

“Are You a Good Steward of the Manifold Grace of God? 1 Peter 4:10-11 NRSV (and Galatians 6:7-10)

There once was a strongman at a circus sideshow who demonstrated his power before large audiences every night. Toward the end of one performance, he squeezed the juice from a lemon between his hands. He said to the onlookers, “I will offer \$200 to anyone here who can squeeze another drop from this lemon.” A thin older lady hobbled up the stage. She picked up the lemon and clamped it between her two frail, boney hands. She squeezed. And out came another teaspoon of lemon juice. The strongman was amazed. He paid the woman \$200 but privately asked her, “What is the secret of your strength?” “Practice,” the woman answered. “I have been treasurer of my church for forty-two years!”

Today, the theme of our service is stewardship. As you know, every year most all congregations devote time to reflect on how faithful we are in showing our devotion to God by how well we return God’s tithe in supporting the work of the church. Of course, on a practical level, it is essential that the leaders of the church have confidence that the resources will be there to fund our ongoing ministries. But, on a spiritual level, we are challenged to worship God, not simply with our words, but to “put our money where our mouth is...” – to invest in the faith we proclaim.

Last Sunday, you heard a wonderful report by Diann Flanigan and Alan Shepper, the outgoing and incoming Chairs of our Finance Committee, thanking you for the outstanding ways you stepped up your giving last year, just before the pandemic hit. Your generous giving has made it possible for us to make it through 2020 in a much stronger position than we would have, without your faithfulness. Thank you all so much!

2021 is here, and we are gradually easing back to “normalcy.” However, the pandemic still rages and not enough folks have yet been able to receive the vaccinations that are promised, which means we likely will not have full worship attendance in-person for some time yet. The leaders of our church have worked hard to hold the line on spending, approving a budget total that is within a few hundred dollars of the 2020 budget. But, because cases of COVID-19 continue to rise, 2021 still promises to be a challenge. As a congregation, we will continue to need your strong ongoing support.

Today is my annual Stewardship Sermon, and usually, I focus on our use of money as it relates to the church and it’s need for funding – and of course, that is still the case. But, this year, I’d like to focus on our own personal priorities in the use of money. When we consider the wealth God has blessed us with, how do we determine how that money should be allocated?

Not surprisingly, the Bible has lots to say about that. But so did the founder of our Methodist movement. John Wesley based his views on money on what Scripture says, of course. But, Wesley was a practical man, who was gifted in summarizing Biblical truths in ways that were easy for simple folks like me to understand.

Recently, I came across an article on-line – a website called virtueonline.org, entitled, [John Wesley on Money](#). It was written by Ted Schroder, who at that time served as the pastor of Amelia Plantation Chapel, Amelia Island, Florida. Rev. Schroder drew much of the material in his article from a book by Charles Edward White. I’m mentioning all this in order to give proper credit, acknowledging that much

of the content of what I'm about to share is not my own. But it is content that is so helpful, I want you to hear it:

As I alluded to a moment ago, John Wesley, the founder of Methodism, preached a wealth of words about money. Throughout his life, Wesley made enormous sums from the sale of his writings. In an age when a single man could live comfortably on 60 pounds a year, his annual income reached 2,800 pounds. But as a child, Wesley had known grinding poverty. Samuel Wesley, his father, was the Anglican rector in one of England's lowest paying parishes, and he had nine children to feed and clothe. John rarely saw his father out of debt, and he once saw him marched off to debtor's prison.

As a young man, John's position as a fellow (professor) at Lincoln College in Oxford University paid him well. He noticed that one of his chambermaids had only a thin linen gown to wear for protection against the cold in winter. He wanted to help but found that he had little to give her after he had paid his own expenses. He felt that the Lord was not pleased with how he had spent his money.

So, beginning in 1731 he began to limit his expenses so he would have more money to give away. Even as his annual income rose dramatically, Wesley lived off the same amount every year, so that eventually, he was giving away 75 percent.

He was afraid of laying up treasures on earth, so the money went out in charity as quickly as it came in income. He believed that with increasing income, the Christian's standard of giving should increase, NOT his standard of living.

In 1776, the English tax commissioners inspected Wesley's tax return and wrote back, "We cannot doubt but you have silver plate for which you have hitherto neglected to make entry." They assumed that a man of his prominence certainly had silver dinnerware in his house, and they wanted him to pay the proper tax on it. Wesley wrote back, "I have two silver spoons at London and two at Bristol. This is all the plate I have at present, and I shall not buy any more while so many round me want bread."

