

Mt Carmel UMC

September 17, 2023

**“You Can’t Take It with You” - Matthew 25:14-29 - Rev. Jeffrey B. Childs**

The woman was a lot like all of us. When she presented her pastor with a large gift for the building fund, her pastor said, “Well, I guess you can’t take it with you.” She replied, “I would if I could!” But the truth is that we can’t take it with us. We are temporary stewards of resources that belong to God. In calling us to **Save All You Can**, John Wesley is not inviting us to become hoarders; he is challenging us to make wise use of our money in ways that are consistent with God’s purposes. Like it or not, at the end of our lives we can’t take our money or possessions with us. That reality underscores the deeper truth that everything we have belongs to God, who entrusts it to us as stewards. Wesley’s direction to save all we can is not an invitation to hoarding but a call to the responsible use of money that belongs to God. We are stewards of God’s gifts. We are care takers of God’s money, so we should take care! Rev. James Harnish who wrote the book *Earn. Save. Give.* said our problem is not the “high cost of living” but the cost of high living!

Jesus’ parables were all about God and God’s people. The one today, about the wealthy landowner and three servants, is all about what God has given us and what God expects from us. I struggle with what words to use in this sermon. The classical term is steward, from the old English word “styward” the one who took care of the pigs in the pig sty! And we know about stewards and stewardesses on planes or cruise ships, and the church loves using the word stewardship as we name the campaign to raise money for the annual budget. So I would like to use the word caretaker as in the classic understanding of someone who takes care of things for someone else. The three caretakers, entrusted for a time with their master’s valuable assets, are ultimately judged on the basis of the way they took care of and increased the value of money that belonged to their master. Two of them take care and use their gifts and abilities over time to double the original investment. They are commended and praised for their caretaking. The other one buries the treasure and tries to take care of himself, lest he make a mistake and loses some or all. And what does Jesus say that God says about that? “Wrong answer!” And then the master goes on to say you could have at least invested it and gotten some interest.

The message this morning is about how we are (or can) take care of God’s money. God has invested it in us, and friends, please know God has a vested interest in us! God wants us to do all the good we can! In the materials for this sermon series, the Rev. James Harnish has provided a stewardship, (no! caretaker) investment guideline that I had not seen before. I had seen the old tithing guideline of giving God the first 10% and living on the other 90%. But remembering John Wesley’s sermon on the Use of Money, Harnish picked up on the second point for this message “Save All You Can”. Now in Wesley’s original sermon that meant don’t squander it all like in the parable of the Prodigal Son who just wasted it all. But in today’s world in our part of the world Harnish points out just how difficult saving is in our current economy. So, he encourages us to rearrange our finances around our commitment to Christ!

So, take a look with me at the bulletin insert which gives a specific way of practicing financial caretaking - the **10-10-80 Plan** in which we organize our finances so that 10 percent goes to God, 10 percent goes to the future, and we live on the other 80 percent.

Please know these are guidelines and suggested percentages! It is a way to think about Giving, Saving and Living. Note that the top is where we put giving to God. It is not about giving to this church or at least not all of it. It is about all of the ways and places you support with your charitable gifts. We begin by getting a baseline based on current reality. Where does your money go each month? Fill in the left-hand column maybe based on what you think it is or look at your August expenditures. Then you have to do the math and fill in the middle column. You might discover you have a 2-0-98 plan. And you might need to drastically change your lifestyle to get to 10-10-80 by trying 5-5-90. A few years ago as I began to think about retirement I remembered the wisdom of my parents who realized they would soon be living on half of the income when my father retired. They actually started to live that way in his final working years by living on much less and saving a lot more on what probably looked like a 10-40-50 plan. Next week I will talk about giving all we can and not just our money but also giving God our abilities and our time. Together, with God's help, we can invest in God's church and watch it grow! Take care now! Alleluia and Amen.

### **As Good Stewards of God's Bounty**

Rev. Jeffrey B. Childs 9/14/23

As good stewards of God's bounty,  
We'll develop a plan.  
To give to God generously,  
We will earn all we can.

As we strive to live faithfully,  
We will follow God's plan.  
We will live our lives frugally.  
We will save all we can.

As we grow spiritually,  
We will fulfill God's plan.  
We will give most generously.  
We will give all we can.