

PASTORAL PRAYER

Gracious Loving God, creator and nurturer of all, today is a day we remember. We remember our loved ones who are with us and our loved ones who are away, those residing elsewhere and those who have departed from this world. We miss holding them, speaking with them, hearing their voices. We know they rest in your loving care, but we miss their presence. Help us, God, to find the space for new life, to honor our lost ones with mourning but with also a new respect for the life you have given for us now. We ask to be of the best of service to you, this community, and our neighbors near and far until you call us home to be with you. Hear the names on our hearts, the thoughts of them we cherish, and the burdens of our hearts as we seek a worshipful attitude today, Gracious God.

Holy God, our calling around our resources continues with how we faithfully save all we can. Stewardship is a hard task, for it forces us to utilize our resources in ways that aren't self-satisfying, contrary to the urging messages we tend to hear all the time. Help us to understand the difference between saving and hoarding, the difference between holding on for ourselves and for saving so that we may sow and reap well, utilizing our habits and our resources for your glory, gracious God. We pray all these things in the name of the Lord of all goodness and stewardship, Jesus the Christ, who taught us to pray as one...

SERMON

When I was young, say about 6 or 7, my father, the banker, introduced me to a new level of responsibility. He got me my own shiny new savings account. He showed me the best way in how to use this and helped me do that...against the wishes of a bright-eyed and eager child seeing all those things he wanted. Whenever I got money for my birthday or Christmas, he would take it and put it in my savings account. Sounds well and good, but I

was a kid. I had a lot of wants. I was annoyed that my money would be taken away from me. My parents said the money I saved I would be useful down the road; I could better use my money for things that I really wanted. And they were right. Looking back, that savings account taught me the importance of saving, for there were many things that I needed that money for later. It helped me go with my high school music colleagues to Europe. I was able to be more faithful to myself and to others because I saved money, not spending it on the latest toy. It took strength on my part and a little swallowing of my pride. This was one time that my parents definitely knew what was best, and I'm grateful to them for it. It was a great time for me to start learning how to "save all I can."

Last week, we charted the course of stewardship with John Wesley. His sermon, "The Use of Money," set out three principles of faithful stewardship: "Gain All You Can, Save All You Can, and Give All You Can" in order that we might best glorify God. The message then is the same as today. The first part, "Gain All You Can," is not about being selfish, no matter how it sounds; it is the calling to utilize our God-given ability to work to earn, but never at the expense of our and others' wellbeing. The second part can sound just as selfish. "Save all you can." He isn't talking about eternal salvation here or a grand vision of evangelism. That's not the tone of the conversation: we're talking about our money and things. In the same way, it sounds obvious what his message could be. Hoard, keep. Don't spend. Only buy on discount or don't buy at all. But this isn't about accumulating treasures. As we said last week, the one who dies with the most toys...still dies. Just like the first part, "Save All You Can" has nuance. It ultimately focuses on glorifying our Creator. Let us learn how we can "save all we can" in scripture, Wesley's sermon, and today's world.

We return to our scripture lessons to find new wisdom for this week. Scripture doesn't speak to the wisdom of saving so much, but we can still discern a good theological course from the Apostle Paul's words. What we understand is the wisdom of cultivating good habits. Our passage from 2 Corinthians speaks of good stewardship, and while not directly speaking toward saving, the wisdom still applies: "The one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully." You reap what you sow. If you sow a life of saving, you will reap the rewards of saving. If you sow a life of spending, you will reap the rewards of that spending. One of these is long term; the other is much more short term. The second part of the scripture has more wisdom as well: "Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver." We could easily substitute the word "save" in place of "give" here just as readily, and the wisdom sticks. Scripture has a viewpoint on our habits: we find the rewards of what we invest in, and we must be committed to those principles as much as possible, not under duress but with joyfulness. And now we must see how these fruits shape up with Wesley's viewpoint and our messed-up but blessed world.

There's a phrase that describes how we deal with a lot of problems in today's age, and I'm sure you've heard it: retail therapy. We solve our bad feelings through purchasing new items. Life is not going well; this day has been a pain, and I need to escape. So where's the great escape? The mall. The stores on the Internet. Using that credit card to the max. I confess that I've fallen into the trap of "Retail Therapy" myself. You find that thing that makes you feel good right now, and you just buy it; forget budgets and savings. It's all about right now. You get the "buying high," it lasts for a while, then you're right back where you started. Retail Therapy is a simple "feel good" approach that doesn't really solve

anything. It's a nice distraction, but the next day, you find that your bank account is emptier, what you got isn't as satisfying as it was, and the problems you were avoiding remain unresolved. Like candy, it's satisfying for a moment but leads to pain later.

I think one of the first things we hear in this message is that of getting a good deal. Man, I love getting a good deal, to get that 20 or 25% off deal makes a purchase work out so well. But we live in a world that abuses the principle too much or ignores it altogether. The sale can become the point when it should not. We can easily go to extremes, especially in the season we enter into. Christmas easily shifts from the wonderment of God becoming a human being to getting more stuff. I've heard of lines hundreds of people long to get into the Wal-Mart or Best Buy on Thanksgiving or Black Friday so they can catch that super, once-in-a-lifetime deal. Once those doors open, every year, guaranteed, there is the story of someone somewhere who dies from the injuries of a stampede. It sickens me that it doesn't sicken us more. We, in today's world, value saving that five, ten, one-hundred dollars more than another human being's life. "Black Friday" can easily become the path to idolatry, as we lift up "saving all we can" to a disturbing extreme. "Save all you can" is the means to an end, not an end in itself. And this means to an end has wide reaching implications.

