Gain, Save, Give…All You Can!
Acts 20:32-35

Rev. Jeff Chapman ~ October 28, 2007 ~ Faith Presbyterian Church

When we meet the apostle Paul here in Acts, he is about ready to make a journey back to Jerusalem where he believes he
is going to meet intense persecution. So, on the shores of the Mediterranean Sea, Paul is gives a farewell address to the
elders of this beloved congregation from Ephesus. He knows he is never going to see these people again in this lifetime.
So he chooses his words, as you can imagine, with great care. For this is his one last chance to remind them of things
which he feels are supremely important.

The passage we are going to read this morning is a part of that farewell address.

And now I commend you to God and to the message of his grace, a message that is able to build you up and to give you
the inheritance among all who are sanctified. I coveted no one’s silver or gold or clothing. You know for yourselves
that I worked with my own hands to support myself and my companions. In all this I have given you an example that
by such work we must support the weak, remembering the words of the Lord Jesus, for he himself said, “It is more
blessed to give than to receive.” ’ (NRSV)

Maybe you heard about the woman down in Texas who was accused of marrying a wealthy oil tycoon just to get rich. In
the end, she confessed, "Honestly, I didn't want to marry him for his money, but how else was I going to get it?"

Money makes people crazy, doesn’t it? People will compromise their integrity, work overtime and sacrifice their health,
betray their best friends, make fools of themselves on television, risk their lives, even walk away from God, all for money.

Money can make us crazy! And yet, money is such an integral part of our lives. We can’t get away from it. We work for
it. We save it. We spend it. We count it. We lose it. We risk it. We invest it. We give it away. A day doesn’t go by
when money is not a central part of our lives.

Today we are going to talk about money. And if this is your first time here, and you came hoping this isn’t one of those
churches that always talks about money, rest assured. We don’t talk about money all the time. But we do talk about it
quite often. And that’s because Jesus talked about it quite often. In fact, Jesus talked about money more than he talked
about most anything else, including heaven. And I think that’s because he knew it is so integral to our lives, and he knew
it makes us crazy, and, out of love for us, he wants us, for our own sakes, to get things right when we handle money.

In the passage from Acts we just read, the apostle Paul sets himself up as a model for us when it comes to handling our
money and material possessions. I want us to focus this morning on what he says here. In particular, he points out two
things.

First, Paul makes clear that he has worked hard to provide for himself and for those under his care. He says, “Listen, you
know for yourselves that I worked with my own hands to support myself and my companions.” In another translation, he
says, “With these bare hands I took care of my own basic needs.”¹ This isn’t a guy who has expected to live on handouts.
When it comes to money, Paul has worked hard to support himself. And he expects others in the church to do the same.

¹ From Eugene Peterson’s *The Message.*
This message pops up elsewhere in Paul’s writings. In I Thessalonians, for instance, Paul writes, “Make it your ambition…to work with your hands…so that you will not be dependent on anybody.”

Haven’t all of us have known people who are always looking for a way out of their share of the work, people are perfectly content to let others pull their load and provide for them. I bet you know people who, instead of working hard to provide for themselves, spend all their time looking for handouts.

Paul is clear. That is not the way Christians are supposed to live. It is a good thing, he would say, for you and me to get up tomorrow morning and spend the day doing good, hard work so that we can earn money and provide for ourselves and our families.

But Paul doesn’t stop there. Because this is not just about us. So he goes on and points out that he doesn’t only work to provide for himself, he also works hard to “support the weak.” The paycheck he brings home, in other words, is not just to put food on his table, but also to put food on the tables of those who are unable to support themselves.

Now, Paul isn’t talking here about supporting people who are lazy or self-indulgent. In another of his letters he says, “If a man [can work but ]will not work, he will not eat.” Paul’s not suggesting we enable people into dependency. Rather, Paul’s talking about the single-mom who works her tail off but still struggles to make ends meet. He’s talking about the African orphan who has to beg everyday just to survive. He’s talking about people who would if they could work for an honest living. They just can’t. “Those are the people,” he says, “I work hard to support. And so should you.”

Now, in Paul’s model here, we find a very basic biblical principle I want to make sure you understand.

First, we are to work hard to make an income. And we are to use that income, first, to support the basic needs of ourselves and our families. Then, whatever is left over, we are to use to help the poor in the world.

