

## *Simple Rules for Money stewardship sermon series*

### *“Earn All You Can”*

#### [Proverbs 10:4](#)

Just two Sundays ago, we finished the sermon series, “Revival.” For 6 weeks, we examined the life and ministry of John Wesley, the founder of the Methodist movement. But, there is one important Wesleyan teaching that we did not cover during the series. And that is stewardship. So, today, as we start our annual stewardship campaign, I would like to take us back to John Wesley and seek his guidance on the topic of money.

Despite the popular criticism that pastors always talk about money and they keep asking their church members to give more money, many pastors rather shy away from it. Actually, I have never heard a pastor say, “I love to talk about money in the pulpit.” Instead, I hear from many pastors how much they dread preaching during stewardship campaigns. Pastors know that by bringing up the subject of money and teaching people about giving even just for 3-4 Sundays a year, they can make their church members feel uncomfortable or guilty.

However, throughout his ministry, Jesus talked about money quite often. In fact, he talked about money more than any other subject except the Kingdom of God. About 25 percent of Jesus’ teaching in the Gospels relates to money and other resources God gave us. Jesus talked about money so much because what we do with our money reflects what we truly believe. As he famously said in the Gospel of Luke, “Where your treasure is, there will your heart be also.” (Luke 12:34)

Money was an important topic with John Wesley, too. Stewardship was a consistent theme of Wesley’s preaching throughout his ministry. He strongly believed that giving was an expression of all Christian believers’ love for God and neighbor. And, he preached and taught about giving financial resources as one of the major spiritual practices for Methodists.

Here is the list of his published sermons on the subject of money in chronological order: “*The Use of Money*” in 1744; “*The Good Steward*” in 1758; “*The Danger of Riches*” in 1780; “*On Riches*” in 1788; “*On the Causes of the Inefficacy of Christianity*” in 1789; and “*On the Danger of Increasing Riches*” in 1790, just a year before he died. He also published a pamphlet titled, “*Thoughts on the Present Scarcity of Provisions,*” in 1773.

While altogether there were only 7 official works on the topic, which is a very small number considering the large volume of Wesley’s preaching and writing, the subject of stewardship often appeared in his other sermons. And also, the chronology of his stewardship sermons suggests that he was consistently concerned about the use of money and possessions among the Methodists. In fact, in his older age, as the Methodist movement grew larger, Wesley became gravely concerned about the prosperity of Methodists.

Many people who initially joined the Methodist movement were from lower socio-economical ranks in society. Once they accepted Christ as their Lord, Wesley gave them three General Rules to live by. As

you might remember from your confirmation class or new member class, they were:

1. Do no harm; 2. Do good; 3. Stay in love with God.

Wesley gave them detailed instructions to follow on each of these 3 general rules.

As new Methodists faithfully lived by the General Rules Wesley practiced and taught, they saw positive changes in their lives. As they were better educated, they became more responsible and prosperous. Their work ethic, which was rooted in honesty, integrity, and trustworthiness, led to job promotions and a rise in social status. As a result, many Methodists became middle class citizens, and some even found themselves in the upper levels of society. Yet, in the midst of this change in socio-economic circumstances, Wesley feared that the growing prosperity of Methodists might cause them to drift away from their faith. So, he repeatedly warned them about the temptations brought on by wealth.

Our sermon series, *“Simple Rules for Money”* is based on Wesley’s sermon, “The Use of Money.” In his first published sermon on stewardship, Wesley laid out three simple rules for the Methodists to live by on all matters related to money: *Earn all you can; Save all you can; Give all you can.* Today and for the next two Sundays, we will examine these rules that continue to be excellent financial wisdom for modern day Christians, too. We begin with the first of the three: *“Earn All You Can.”*

This may seem like strange advice for Christians. To the ears of his hearers, Wesley’s first rule, *“Earn All You Can”* was quite a surprise because it contradicted the existing common assumption that money and wealth were evil. It is highly likely that the common perception of money at the time was that it was dirty, as “filthy lucre” appear 5 times in the New Testament. (1 Timothy 3:3, 8; Titus 1:7, 11; 1 Peter 5:2). But, in his sermon, “The Use of Money,” Wesley painted a much more positive image of money. Let me read a selection from the sermon. I’ve paraphrased some parts to modernize the expressions.

