

Living the Easter Life: MONEY

Genesis 28:18-22

Jesus can be Lord over our finances.

A sermon preached by
Rev. Dr. William O. (Bud) Reeves
First United Methodist Church
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A couple of weeks ago, we had a bad line of thunderstorms move through the area. The Weather Service issued a tornado warning, and the sirens went off. We spent about an hour in the interior hallway of our house. It was a scary time, but thankfully the tornado passed over.

The next day I saw a reference on facebook to a “tornado box.” This family has a box containing all their important papers and valuable belongings that they can keep with them or carry with them into a tornado shelter in the event of that sort of natural disaster. My friend said they put together their tornado box after their house caught on fire a few years ago. So it is actually a “fire box” as well.

What would you carry out first if a tornado was approaching or your house caught on fire? Did you ever think about that? What are the most valuable things in your life?

That question intrigued a photographer named Foster Huntington a few years ago, and his friends seemed interested in discussing it. So he created a website and then published a book of items people would save first if their house were burning.

Some of those items included:

- One husband, one son, and three cats
- My baby daughter—everything else can be replaced
- Favorite earrings I wore to my wedding
- My grandfather's Bible
- iPhone
- Wallet
- Purse
- The film “The Princess Bride” on Blu-ray
- flip flops, a bikini and a skirt (because if my house burns down, I'm going to the beach)¹

What would you grab first if your house were burning? What are the most important things in your life? I think most of us would agree that the most important things are not things at all, and almost

anything can be replaced. Nevertheless, our possessions are valuable. Our stuff is important. The assets we have mean something.

Every day I think about money. I don't worry about it too much, but it occupies a good deal of my thoughts. How am I going to pay for lunch? Did that bill get paid? What are we going to spend money on? How are we going to invest? How can I manage my money well? Our finances are a very important part of our lives.

Jesus had a great deal to say about money. He probably talked more about money than anything else. Author Herb Miller points out that the Gospels record 43 different parables of Jesus. Twenty-seven of these stories, or 62%, have to do with money or possessions. One out of every ten verses in the Gospels talks about money. The encounters of Jesus with the rich young ruler and the poor widow in the Temple teach a financial lesson. The entire Bible has 500 verses on prayer, about 500 verses on faith, but over 2,000 having to do with money or wealth.² Money is a priority in human life.

John Wesley also had much to say about money. In his sermon "On the Use of Money," he gave three simple rules that continue to influence Methodist people today:

- Earn all you can.
- Save all you can.
- Give all you can.

Wesley lived a very simple and frugal lifestyle. He determined early in his ministry what it would take for him to live, and he never increased it. Whatever he made over that amount, and he eventually made quite a bit from the publishing of his sermons and tracts, he gave away to help some cause. He once said that if he were to die with more than ten pounds in his possession, his friends should consider him a robber.³

Frankly, I don't want to be *that* Wesleyan! As the Methodist followers of Wesley began to practice good discipleship and live Christian lives, they also began to prosper. Then wealth became a problem. Wesley was concerned late in his life that the wealth and

comfort of the Methodists would lead to the decline of the spirit of Methodism.

All of this is to say, if Jesus and John Wesley both considered money so important, we should pay attention to it as well. How we handle our finances is a crucial aspect of our faith. It's part of this Easter Life we are trying to live. If we want Jesus to be Lord of our lives, then Jesus needs to be Lord over our money as well.

What does that mean, for Jesus to be Lord of our finances?

First, we need to understand where money fits in the total scheme of life and faith. How we use our money is a spiritual matter. It's a big part of our discipleship. Everything we have is a gift from God. We may have earned the paycheck, but God gave us the circumstances, the intellect, the talent, and the opportunity to earn a living. Our Easter Life is a life of serving God who gave us life. Discipleship is walking the path of God every day, Monday to Saturday as well as Sunday. We are Christians at home and at the bank and at the store just as much as we are at church. God gives us instructions in Holy Scripture about how to use our money; our response should be obedience. Finally, it comes down to the observation of Jesus, *"No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth."*⁴

Do you want to serve God and let Jesus be Lord of your life? Then understand where money fits in, and keep it in proper perspective.

The second response to the life God has given us is to give back. We give our money in gratitude for all God has done for us. We give because we want to see positive things happen and lives be transformed. We give because we love our church. It's part of our discipleship: we give.

Americans are generous people. In 2015, we gave over \$373 billion dollars to charitable causes. About 71% of that was giving from individuals. That total was the sixth year in a row, ever since the last recession, that giving in America has grown. The largest recipient of

gifts has been and continues to be religious institutions, at 33%, most of that generated by people giving to their local church.⁵

The people of First United Methodist Church are generous givers. I am grateful for your giving. We are able to maintain a wonderful facility. We have ample staff. We support many programs and ministries and missions with our money. We have no debt. We are in great shape right now.

The concern I have is that about a third of our annual contributions come from our saints who are over 80 years old. That is one of the issues we are going to begin dealing with tonight at Finance and Administrative Board. We have to proactively address our financial future if we want to have a good one.

The Bible approaches giving in two ways. One is the tithe. In the Old Testament, people were required to give generally 10% of their produce or income to support the Temple. Jesus and Paul both seemed to support that tradition. But Paul also added the heart factor to giving. In 2 Corinthians 9, he wrote, *“Everyone should give whatever they have decided in their heart. They shouldn’t give with hesitation or because of pressure. God loves a cheerful giver.”*⁶ Giving is a response of faith, an act of love and devotion to God. It should feel good. If giving to God makes you grumpy, maybe you need to check your “Lord-o-meter” and see who your Lord really is.

