concern, we have the funds to do it. It's not biblical to put what we want to give on a credit card! God gives us much so we can give much. God is generous, and so we, who are made in His image, are made to be generous! We need to keep in our pockets enough to buy someone else a hamburger!

PP#15: Save all you can: How?

Earn all you can

Spend less

Put money away—*really* away!

Make a plan, and stick to it

Well, we may agree that saving is a good thing, but most of us don't do it well. So how can we do better here? For starters, Wesley's rules work together. We need to earn all we can! That provides the ability to save, after all. But perhaps more importantly for us, we need to spend less. We need to be content with not having what we want when we want it. We may need to come to a new understanding of what it looks like to live on less. Most people find themselves spending all their eating out money for the month within the first half of the month. We need to change our habits. Reduce your fancy coffees to half as often. Use your data when you have Wifi. Keep your car for two more years. Now, you can motivate yourself to do this by reminding yourself that your reward is that you are making yourself able to give money away. As you drive by the coffee shop, tell yourself that you just bought a textbook for a student in Africa. As you pack your lunch in the morning, remind yourself that you are buying a hamburger for a kid in the Philippines. But be warned, that can become addicting. But more about that next week.

Put money away, and I mean really away! Putting it aside and then getting it out the moment something goes on sale, isn't putting it away. That's just swapping what you are spending it on.

Saving won't happen by itself. It will only happen with a plan. Create a budget. No, I'm serious, create a budget! The most simple biblical budget might be the 10-10-80 budget. Whatever your disposable income is, tithe 10% to God's work. Save 10%, putting it *really* away. And then live on 80%. 80% is your means, and it is sufficient. Don't buy it until you got the cash in hand. It can be that easy.

PP#16: Save all you can: Like who?

OK, time to look at the Bible. What does it look like to save all you can? Remember, we need more wisdom? Well, the book of Proverbs is all about wisdom. It's living in a way that sets you up for success. Not that it will guarantee avoiding problems. But it's living in a way that gives you the best equipping for whatever may come.

Solomon ends his Proverbs with an example. He describes a virtuous woman, the woman of wisdom, as a godly example. Let's take a look at that description and see what the biblical principles of money can look like.

PP#17: Proverbs 31 (CEB)

- 10 A competent wife, how does one find her? Her value is far above pearls.
- 11 Her husband entrusts his heart to her, and with her he will have all he needs.
- 12 She brings him good and not trouble all the days of her life.

Proverbs 31, starting at verse 10. "A competent wife, how does one find her? Her value is far above pearls. Her husband entrusts his heart to her, and with her he will have all he needs. She brings him good and not trouble all the days of her life." She is a blessing to those closest to her.

PP#18: Proverbs 31 (CEB)

- 13 She seeks out wool and flax; she works joyfully with her hands.
- 14 She is like a fleet of merchant ships, bringing food from a distance.
- 15 She gets up while it is still night, providing food for her household, even some for her female servants.
- 16 She surveys a field and acquires it; from her own resources, she plants a vineyard.
- 17 She works energetically; her arms are powerful.
- 18 She realizes that her trading is successful; she doesn't put out her lamp at night.
- 19 She puts her hands to the spindle; her palms grasp the whorl.

Verse 13. "She seeks out wool and flax; she works joyfully with her hands. She is like a fleet of merchant ships, bringing food from a distance. She gets up while it is still night, providing food for her household, even some for her female servants. She surveys a field and acquires it; from her own resources, she plants a vineyard. She works energetically; her arms are powerful. She realizes that her trading is successful; she doesn't put out her lamp at night. She puts her hands to the spindle; her palms grasp the whorl." She earns all she can.

PP#19: Proverbs 31 (CEB)

- 20 She reaches out to the needy; she stretches out her hands to the poor.

Verse 20. "She reaches out to the needy; she stretches out her hands to the poor." She gives all she can. She has means with which to help, to give, to bless.

PP#20: Proverbs 31 (CEB)

- 21 She doesn't fear for her household when it snows, they are all dressed in warm clothes.

Verse 21. "She doesn't fear for her household when it snows, because they are all dressed in warm clothes." She is prepared. She has worked ahead and has resources ready. She has savings available.

PP#21: Proverbs 31 (CEB)

- 22 She makes bedspreads for herself; fine linen and purple are her clothing.
- 23 Her husband is known in the city gates when he sits with the elders of the land.
- 24 She makes garments and sells them; she supplies sashes to traders.
- 25 Strength and honor are her clothing; she is confident about the future.

Verse 22. “She makes bedspreads for herself; fine linen and purple are her clothing.” She enjoys material blessings, too. She also has that reward. Verse 23, “Her husband is known in the city gates when he sits with the elders of the land.” She helps her spouse look good! Verse 24, “She makes garments and sells them; she supplies sashes to traders. Strength and honor are her clothing; she is confident about the future.” She has saved up resources. She is well positioned for whatever the future may bring. She has saved all she can.

PP#22: Proverbs 31 (CEB)

- 26 Her mouth is full of wisdom; kindly teaching is on her tongue.
- 27 She is vigilant over the activities of her household; she doesn’t eat the food of laziness.
- 28 Her children bless her; her husband praises her:
 - 29 “Many women act competently, but you surpass them all!”
- 30 Charm is deceptive and beauty fleeting, but a woman who fears the Lord is to be praised.
- 31 Let her share in the results of her work; let her deeds praise her in the city gates.

And she enjoys a reputation of wisdom, respect, and esteem. Verse 26, “Her mouth is full of wisdom; kindly teaching is on her tongue. She is vigilant over the activities of her household; she doesn’t eat the food of laziness. Her children bless her; her husband praises her: ‘Many women act competently, but you surpass them all!’ Charm is deceptive and beauty fleeting, but a woman who fears the Lord is to be praised. Let her share in the results of her work; let her deeds praise her in the city gates.”

Her honor is known to God and people. Her deeds, how she earns all she can, how she saves all she can, and how she gives all she can, her deeds praise her! Proverbs 31 person: Not Wimpy!

PP#23: Stewardship Moment: Teresa Gruber

OK, time to take some steps towards becoming more like this woman. I’m going to ask Teresa Gruber to come up and share some of her insights for what it can look like for us to get prepared to develop a life of generosity. Teresa is our church’s Resource Team leader, and she is helping us launch our church’s stewardship campaign today. I’ll spoil her surprise. It’s about us all living generously! Teresa?

Stewardship Moment: Teresa Gruber

Communion Song: Andrew [Kids come back into the sanctuary, bringing the bread.]

Holy Communion

We bring our resources...kids bring bread

We are sustained by what God gives us. Consider how rich we are!

Words of institution: Jesus gave! God is a giving God.

Stewardship box.

Prayer time.

Receiving the elements.

Closing Song

Benediction: Pastor David

Prayer time for Bob R.

Next week: Give!

Next week: Church Conference