

Earn All You Can

TEXT: Luke 16:1-13

Preached by the Rev. Anne Robertson at Crawford Memorial UMC on June 16, 2024

If you remember back a few weeks, we talked about how John Wesley fell into the structure of his Methodist reform movement by accident. He began with the broad trend of the day which was to form societies. But the smaller groups within his Methodist societies—what became the classes and bands—were developed out of an economic need.

The society Wesley formed in Bristol, England, grew so quickly that they built a meetinghouse within just a few months. The meetinghouse was not only a place for the society to gather; it was also the central location for their mission work, which included medical care, distributing food and clothing, and otherwise helping people get what they needed.

In building so quickly, they needed to pay off debt, and one astute leader suggested that Wesley organize the society into classes of twelve people each, give each class its own leader from among the society's members, and make that leader responsible for collecting a penny each week from their members to help pay off the debt. And if there were any, in a given class, who couldn't afford that penny, the class leader was charged with making up the difference.

It was only as the class leaders began making the rounds to collect the penny each week that they became aware of the emotional and spiritual needs of those in their classes, and soon the class leaders, who were chosen to collect money, were also offering pastoral care to their group of twelve and then subdividing those who wanted to delve deeper into their spiritual lives into smaller "bands" of 5-6.

The building in Bristol was paid off pretty quickly; but the collections continued as the needs of the poor became apparent. As I said a couple of weeks ago, the consistent and generous giving of the Methodists in England made them an enormous force for good across the country, to the extent that at least one scholar credits them with preventing an uprising like the French Revolution from happening in England. While Marie Antoinette was telling Les Misérables in France to eat cake, the Wesley's were telling the Methodists in England to "Earn all you can, save all you can," and then, search out the poor and "give all you can." And they did.

It's important to know that the reason the division into classes helped the needs of the poor become apparent was that poverty was the condition of the majority of those in Wesley's Methodist societies. The class leaders, who were chosen in part for their ability to pay the penny for those who could not, learned, not just about the emotional and spiritual needs of their class members, they also saw how they lived—what they had and what they had not.

The poverty line in England at the time was an annual income of 30 pounds per year. As Church history scholar, Dr. Joshua Bloor, records it, "The majority of Methodists were below the poverty line, with 65 to 75 percent ... earning only 20 pounds. The rest of the Methodists earned just above the 30 pound a year rate, which meant that effectively, Methodism was an impoverished movement."

It was those people, giving a penny a week if they could, for the sake of those who had even less than they did, who, collectively, gave several hundred pounds a year for over forty years—just from the weekly donations of the classes in London. This tracks with my experience.

Many of you know I began my ministry in Cross City, Florida—a poor, rural town about fifty miles due west of Gainesville. I served there from 1994 to 1997 and, at the time, the per capita income was \$15,000. It's actually less today, if you adjust for inflation.

As is my custom, I don't know what any particular individual gives. But I do get more general statistics about giving patterns. At the time, the average gift to the church in Cross City was \$1,500 per year—a tithe, 10% of the per capita income for the town.

When I left Cross City, I went the 50 miles back east to be one of two associate pastors at a 3,000-member church in Gainesville. I don't know what the per capita income was in Gainesville in 1997, but I know that it was a wealthy congregation. The head coach of the Florida Gators, Steve Spurrier, was a member, and he was, at the time, the highest paid coach in college football. The church was raising money to build a new \$12 million-dollar campus on land they had just bought. In Cross City I had visited in homes with dirt floors. Any dirt floors in the homes of the congregation in Gainesville were in their atriums.

Again, apart from public information, like the salary for Steve Spurrier, I had only general statistics about giving. Can you guess what the average gift was in that Gainesville congregation? \$1,500 per year. Exactly the same as Cross City. Steve was definitely not tithing.