*The world is corrupt, but is gold or silver to blame? "The love of money," we know, "is the root of all evil;" but not the thing itself. The fault does not lie in the money, but in those who use it. Money can be used ill, and it can be used well: It can be applied fully to the best uses or the worst uses. It is of unspeakable service to all nations, in all the common affairs of life: It is a most critical instrument of transacting all manner of business, and (if we use it according to Christian wisdom) it can do all manner of good....*

*In the hands of a person who is filled with the Holy Spirit.... money is an excellent gift of God. In the hands of God’s children, it is food for the hungry, drink for the thirsty, raiment for the naked: It gives to the traveler and the stranger where to lay their head. With money, we may supply the needs of a husband to the widow, and of a father to the fatherless. With money, we maybe a defense for the oppressed, a means of health to the sick, of ease to those who are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lift up from the gates of death!*

As you see, Wesley did not see money as either good or bad. He knew it could become a blessing or a curse, depending on who had it and how it was used. That’s why he gave people instructions for the use of money.

Wesley's instruction to earn all you can sounds like a piece of secular wisdom. "Earn all you can" is the dominant message we hear every day in our consumer-oriented, success-driven culture: "the more, the better; the bigger, the better; and the faster, the better." But, there is a twist in Wesley's rule. He told the Methodists, earn all you can "without paying more for it than it is worth." And, he spelled it out specifically.

First, *earn all you can, but not at the expense of your life and health*. The words of wisdom about the virtue of working hard as described in today's scripture reading from Proverbs are true for us, too. But, the danger we face in working hard and diligently is the temptation to overwork. We should not be sacrificing our health to earn money by working long hours with no rest, not enough sleep or food. I know some of our church family work more than one job not because they like to but to be able to afford to live in our area or to support their family. Many work night shifts. Earning money is a good thing, and Wesley said earn all you can. However, we cannot sacrifice our families or our own health to earn money.

The biblical wisdom for our situation is the law of Sabbath, a day of rest. The creation story in the book of Genesis tells us that even God took a breather from the work of creation. There is a rhythm of work and rest in the order of creation. We know the soil has to take a break and rest so that the nutrients can be restored to be able to produce good crops. Even in our breathing, there is a pause between our inhale and exhale. For God's people, taking Sabbath is creating a space where we can experience the presence of the Holy One, so it starts with an act of worship. Even when you feel like you are too tired to do anything else but stay home and rest, you bring your weary body to church. And, when worship is over, you realize that you have been refreshed and renewed in your mind, body, and spirit!

Recently, one of our church members who work two jobs said, "Pastor, Sunday is my only day to rest, since I have so much to do errands and to catch up on Saturday. But, I am here every Sunday no matter what. I come because it is most important part of my life to worship and fellowship with my community of faith. I saw her joy in her sparkling eyes.

Second, *earn all you can, but not at the expense of your soul*. Wesley said we, the Methodists, must not earn money at the expense of our conscience by being involved in unethical business tactics or engaging in activities that are harmful to our souls. And he included cheating on taxes in those activities that are harmful to our souls. A few years ago, a friend of mine was faced with a dilemma at her work. She discovered financial mismanagement of her immediate boss and reported it to the hierarchy. But, they decided not to correct the situation because they valued the work of her boss. Unable to continue to work in such an unethical work environment, she resigned and left the school she had worked at for over 20 years. Her current job does not give her as much as money she earned before, but she is much happier there.

Third, *earn all you can, but not at the expense of your neighbor*. No economic activity can be done in isolation. In a global economy, we are bound together intricately. The lives of those who live thousands of miles away can be affected when certain financial decisions are made at a company or in a country. When we buy things that are not fairly traded, we may be contributing to the injustice done to people in poorer countries. Wesley believed the Methodists must earn all they can by "honest industry" and gave them

specific cautions and restrictions to follow, so that they could avoid participating in activities that would harm their neighbors.

Wesley's conviction was that money follows when we are faithful to our vocations. He said, no matter what we do to earn money, we must do it with all our might. Let me read again a portion of his sermon, "*The Use of Money.*"

*You have always something better to do, something that will profit you, more or less. And "whatsoever you hand finds to do, do it with your might." Do it as soon as possible: No delay! No putting off from day to day, or from hour to hour! Never leave anything till tomorrow, which you can do today. And do it as well as possible. Do not sleep or yawn over it: Put your whole strength to the work. Spare no pains. Let nothing be done by halves, or in a slight and careless manner. Let nothing in your business be left undone if it can be done by labour or patience.*

No wonder the early Methodists did well with whatever work they did. With this kind of work ethic, they prospered and became successful at their jobs.

Truly, our work is a gift of God for us, and the money we earn from our work allows us not just to meet our own needs but to contribute to the work of God's kingdom in the world. We must learn how to use our money and wealth with an eternal perspective, in ways that honor God and make us our brothers and sisters' keepers.

Next week, we will examine Wesley's second simple rule for money: "Save all you can."

Let us pray.