

### Media and Graphics Notes

<b>Sermon Starter Video?</b>	Yes
<b>Sermon Notes?</b>	There are several scripture passages and notes throughout the sermon.
<b>Other Notes</b>	There will be an All Saints Day video during communion. See separate communion script.

### Key Questions, Metadata and Outline

#### ***What is this sermon about?***

This sermon is about saving all we can with the focus on being a good steward.

#### ***Why is this sermon important?***

This sermon is important because the way that we manage our finances can bring us closer or further away from God.

#### ***What is the context of this sermon?***

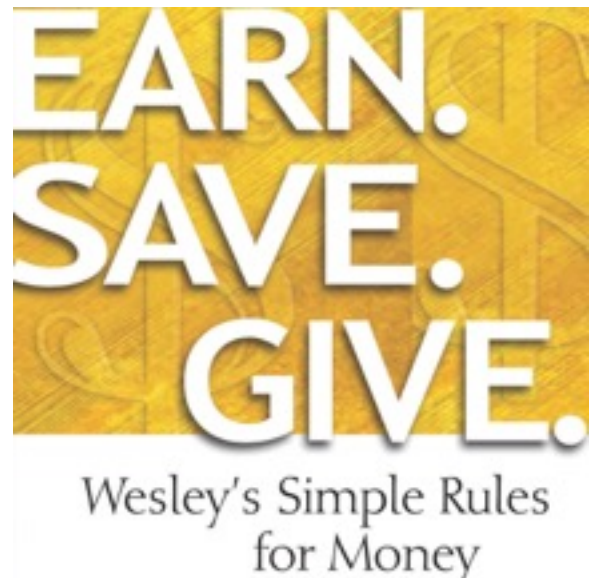
This is the third sermon in our annual stewardship series.

#### ***What are the next action steps?***

Pray each day this week for God to guide the decision you will make about your financial stewardship. Complete your commitment card and bring it with you to worship next Sunday.

#### ***What is the good news (bottom line)?***

The good news is that financial stewardship helps us grow closer to Christ.



### **Metadata**

1. Topic(s)
  1. Give
  2. Making Disciples
2. Sermon Books of the Bible
  1. 1 Timothy
  2. Matthew
  3. Proverbs
3. Tags
  1. sermon, worship, church, Methodist, UnitedMethodist, UnitedMethodistChurch, FirstUnitedMethodistChurch, ElDorado, Kansas,

23rd Sunday after Pentecost - All Saints Day  
Earn. Save. Give. - You Can't Take It With You  
First United Methodist Church of El Dorado  
Text Online at <http://j.mp/1Nai4P2>

November 1, 2015  
Proverbs 13:11  
Preaching Target Word Count: 1,949  
Audio Online at <http://j.mp/1ROmEEr>

GreatPlains, AnnualConference, GreatPlainsAnnualConference, giving,  
stewardship, steward, generosity, save, finance, finances, financial,  
commitment, AnnualGivingCommitment

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## Table of Contents

<b>Proverbs 13:11, CEB</b>	<b>5</b>
Response to Scripture	
<b>Introduction</b>	<b>5</b>
Sermon Starter Video	
Series Review	
Sermon Notes and Scripture Study	
<b>Opening</b>	<b>6</b>
Prayer	
Wesley's Second Rule	
Transition	
<b>The Foolishness of Hoarding</b>	<b>6</b>
Hoarders	
Story of Homer and Langley Collyer	
Life and Death	
State of the House	
"Collyer's Mansion"	
Mental Illness and Hoarding	
Jesus' Teaching on the Kingdom of God	
Sermon on the Mount	
Treasure in Heaven	
Temptation of Wealth	
Transition	
<b>The Faithful Steward</b>	<b>9</b>
What is a steward?	
Steward all things	
History of Christian Stewardship	
Transition	
Story of Osceola McCarthy	
Wisdom of Proverbs	

Transition

**Annual Giving Commitment - Invitation and Questions** **10**

What is the best way to give?

Cash; Check; Online; Stocks and Securities; Electronic Funds Transfer (EFT)

What if I can't make a commitment to give?

How much should I give?

10% of our Income

How do I calculate a 10% tithe?

Personal Example

**Conclusion** **11**

Good News

Call to Action

Invitation

Closing Prayer

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## Proverbs 13:11, CEB

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

### Response to Scripture

One: The Word of God for the People of God.

All: Thanks be to God!