What those two back-to-back experiences taught me was exactly what was evidenced in the early Methodist movement. As a percentage of income, those with the least tend to give the most. I think part of the reason is that when you're living on the edge and have a lifetime of experience making do with next to nothing, you know what it's like to go hungry, and what a huge difference even a small amount can make. I made many gifts to the poorest in the congregation I served in Cross City; but it never stayed with them. They gave most, and sometimes all of it, away to those who they believed needed it more.

All of the Wesley's knew what it was like to be poor. Remember that John's father, the Rev. Samuel Wesley, spent time in debtor's prison. John Wesley's subsequent insistence on limiting personal debt persists to this day in the ordination questions for United Methodist clergy: "Are you in debt so as to embarrass yourself in your work?"

But Wesley's broader focus on the proper use of money was born during a pivotal encounter during his studies as a young man at Oxford. The core story comes from his journals, but I'm quoting here from an article titled "Four Lessons on Money" by Charles Edward White, Assistant Professor in Christian Thought and History at Spring Arbor College in Michigan and published by the Christian History Institute in 1988:

He writes that John Wesley "had just finished paying for some pictures for his room when one of the chambermaids came to his door. It was a cold winter day, and he noticed that she had nothing to protect her except a thin linen gown. He reached into his pocket to give her some money to buy a coat but found he had too little left. Immediately, the thought struck him that the Lord was not pleased with the way he had spent his money. He asked himself, *Will thy Master say, "Well done, good and faithful steward?" Thou hast adorned thy walls with the money which might have screened this poor creature from the cold! O justice! O mercy! Are not these pictures the blood of this poor maid?"*

The encounter, which perhaps brought him back to his childhood years, changed Wesley's economics and, when put into practice in the Methodist movement, changed life for England's poorest. Immediately, Wesley began to limit his expenses so that he would have more money to give to the poor. And, of course, he wrote about it in his journal. He noted that his annual income was 30 pounds and his basic living expenses were 28 pounds, leaving him 2 pounds to give away.

John was a talented and industrious young man, and the next year his income doubled. He continued to live on 28 pounds, but that year had 32 pounds to give away. In the third year, his income was up to 90 pounds. He lived on 28 and gave away 62 pounds. In the fourth year, his income went up to 120 pounds. He lived on 28 and gave away 92. At some point his basic living expenses went up to 30 pounds per year, right at the poverty level, but even when he was publishing books, his fame as a preacher had grown, and his income came in just over 1400 pounds a year, he lived on that 30 pounds, and gave all the rest away. In his journal he reports that he never had 100 pounds at any one time.

In 1776, the tax commissioner couldn't believe a man of Wesley's stature owned as little as he reported. They accused Wesley of holding out some silver plate somewhere, writing to him, "We cannot doubt but you have plate for which you have hitherto neglected to make an entry." 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."

Back in 1744, Wesley had written that when he died, "if I leave behind me ten pounds...you and all mankind [may] bear witness against me, that I have lived and died a thief and a robber." Across Wesley's life, he earned an estimated 30,000 pounds. When the day of his passing came, in 1791, the only money mentioned in his will were the few coins to be found in his pockets and dresser drawers."

Wesley didn't care about tithing—the practice of donating 10% of your income. For the very poor, that might be too much; and for the very rich that was way too little. His mantra was "Earn all you can, save all you can, and give all you can." There have been many holy men and women before him and since who chose to live in intentional poverty. They would never say, "Earn all you can," but would instead say, "Earn all you need. No more. No less." Wesley saw that approach as at least a missed opportunity, and could perhaps lead to sloth. Every pound he earned was that much more that could be given away to those who were not able to earn enough to make ends meet.

Those writing about Wesley's economics have slammed him from both sides. He has been derided as a socialist for giving everything away to the poor; he has been accused of being a godless capitalist for engaging the system to earn every last pound he could and encouraging others to do the same.

Many believe that earning lots of money is merely opening the door to greed. Even his brother Charles derided John for giving to those begging in the streets, seeing it as some kind of virtue signaling. If you give money to the poor, you will hear every one of those arguments almost verbatim today.