He was attempting to follow Jesus in his own way, - the same Jesus who said, "Foxes have holes and birds of the air have nests, but the Son of Man has no place to lay his head." (Matthew 8:20) We have food, clothes, beds, and dwellings in abundance. Can we be less generous in our giving?

As I said, Wesley had a lot to say about money. Probably the most famous saying of Wesley relating to wealth is from his sermon entitled, The Use of Money – "Having, first, gained all you can, and, secondly saved all you can, then give all you can." (Or, stated even more simply, "Earn all you can, Save all you can, give all you can.") That rule of thumb is great advice, and easy to remember.

But in another place, Wesley gave us as his followers five other plain and simple biblical guidelines for the right use of money. What did Wesley say should be our first priority?

1. First, Take care of your family.

In First Timothy 5:8 we read, "If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever." Wesley insisted that the believer's first obligation is to make sure that his or her family has the necessities of life: food to eat, and clean clothes to put on, as well as a place to live. The believer must also ensure that the family has enough to live on if something were to happen to the breadwinner. Therefore, pension and insurance payments would be included in things that are needful.

For Wesley, taking care of our family is even a higher priority than taking care of God's Church – after all, God created the family before he created the Church. If every person provided for the physical, emotional and financial needs of their own family, most of the troubles of our world would be resolved.

If Wesley were here among us this morning, he might ask us this: Have you attended adequately to the physical, emotional, and financial needs of your family?

The second piece of advice Father Wesley gives us echoes the words of scripture:

2. Be content with the basics in life.

Yes, Christians are to provide for their families – but how should we decide how much to spend on ourselves and our families? Where should we draw the line? Wesley answers by quoting Paul's words to Timothy (1 Tim. 6:6-8) - "There is great gain in godliness combined with contentment; for we brought nothing into the world, so that we can take nothing out of it; but if we have food and clothing, we will be content with these."

Then Wesley adds, "Whatever is above the plain necessities, or at most convenience of life, is, in the sense of the Apostle, riches. Whoever has sufficient food to eat, and raiment to put on, with a place to lay his head, and something over, is rich."

Of course, Wesley, like St. Paul, also owned books, which he regarded as necessary tools of his trade. He also owned a horse, which served as his means of transportation. So materials and resources needed to earn our living, Wesley considered to be a "basic" of life. What is for one person a necessity, is for the other, a luxury.

As you look at your possessions (or things you are considering spending money on), divide them into three categories: the basics, conveniences, or luxuries. Then adjust your life accordingly.

If we are still perplexed about what is appropriate for us to spend money on, Wesley suggests we pray this prayer before making any purchase:

"Lord, Thou seest I am going to expend this sum on that food, apparel, or furniture. And Thou knowest I act therein with a single eye, as a steward of Thy goods, expending this portion of them thus, in pursuance of the design thou hadst in entrusting me with them. Thou knowest I do this in obedience to Thy Word, as Thou commandest, and because Thou commandest it. Let this, I beseech Thee, be an holy sacrifice, acceptable through Jesus Christ! And give me a witness in myself, that for this labor of love I shall have recompense when Thou rewardest every man according to his works."

Wesley was confident any believer who has a clear conscience after praying this prayer will be using money wisely.

So, we are to provide for our own families, then be content with the basics of life. Next Wesley calls on us to

3. Live honorably in the way we handle money.

Wesley again would cite the Apostle Paul, this time, the Letter to the Romans: "Repay no one evil for evil, but give thought to do what is honorable in the sight of all." (Romans 12:17)

It is often mentioned in Stewardship Sermons that Jesus had more to say about money than he said about love. This is not to say Jesus thought money was more important than love – not at all! It illustrates the power of money for good or evil. The ways we use money reveals our character and the values we hold. Jesus told several parables and made many statements that demonstrate that truth.

As believers, we are to show our love and our integrity by how we use money as we deal with others. This includes dealing honorably with all people, even those who do not deal honorably with us. Let money be an instrument of your love. The fourth word of advice Wesley gives us is to

4. Avoid Debt.

This point of Wesley could come straight out of a Suze Orman or Dave Ramsey Financial Seminar! As Paul wrote, again in Romans (13:8) – “Let no debt remain outstanding.” Or in the words of the complete verse in a different translation, “Owe no one anything, except to love each other, for the one who loves another has fulfilled the law.”