When we shift to "saving all we can," Wesley's sermon delivers a clear message regarding this means to an end: it's not about pleasing ourselves. It's not about saving for its own sake; it's about saving for the greater glory of God and the service of those around us. We can save toward something important down the road. That is good overall stewardship, but that's not the main point of his sermon. It's more about better use of our resources now. Wesley explains that the way to spend is to get only the things that we need. As he says, "Do not waste any part of so precious a talent merely in gratifying the

desire of the eye by superfluous or expensive apparel, or by needless ornaments. Waste no part of it in curiously adorning your houses in superfluous or expensive furniture; in costly pictures, painting, gilding books; in elegant (rather than useful) gardens.” Spending for the sake of spending, for the sake of getting things that only please the eyes, feels good but leaves us wanting more, as opposed to when we buy something we really need. The more you find yourself getting extra stuff, the more your appetite will grow, he says. Do you need that extra pair of shoes that makes you look great? Do we need another set of china when the ones that we have do well? Do we need a new piece of furniture that will finally pull the room together? Or are these things distracting to our main purpose in life? Wesley says the latter; the accumulation of stuff becomes its own goal, and God is not in that goal.

Spending money is one unfaithful end of the spectrum. The other end is something newer to our age of plenty: hoarding, saving things just for the sake of saving. This was one lesson I had to learn, and it was a hard one. I was in the “I may as well just keep it” camp. You never knew when something could be of use later. All my receipts, little mementos, every piece of clothing, I wanted to keep it all because, well, why should I donate it when it could still be of use? Then I met this woman who changed it all for me. I think you know whom I’m talking about. My wife is the complete opposite of that mentality. It’s about keeping what you need and the things that truly have special meaning. If you haven’t worn that piece of clothing in a year, then it is time to give it to someone who can really use it. And I did. Some of it was necessary when we moved together, but I learned to separate what was truly of use and what was just accumulating dust. It is not faithful to keep things when they could be of use to another who needs what we consider “extra.”

Wesley's idea of "save all you can" applies here just as much in the reverse. Any extreme does not factor into our service. If we take saving to the extreme, then we separate ourselves from God just as much as we do when we keep spending. Stuff has become an end in itself, the keeping, the maintaining, the storage, and so forth. Does anyone really ever NEED to have an additional storage unit, except in certain circumstances? They become monuments to the never-ending search for stuff. If you need it, why does it need to be in an extra storage unit? It doesn't really make sense. Remember, as someone once put it, you cannot carry a U-Haul right behind a hearse. All of our stuff, like us, has a limited life span. Accumulating stuff for the sake of accumulating stuff has a way of taking our eyes off God, and when we do, we lose the meaning of it all.

This topic is, like almost everything else in Christianity, all about the faithful middle ground. If we spend just to spend, then we have lost the point of it all. If we hoard just to keep things, then we've lost the point too. There is a faithful middle space between spending and hoarding. God gives us the ability to attend to all of our needs and attend to some, but not all, of our wants. We spend to satisfy our needs, to take care of ourselves with what we need. When we focus on needs, we can address ours and address the other's. When our focused on wants, we think about ourselves, and God has no room to come in.

I won't lie, I struggle with this principle all the time. I love to buy new things, and I find a lot of affection in the giving and receiving of gifts...just so you all know, as my birthday is coming up. But in all seriousness, I hope you've noted how many times I've told you about my struggles because this is not an easy subject for me. I fail; I all too often focus on my wants and neglect my brother's and sister's needs. The wonderful thing is that every day is a new opportunity to grow, and we work this out together. My wife and I are

learning this lesson of “save all you can” as we grow together. The future is uncertain, and this principle reinforces that. We must be prepared for the uncertainty of life, for us and for others. Every month, we designate a certain amount we set aside as soon as we are paid. We have made this non-negotiable. It takes away from things we want, but it ultimately fills us with what we need. But let me state it again as clearly as possible: it’s “Save all you can,” not save all you want. We live in a world that is unequal and difficult. Some people have the ability to save a good amount each month, and that is a great thing to practice. Other people can barely get by with what they earn each month. Some people can barely pay the bills, buy decent groceries, or afford a place to stay. When we talk about how much we can save, they literally cannot save anything, because there’s nothing left over after the basic necessities...or even not enough to pay the necessities. That is where the final principle of Wesley’s stewardship comes in, “Give all you can,” and that principle brings the other two to completion. But let’s have only one sermon at a time...

“Save all you can.” It’s our second statement of stewardship. We reap what we sow. We are called to a spirit of saving, not unnecessarily spending. At the same time, it is a spirit not of hoarding but of faithfully keeping. Our lives should keep stuff in balance, and, at the same time, keep our bank accounts in balance. They work together. “Gain all you can” means the faithful accumulation of resources. “Save all you can” means the faithful use of resources. Both of these work together, not as ends in themselves, but to best further the third part: “Give all you can.” When we gain all we can and save all we can, we are in the best position we can be to give all we can. But I’ll save that last thought for next week. Thanks be to God for the wisdom to learn these wise habits, to manage the things we earn and the things we are given as best as we possibly can. Amen and Amen!