Over 100 years ago, John Wesley, the founder of the Methodist Church, preached a now-famous sermon on this basic biblical principle. When it comes to money, he said, in essence, “Gain all you can. Save all you can. Give all you can.”

First, Wesley said, gain all you can. There is nothing wrong, in other words, with working hard and making as much money as you can. Of course, don’t do it at the expense of your life or health - don’t work 70 hours a week and burn yourself out. Don’t do it at the expense of others – don’t run a business that makes money by taking advantage of others. Don’t do it if it causes you to compromise your ethics – don’t chose a vocation which forces you to sin to make money. And, of course, don’t focus your whole life on just making money. But, with all this in mind, if you are able to do good, honest work, and you can make $1,000,000 a year, then make $1,000,000 a year. Make $10,000,000 if you can. Gain all you can.

Then, said Wesley, save all you can. When you bring home your paycheck, don’t just blow it all on selfish pleasures. Don’t be extravagant in your tastes, he says. Don’t fill your houses with useless stuff. Don’t go around using your money to try and gain the approval or admiration of others. Instead, use your income to provide for the basic needs of you and your family. And then, work hard to save the rest.

But don’t stop there, Wesley says. After you have gained all you can, and saved all you can, then give all you can.

With this extra amount, which is above and beyond what we need to have our basic needs met, we are then to look around us to see who God would have us help. First, Wesley says, look in the church. Do you have brothers and sisters in Christ who are not able to work to provide their basic needs? Is so, help them. Next, look outside the church. Are there people in the world who are struggling to survive? Help them as well.

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2 I Thessalonians 4:11-12 (NIV). See also II Thessalonians 3:6-10.
3 II Thessalonians 3:10 (NIV).
4 I would highly recommend reading this sermon preached in 1872 entitled, The Use of Money. To find a copy, go to http://gbgm-umc.org/umw/wesley/serm-050.stm
Ultimately, Wesley, I think, reflected the spirit of what Paul was trying to communicate in these verses. Work hard to provide for the needs of yourself and your family. Then, do what you can to support the weak. Gain all you can. Save all you can. Give all you can.

But why? That’s the question I hope you are asking at this point. It’s the question I’ve been asking this week. Why live this way. Why gain, save and give all we can?

Well, Paul answers this question by quoting Jesus. “It is more blessed to give,” Jesus said, “than to receive.” You will be more blessed by giving away material wealth than you will be by holding on to material wealth. You will more fully experience the peace, and the joy, and the contentment, and the abundant life of God in giving than you will in receiving. That’s what Jesus says. And that, simply, is why we are encouraged to gain, and save and give all we can, to receive more of God’s blessing.

Now notice something very important. Jesus does not say that there is no blessing in receiving. He doesn’t say, “You are blessed when you give and you are not blessed when you receive.” No! That’s not what Jesus says. There is blessing in receiving. In fact, to give we first have to receive. But, there is more blessing in giving, than in receiving.

Imagine you come into some money this week. Say $2000 finds its way into your possession. (Let’s say the government decides that they have been taking too much of your money and they send you $2000 back.) And you are faced with the decision of using that money to buy either a brand new flat-screen television set for your family room, or buy computers for the students of a low-income school nearby. That’s your decision.

Now, if I understand him right, Jesus isn’t saying that life will be miserable for you if you go get the 60 inch television and hang it on your wall. In fact, tomorrow night you might settle in for the Denver Broncos-Green Bay Packers game and really enjoy yourself. And that will be a blessing.

What Jesus is saying is that you will likely find yourself more blessed, maybe a lot more blessed, if you buy the computers.

I recently read about some sociologists who have been working for decades to try to measure happiness. In an effort to gauge social progress around the world, they have been using these scientific surveys to try and determine what it is, exactly, that makes people happy.

One of the things these researches have discovered may not surprise you. They have found that people in rich countries are typically happier than people in poor countries. To some extent, then, material wealth does have something to do with happiness, maybe even with blessedness.

But not as much as you might think. You see – and this is incredible to me – these folks have also discovered that, in general, once a society’s level of per capita wealth crosses a threshold from poverty to adequate subsistence, once people move from not having their basic needs met to having their basic needs met, then after that any further increases in national wealth have almost no effect whatsoever on happiness. You find as many happy people in Poland as in Japan, for example, even though the average Japanese is almost ten times richer than the average Pole.