Yeah, it's totally cool to give Elon Musk a pay package of \$56 billion dollars, as Tesla shareholders voted to do this past week, overturning a judge's orders. He'll spend it well, right? Those people have obviously never seen a CyberTruck. But don't you dare help anyone struggling with student loans, or those crushed by medical debt, or, horror of horrors, give a kid a free lunch. Socialism!! Jesus once gave a free lunch to 5,000 random people who showed up to listen to him. What a crappy fundraiser—he was famous; they should have paid him! At least 50 denarii per plate.

But however you view it, there is nothing quite as clear in Wesley's writing as his belief that the use of money to care for those in need was central to Christian faith and practice.

He writes in his sermon, *The Use of Money*: “For, let the world be as corrupt as it will, 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 them that use it. It may be used ill: and what may not? But it may likewise be used well: It is full as applicable to the best, as to the worst uses. . . . 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 his head. By it we may supply the place of a husband to the widow, and of a father to the fatherless. We may be a defense for the oppressed, a means of health to the sick, of ease to them that are in pain; it may be as eyes to the blind, as feet to the lame; yea, a lifter up from the gates of death!”

There was no sin in Wesley's mind of earning all you could, as long as it was earned without doing harm to yourself or others, just as long as what came in went back out again once life's necessities were covered. The start of his section on “Give all you can,” tells you everything. “But let not any man imagine that he has done anything, barely by going thus far, by ‘gaining and saving all he can,’ if he were to stop here. All this is nothing, if a man go not forward, if he does not point all this at a farther end. Nor, indeed, can a man properly be said to save anything, if he only lays it up. You may as well throw your money into the sea, as bury it in the earth. And you may as well bury it in the earth, as in your chest, or in the Bank of England. Not to use, is effectually to throw it away.

And that whole sermon is anchored in the parable Kim read from Luke 16, specifically from the verse about making friends for yourselves by means of “dishonest wealth,” or as the King James puts it, “the mammon of unrighteousness.” That parable, Wesley believes, is an acknowledgement that economic systems, even back in Jesus' day, were designed to serve the rich, not the poor. He acknowledges there will be no such systems in heaven.

Thus, the wealth those systems produce is unrighteous—or dishonest. People who are already poor shouldn't have to scrimp and save in order to give to those who aren't even able to eat, or put a roof over their heads, or...like his poor chambermaid at Oxford...have a coat for the winter. But some version of that system has existed for millennia. You can drag yourself to a cave and subsist as best you can or beg for a living as a protest against it.

But Wesley saw that approach, while understandable, as a waste of a life. Those who willingly go to those extremes, because they recognize the injustice of economic systems, they would, to Wesley's mind, be the *best-suited* people to go out and earn all they can, because they will know how to use what they gain with wisdom and justice and will not hoard wealth for themselves. As Wesley saw it, Jesus in the parable is pointing out that the ungodly know how to game the system for themselves; and that makes those ungodly people wiser than Christians who shun the system entirely rather than learn how to use that same system for the good of others.

Wesley would say that if your corporate board offered you a pay package of \$56 billion dollars, you should definitely accept it. Then what? Well, the Borgen Project, a non-profit helping those around the world who face poverty and hunger, estimates that it would take \$45 billion per year until 2030 to eradicate world hunger. What do you say, Elon? That would leave you \$11 billion per year to live on. I know it would be hard—I mean how is anyone supposed to live on \$11 billion per year—but do you think you could manage just for the next six?

Sadly, in his later years, Wesley had come to believe that his movement was a failure and his life's work in vain. He saw that those impoverished Methodists who had improved the lives of so many early on had followed his instruction and greatly improved on their own ability to earn and save. Dr. White's article notes that “In the 20, 30, or 40 years since they joined the society, many Methodists had become, 20, 30, or even 100 times richer than they were at first. With this increase in wealth had come a decrease in godliness. It seemed to [Wesley] the more money the Methodists had, the less they loved the Lord.”