Wesley says that the next claim on a Christian's money belongs to the creditors. Just as many financial experts advise today, Wesley challenged his followers to avoid debt.

As I already mentioned, Wesley's father spent some time in a debtor's prison. Wesley was very aware of how borrowing money at interest can become a slippery slope that can bring disaster to individuals and families. If we provide for our families, be content with the basics of life, and deal honorably with all people, we should be able to avoid living with the burden of debt.

Of course, Wesley also recognized that those who are in business for themselves need to have adequate tools, stock, or capital for the carrying out of that business. But even there, we need to use caution in the ways we use credit – making sure we have a solid plan to pay back the debt in a timely fashion. So – Avoid Debt!

Finally, once we have put in place these four principles, we will discover that we are able to

5. Give Generously to Others.

In Galatians (6:10), Paul writes, "As we have opportunity, let us do good to all people, especially those who belong to the family of believers."

After the Christian has provided for the family, the creditors, and the business, the next obligation is to use any money that is left to meet the needs of others. Wesley says that God gives his children money so that their reasonable needs will be met, and then he expects them to return the rest to him by giving it away.

As I mentioned earlier, Wesley lived by these rules. He prospered and, because of profits from his writings, his income grew tremendously – and as it did, he never spent more on himself than was needed. In the latter years of his life, he was giving the vast majority of his income to charitable causes.

In 1744, Wesley had written, “When I die, if I leave behind 10 pounds, you and all mankind may bear witness against me, that I have lived and died a thief and a robber.” When he died in 1791, the only money mentioned in his will were the miscellaneous coins to be found in his pockets and dresser drawers.

In his sermon, entitled, The Good Steward, Wesley imagined that one of the questions God will ask us as we stand before him in judgment will be:

"Wast thou accordingly a general benefactor to mankind: feeding the hungry, clothing the naked, assisting the stranger, relieving the afflicted, according to their various necessities? Wast thou an eye to the blind, and feet to the lame, a father to the fatherless, and a husband to the widow?"

How would you answer Wesley's question? According to our movement's founder, that is the measure of what it means to be a good steward of the wealth God has provided us.

So there you have it! Wesley's counsel to all of us as we struggle to be faithful in the ways we approach the issue of money. His five principles can be summarized as:

- Take care of your family.
- Be content with what you have.
- Always deal honorably with others.
- Avoid debt.
- Then, give generously.

If we were to all live this way, what a different world this would be!

It's just as our liturgist read from First Peter at the beginning of our service. Listen again:

"Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received. Whoever speaks must do so as one speaking the very words of God; whoever serves must do so with the strength that God supplies, so that God may be glorified in all things through Jesus Christ. To him belong the glory and the power forever and ever. Amen."

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And now, just a word about our Stewardship Campaign:

But first, let me tell you another joke: It seems there were two men, who were marooned on a deserted island. One man paced back and forth worried and scared while the other man sat back and was sunning himself. The first man said to the second man, "Aren't you afraid we are about to die." "No," said the second man, "I make \$10,000 a week and tithe faithfully to my church every Sunday. It's Stewardship Month at my church. My Pastor will find me."

Don't worry – I won't be hunting you down this week to twist your arm about your level of giving to the work of the Kingdom – that's God's job, not mine. As the Scriptures tell us in 2 Corinthians (9:7), "Each one must give as he(or she) has decided in their heart, not reluctantly or under compulsion, for God loves a cheerful giver."

That being said, it is very helpful to the leaders of your church to have an idea of what income we can expect in the year to come, especially as the uncertainty of the pandemic wears on. This week, if you are on our mailing list, you will be receiving a letter from our Stewardship Team, including your own personal "Estimate of Giving" card. We are asking that you complete the card, and either bring it with you to worship next Sunday, or return it to the church in the enclosed self-addressed envelope. Next Sunday, we will lay them on our altar as a symbol of our faithfulness.

May we all be “Good stewards of the manifold grace of God.... So that God may be glorified.” Amen.

Source used in this sermon:

<http://www.virtueonline.org/john-wesley-money> John Wesley on Money by Ted Schroder (2005) which also includes material from Charles Edward White: Four Lessons on Money From One of the World's Richest Preachers, Christian History, Volume VII, Number 3, Issue 19.)

<https://personalfinancebythebook.com/5-bible-verses-john-wesley-used-for-his-money-decisions/>