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## Introduction

### Sermon Starter Video

Play sermon starter video.

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*\*\*\* Start Sermon Timer \*\*\**  
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### Series Review

We are in the third week of our series, Earn. Save. Give. in which we have been looking at the surprising advice from John Wesley, the founder of Methodism, to earn all you can, save all you can and give all you can.

Last week we took a closer look at earn all you can. We considered the ways that money can be “the excellent gift” and looked at how we can earn all we can by honest work, common sense and without paying more than it is worth. God has a calling for you and we are invited to use that calling to earn all we can.

Today, we turn to the second theme – Save all you can.

### Sermon Notes and Scripture Study

I invite you to open your bulletin to a place where you can take notes during the message today. Today, I hope that you will hear:

- Something new or find new questions
- Perspective on your life or something in your life that gives additional meaning to the message today.
- Guidance about how to live as a disciple of Jesus.

I invite you to write down some of the things that you hear in the sermon today and take your bulletin home as a tool to grow in your faith outside of worship. You can reflect on what you heard today, pray for people of our congregation and read scripture to prepare for worship next week.

## Opening

### Prayer

Will you pray with me? O God, use these words to speak good news so that as individuals and as a congregation we will fear nothing but sin, desire nothing but you and live as part of your kingdom on earth as it is in heaven. Amen.

### Wesley's Second Rule

"Having earned all we can, we move to Wesley's "second rule ...," to save all we can. It's a principle that is simple to state and difficult to do, in large part because it goes against the grain of the culture in which we live."<sup>1</sup>

### Transition

Today, I am going to tell two stories that relate to saving all we can.

One paints a picture of what we might aspire to and the other tells a story that we might wish to avoid. First, a story we might want to avoid.

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## The Foolishness of Hoarding

### Hoarders

Have you taken the time to watch one of tv shows that tell the story of hoarders? As I was getting ready for the sermon this week, I watched a few of the trailers for these shows online. I could barely make it through those few minutes. Those of you who watch, enjoy them.

### Story of Homer and Langley Collyer

#### *Life and Death*

"Homer and Langley Collyer were teenagers in 1909 when their family moved into the three-story brownstone on Fifth Avenue in Harlem, New York City. After they received university educations, their parents moved out of the house and the brothers moved back in. They never left. That's where they died in 1947. They were discovered when an anonymous call to the police reported the smell of a dead body coming from the house. When the police arrived, they were unable to get through the front door because of the mountains of junk piled behind it."

"They climbed in through a second-story window and found Homer, who was blind and deaf, slumped over in his chair. He had been dead for several days. Langley was nowhere to be found. Three weeks later they discovered his rotting corpse, crushed under hundreds of boxes, the victim of one of the booby-traps he had set to protect their

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<sup>1</sup> Excerpt From: James A. Harnish. "Earn. Save. Give. [Large Print]." iBooks. <https://itun.es/us/cjv93.l>

possessions from intruders he had imagined were trying to break in and steal their stuff.”<sup>2</sup>

### ***State of the House***

“The entire house was packed from wall to wall and floor to ceiling with bundles, boxes, and piles that included everything from a wine press to a baby carriage. City crews eventually removed more than 130 tons of junk from the house, including decades of old newspapers, broken-down furniture, the chassis of a Model T, fourteen pianos, two organs, and more than 25,000 books. The house was in such disrepair that it had to be torn down.”<sup>3</sup>

### ***“Collyer’s Mansion”***

“For decades afterward, New York City firefighters used the term “Collyer’s Mansion” to refer to a house that was so full of trash and “debris that it became a danger to the occupants, their neighbors, and emergency responders. A small park now marks the spot where their house once stood, a monument to what the Proverbs might have called the destructive foolishness of hoarding.”<sup>4</sup>

### ***Mental Illness and Hoarding***

Homer and Langley were an extreme case. They were suffering from paranoia and a mental disorder we now know as “disposophobia,” the fear of throwing away possessions that have little or no real value. Hoarding has even become the theme for reality television shows. But the Collyer brothers’ story is just the kind of story Jesus might have told.”<sup>5</sup>

### **Jesus’ Teaching on the Kingdom of God**

“Jesus never hesitated to use bold contrasts, visual hyperbole, and shocking exaggeration to demonstrate the dramatic difference between life in the kingdom of God, lived under the reign and rule of God’s love revealed in Jesus and life in the kingdoms of this world, lived under the values and assumptions of the world around us.