Wesley's system was designed to increase a person's standard of *giving*, not their standard of *living*, but it appeared that, for his Methodists, things were headed in the wrong direction.

He wasn't just noticing that they were backsliding on the “give all you can” part of the equation, he saw other signs of spiritual decline. They attended services less, they lost their zeal for spreading the gospel, and seemed far less interested in the process of sanctification. They were less willing to visit the sick. They were developing an overweening pride that made them less willing to accept correction.

“You once pushed on through—cold or rain, or whatever cross lay in your way, to see the poor, the sick, the distressed,” he reminded them. “Do you fear spoiling your silken coat? . . . Are you afraid of catching vermin?” All those signs of decline he blamed on the love of money.

In his sermon *On the Danger of Increasing Riches*, Wesley writes: “Do not you know that God entrusted you with that money (all above what buys necessities for your families) to feed the hungry, to clothe the naked, to help the stranger, the widow, the fatherless; and, indeed, as far as it will go, to relieve the wants of all mankind? How can you, how dare you, defraud your Lord, by applying it to any other purpose?”

While the Methodists, over time, began to do less good in the world than they might have, John Wesley, kept his own strict financial practices from that encounter with the Oxford chambermaid to the end of his long life. And, as he grew wealthy, that was no small thing.

But neither did he give up preaching to his societies about the proper use of money or spend all his time mingling with the poor. Especially as he became a prominent figure in London, he mingled also with the rich and powerful, collecting money for the orphanages, schools, women’s work cooperatives, homes for widows, medical facilities, and special banks for the poor with a special loan fund that he established. He was known to collect over 200 pounds in just one week from speaking to the wealthy as he walked the streets of London.

In 1791, Wesley died at age 87. The illness that took his life was pneumonia, which he contracted by walking through the cold, slushy streets of London in winter, wearing boots with holes in them, to personally bring food to the poor. He might have lived even longer had he followed his own advice and spent some of his vast income on new boots, which he obviously needed. But, disheartened by the decline in giving from his Methodists, perhaps he no longer cared for anything other than ensuring that the hungry were fed.

Wesley’s critics may have been right in believing that the “earn all you can, save all you can” part of Methodist teaching wouldn’t hold up. That Methodists, like other Christians, would forget our role as stewards and begin to think that whatever wealth comes our way, whether through our own toil or through gift or inheritance, is somehow “ours” rather than God’s. Perhaps that was all totally predictable.

Wesley preached many, many sermons on money and its use. That’s biblical preaching. In the Gospels, Jesus talks more about money and possessions than about anything else except the Kingdom of God. To pray that God’s will be done on earth as it is in heaven, without dealing with the chief obstacle to that happening, is to pray the Lord’s Prayer in vain.

The middle piece of his system—the “save all you can” part—is where it came unglued. He had been clear that the specifics of what a person needed to prevent damage to their own body, mind, and soul, was a judgment call and unique to each person. That made it easy to justify ever greater expenses, even without knowing they were doing it.

Knowing that many honestly struggled with whether an expense would be justified in God’s eyes, he offered them a prayer.

If they could pray this prayer and still feel good about the expense, then go ahead and spend it. And so it is for us. Money, in and of itself, is simply a tool, and is only as righteous or unrighteous as the uses to which it is put. You can spend it to feed the hungry of the world or to build rockets to send people to Mars. Let this prayer guide you, as you try to decide:

“Lord, you see I am going to expend this sum [for this purpose]. And you know I act therein with a single eye, as a steward of your goods, expending this portion of them thus, in pursuance of the design you had in entrusting me with them. You know I do this in obedience to your word, as you command, and because you command it. Let this, I implore you, be a holy sacrifice, acceptable through Jesus Christ! And give me a witness in myself, that for this labor of love I shall have a recompence when you reward each person according to their works.” Amen.