Finally, making Jesus Lord over our finances involves planning. If we want to be good stewards or managers of what God has given us, we need to have a plan on how to use it.

This is a late-in-life learning for me. For years I was content to give my tithe, to be frugal, to live within my means, and to let the future take care of itself. Then Carey came into my life. As we began to date and get to know one another and make progress toward deeper commitment, she could see that I did not have a financial plan. So she asked me, “If we put our money together, are you willing to learn how to live with a budget?” I made some typical male response like, “Whatever you say, baby.” Then I found out that Carey had been

teaching a Christian financial planning curriculum for 15 years or so, and by using those principles, she had weathered the storm of her husband's death and made a comfortable life for herself and her daughter. I was impressed.

Her program is Dave Ramsey's Financial Peace University. She will probably teach it again next January. There are other studies out there that are also faith-based, and that's the foundation of Financial Peace. The progress we have made in just a little over a year has been amazing, and it has made me wish I had known about these principles when I was 30 instead of 60. I'd be much better off financially.

If you want to plan to make Jesus Lord over your finances, you need to answer three questions with a "Yes." Do you have a budget? Do you have a retirement plan? Do you have a will? If you do, good for you. If you don't, get to work.

Having a plan can make a ton of difference in your life, even when the unexpected happens or tragedy strikes. Several years ago I had some church members at Bryant named Randy and Darla Maness. Randy had an adult son in Nashville, TN, named Steven. Steven was married to Sandy. I met them when they came home to visit. In his mid-20's, Steven was diagnosed with brain cancer. We kept him on the prayer list through remission and reoccurrence, but finally Steven died, three days before his son Whitten was born. It was a sad story.

But then two years ago, I'm listening to Dave Ramsey's Financial Peace lectures, because that is now required learning on my part. And Dave starts talking about Steven Maness. Apparently Steve and Sandy had taken Financial Peace University and had followed the principles to get their finances all in order before Steve got sick. They had emergency funds in place; they were out of debt; they had a good health plan. And Steve had \$400,000 in term life insurance. He just showed up at Dave Ramsey's office in Nashville to thank him for teaching them the principles that would assure their future. Steven told Dave, "The doctors say I'm not going to make it, but Sandy's going to be OK because of you."

Dave Ramsey became close friends with Steve and Sandy Maness. He prayed with them and visited them. Because he told their story, an anonymous donor gave them a Caribbean cruise. And Dave was there with Steven's family when he passed. Telling the Maness' story, Dave Ramsey concluded, "The things we talk about around here, it's about life. Don't confuse financial planning with doing the right thing for your family. It's about life."⁷

This is all about life. That's why I'm talking to you today about money. It's not about money; it's about life. It's about faith and your family. It's about the future. It's about Living the Easter Life and making Jesus the Lord of everything. It's about building a house that will withstand the storms of time and tragedy.

Herb Miller tells a parable about a wealthy man, getting on in years, who call in a faithful employee who had been with him a long time. He gave this trusted employee some surprising instructions: "I'm going on a world tour. I'll be gone for a year. While I'm gone, I want you to build me a house. I have already purchased the lot. Here is a check that will cover the entire cost. I want you to take this money and build a nice house. Draw up the plans yourself, and do it extremely well. I'll see you when I get back."

The old man departed, and the employee went to work. With shrewd purchasing, he cut corners at several points in the construction process. He used inferior materials at every opportunity, especially in places where they could not be easily noticed. Finally, the house was completed. He had produced a beautiful-appearing shell which covered a shoddy piece of workmanship. He had lined his own bank account with the several thousand dollars he had saved by cutting corners. After all, the old man would never know the difference, and he would never miss the money. So what if the house was not well-constructed. The old man would not need it that long anyway!

The first day back from his trip, the old man wanted to see the house, so they went out to look at it. He said to the employee, "You

may have wondered why I wanted to build this house. After all, I already have a nice house.”

“Yes, I did,” the employee admitted.

“Well,” said the old man, beaming with pride, “You have been my faithful assistant for all these years, so I wanted to find a way to show you my appreciation. Here are the keys. The house is yours.”

What sort of house are you constructing for the Master? God has given us all the gifts we need, all the instructions we need, but also the responsibility to build a life for God. Because of the resurrection of Jesus, we know that ultimately we cannot fail. We will rise into heaven with him. But also because of the resurrection, we have the opportunity and the challenge to live the Easter life. To use our gifts, to hear the call, to organize our time, to love our families, to manage our money—to bring every aspect of our lives under the Lordship of Jesus Christ.

At the end, when we offer it all back to God, we will hear his voice saying to us, “*Well done, good and faithful servant. Enter into the joy of your Master!*”⁸ That’s what I want to hear—that’s what I live to hear—don’t you?

¹ Foster Huntington, *The Burning House* (It Books, 2012); Maria Popova, "The Burning House: What People Would Take if the House Was on Fire," Brain Pickings blog (7-19-12).

² Herb Miller, *Money Is Everything* (Nashville: Discipleship Resources, 1994), n.p.

³ Kenneth Carder, “John Wesley on Giving,” *The United Methodist Interpreter*, July/August 2016, 21-23.

⁴ Matthew 6:24.

⁵ *Giving USA 2016, the Annual Report on Philanthropy*.

<https://www.charitynavigator.org/index.cfm/bay/content.view/cpid/42>

⁶ 2 Corinthians 9:7 CEB.

⁷ Dave Ramsey, *Financial Peace University*, Lesson 6, “The Role of Insurance.”

⁸ Matthew 25:21.