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<sup>2</sup> Excerpt From: James A. Harnish. “Earn. Save. Give. [Large Print].” iBooks. <https://itun.es/us/cjv93.i>

<sup>3</sup> Excerpt From: James A. Harnish. “Earn. Save. Give. [Large Print].” iBooks. <https://itun.es/us/cjv93.i>

<sup>4</sup> Excerpt From: James A. Harnish. “Earn. Save. Give. [Large Print].” iBooks. <https://itun.es/us/cjv93.i>

<sup>5</sup> Excerpt From: James A. Harnish. “Earn. Save. Give. [Large Print].” iBooks. <https://itun.es/us/cjv93.i>

Jesus' parables sometimes create an internal tension that forces us to consider what are described as mutually exclusive alternatives."<sup>6</sup>

### ***Sermon on the Mount***

That's what Jesus was doing in the Sermon on the Mount when he spoke about our relationship with God and wealth in mutually exclusive terms in Matthew 6:24

No one can serve two masters. Either you will hate the one and love the other, or you will be loyal to the one and have contempt for the other. You cannot serve God and wealth.<sup>7</sup>

### ***Treasure in Heaven***

The Collyer brothers were a tragic demonstration of [Jesus] warning from Matthew 6:19-21:

"Stop collecting treasures for your own benefit on earth, where moth and rust eat them and where thieves break in and steal them. Instead, collect treasures for yourselves in heaven, where moth and rust don't eat them and where thieves don't break in and steal them. Where your treasure is, there your heart will be also."<sup>8</sup>

### ***Temptation of Wealth***

"Paul gave the same warning to Timothy when he wrote this in 1 Timothy 6:9: But people who are trying to get rich fall into temptation. They are trapped by many stupid and harmful passions that plunge people into ruin and destruction."<sup>9</sup>

John Wesley underscored the same concern in his "discourses" on the Sermon on the Mount and in his later sermons, "The Danger of Riches," "The Rich Man and Lazarus," and "On the Danger of Increasing Riches," all of which built on themes he had described in his sermon, "The Use of Money."

### ***Transition***

"[As] the Collyer brothers are a tragic picture of the foolishness of hoarding, let's take a closer look at one of the biblical themes which is the foundation for Wesley's teaching on money - stewardship."<sup>10</sup>

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<sup>6</sup> Excerpt From: James A. Harnish. "Earn. Save. Give. [Large Print]." iBooks. <https://itun.es/us/cjv93.l>

<sup>7</sup> Matthew 6:24, CEB.

<sup>8</sup> Matthew 6:19-21, CEB.

<sup>9</sup> 1 Timothy 6:9, CEB.

<sup>10</sup> Excerpt From: James A. Harnish. "Earn. Save. Give. [Large Print]." iBooks. <https://itun.es/us/cjv93.l>



## The Faithful Steward

### What is a steward?

“In the Bible, the word steward, referred to “the person who managed financial affairs for the head of the household or proprietor of the business. The steward was usually a freeborn man or a freed slave, which would indicate that the steward had some measure of personal discretion in the goods and money entrusted to him, although these items were still owned by the master.”<sup>11</sup>

### *Steward all things*

“Wesley said we are called to be faithful stewards of our souls, our bodies, our speech, our hands and feet, our talents, our time, and, specifically, our money.” Listen to Wesley’s words:

Above all, [God] has committed to our charge that precious talent which contains all the rest,—money: Indeed it is unspeakably precious, if we are wise and faithful stewards of it; if we employ every part of it for such purposes as our blessed Lord has commanded us to do.

These teachings were not original to Mr. Wesley.

### History of Christian Stewardship

Throughout church history, the beginning point for every understanding of Christian stewardship has been that everything we are and have is a gift from God. That is, the stuff I have—my money, my possessions, my talents, my body—are not my own. They belong to God, the giver of “every good and perfect gift” (James 1:17 KJV). They are given to me by the God who trusts me to use everything I am and have in ways that are consistent with the will and way of God. As a result, the transformative question for Christian stewards is always: Who really owns it?”

### *Transition*

“Oseola McCarty was a woman who knew the answer to that question.

### Story of Osceola McCarthy

She was born in Wayne County, Mississippi, in 1908. Her mother was the cook for a prominent white family in Hattiesburg.

Oseola was a student at Eureka Elementary School when her mother taught her to save. She began ironing other people’s clothes and started putting a little bit of her small earnings into a savings account in the First Mississippi National Bank. She had to quit school in the sixth grade to take care of an elderly aunt and never went back.

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<sup>11</sup> Excerpt From: James A. Harnish. “Earn. Save. Give. [Large Print].” iBooks. <https://itun.es/us/cjv93.l>

Oseola McCarty never married or had children of her own. She never owned a car. She walked everywhere she went and rode with friends to the Friendship Baptist Church.

Outside her church and the families whose laundry she washed and ironed for seventy-four years, no one had ever heard of Oseola McCarty until word got out that she had given \$150,000 to establish a scholarship at the University of Southern Mississippi, a school that would not have admitted her in the days of segregation. She said this:

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*"I'm too old to get an education, but they can. . . . I can't do everything, but I can do something to help somebody. And what I can do I will do. I wish I could do more."*

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When asked how she accumulated that much money, she said,

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*"It wasn't hard. I didn't buy things I didn't need. . . . The Lord helped me, and he'll help you, too."*

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### **Wisdom of Proverbs**

"Oseola McCarty was practicing the wisdom of our scripture passage today:

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

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That's the wisdom of [stewardship]—the careful, farsighted management of what we have to meet our own needs while it grows to provide for us and to bless others in the future."<sup>12</sup>

Saving all we can.

### **Transition**

When we make an annual giving commitment, it is an opportunity to be a good steward and to clearly answer the question, "Who really owns it?"

God does.

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## **Annual Giving Commitment - Invitation and Questions**

Next week, you will be invited to make an annual giving commitments for 2016. There will be commitment cards and envelopes in each of the bulletins and we will present them during worship. So, today I want to answer some of common questions you may have about giving.

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<sup>12</sup> Excerpt From: James A. Harnish. "Earn. Save. Give. [Large Print]." iBooks. <https://itun.es/us/cjv93.l>

## What is the best way to give?

### ***Cash; Check; Online; Stocks and Securities; Electronic Funds Transfer (EFT)***

The best way to give is what works for you.

- You can give by cash and checks in worship or by mail.
- We are also creating the opportunity for you to give online.
- You can give appreciated stocks and securities, which some find beneficial for tax purposes.
- One of the best ways to give to the church is with Electronic Funds Transfer. When you give by EFT, you reinforce your commitment to be a good steward and guarantee that the church will receive your gifts on a regular basis, even if you are sick or out of town.

## What if I can't make a commitment to give?

Some people find themselves in a difficult financial circumstances for a variety of reasons. That's okay. If you can't make a commitment to give 10%, consider what percentage of your income you will be able to give and try to make a step forward each year. We invite you to return a card, even if your commitment is zero. You can always increase or decrease your commitment if your situation changes.

## How much should I give?

### ***10% of our Income***

The Bible teaches us to give a tithe, which is the first 10% of what we earn.

## How do I calculate a 10% tithe?

You can use gross or net income.

### ***Personal Example***

I will tell you how Nicole and I make our calculation.

- We each get a paycheck twice a month, so we add them together.
- We multiply that number by 24 to get our annual take-home pay.
- We move the decimal place one place to the left to determine our annual giving commitment.

As United Methodist pastors, our salaries are public information, so I want to share with you what will be on our annual giving commitment card next week. We will be making an annual giving commitment of \$8,263.20 which we will give by EFT twice a month.

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## Conclusion

“Wesley’s rule to “save all you can” is not a justification to accumulate wealth for its own sake or, like the foolish farmer who kept building himself larger barns, to satisfy a narrow addiction to comfort and self-satisfaction.

## **Good News**

The good news is that financial stewardship helps us grow closer to Christ.

## **Call to Action**

You have the opportunity to take the next step in your financial stewardship through your annual giving commitment next Sunday.

I invite you to make commitment to pray each day this week for God to guide the decision you will make about your financial stewardship.

## **Invitation**

Christian disciples save all they can as a spiritual practice enabling them to grow toward a greater end—namely, discovering how our resources can be used to bring about God's kingdom on earth as it is in heaven.

Saving is a practical step along the way toward Wesley's understanding of "Christian perfection," defined as loving God with all our heart, soul, mind, and strength and loving others the way we have been loved by God. Saving is a means by which every area of our life comes under the gracious rule of God's love in Jesus Christ."

## **Closing Prayer**

[Text here]

Amen.