This quote is not found elsewhere in the Gospel accounts and is, therefore, most likely part of the oral tradition of Christ’s teaching which was passed down to Paul. As John 21:25 points out, there is a lot of Jesus’ ministry which was not written down but which would have survived in the minds of his followers. This memorable saying was one of those things.

Participants in the survey were asked to carry around with them small computers that would periodically beep at them. When this happened, there were to answer a set of questions which would appear on the screen (e.g. Are you feeling happy and satisfied right now?). This technique, known as “experience sampling method”, doesn’t rely on people’s memories of how they were feeling, but records how they are feeling at specific moments over a period of time.

Details of this survey found in Barry Schwartz’ *The Paradox of Choice: Why More is Less*, (New York: Harper Collins, c. 2004), p. 175-177. An incredibly interesting read, by the way, about why all the material wealth and choice in our culture actually is robbing us of our happiness and, one might say, blessing.
These sociologists have discovered what God’s Word has been telling us all along. Yes, it is critically important to have your basic material needs met. And if you don’t have a roof over your head, adequate medical care, food and clean water, an opportunity to receive an education, things will be more difficult for you. But once you have all your basic needs met, acquiring more and more material wealth, no matter how much you acquire, will add nothing to your happiness. And Jesus might add, its not going to add anything to your blessedness either.

Let me bring this home for you. Most of us in this room have our basic material needs met. Right? Not all of us. I’m aware of that. But most of us. And what Jesus, and Paul, and John Wesley, and, in fact, sociologists who may or may not even be Christians, are telling us is that if, after our basic needs are met, if we continue to try to acquire more and more material wealth for ourselves, it will have little, if any, impact on the overall quality of our lives, our happiness, our blessedness. However, if we work hard to make sure our basic needs are met and then give away the rest, we will find ourselves richly blessed. The richest blessing from God, apparently, comes not in what we gain, nor in what we save, but in what we give.

Now this principle, like all life principles we discover in God’s Word, simply comes down to a matter of trust. When Jesus says that you will be more blessed by buying computers for the school than you will be by buying the flat screen for your family room, do you trust him? Do we take him at his word? Do we trust Jesus when he tells us that true peace, real contentment, pure joy, and abundant life come in the release, not the hoarding, of material things?

Understand something. God doesn’t really want your money or my money. He doesn’t want it because he doesn’t need it. The modern-day prophet, Bono, lead singer of the band U2 once said, “The God I believe in isn’t short of cash, mister.” The whole world belongs to God. Always has. Always will. Everything we possess is ours on loan.

What God truly wants – hear this – is not your money, is not my money, but our hearts. He wants your life. He wants your trust. He wants your love. And God knows that – listen to me! – if he has your stuff, he has your trust. If we’re willing to trust him with our money, God knows we’re willing to trust him with our lives. The way Jesus put it, “Where your treasure is, there your heart will be also.” And if we get to the point, you and I, where we can release our tight grip on the things of this world, keeping for ourselves only what we need, our hands then become open enough for God to pour out his blessings upon us. Not necessarily material blessings, but his blessings of life, and joy, and peace, and purpose, and hope.

Gain all you can. Save all you can. So you can, then, give all you can. And in the giving, Jesus says, you will be more blessed than if you had simply received.

I want you to understand that as one of your pastors, I try very hard not to ask something of you and your family which I have not already asked of myself and my family. Because of that, I think it’s important for you to know that Esther and I have tried, and will continue to try, to take Jesus at his word here.

Both of us, as you may know, work very hard to provide for our family, to gain all we can. Trust me, there are not a lot of lazy people at the Chapman house (at least lazy adults!). And we are blessed, in part because of the generosity of this congregation, to be able to bring home a good salary. We have enough money, and then some, to take care of our basic needs.

We also, I want you to know, have worked hard to save all we can. We are continually trying to make sure that, while we do have some nice things, we don’t live in an extravagant way. We try to avoid using our money to buy things just so we can impress others. We try to invest what we have gained in wise ways. And while we haven’t always succeeded in these things, we continue to do our best.

Lastly, we also are learning how to give all we can. Just after we were married, for instance, we made a commitment as a family to tithe on our income every year, to give the first 10% of everything we gain back to God through the church. We do give to other places besides the local church, but most of what we give goes to the church because we believe that’s

Matthew 6:21 (NIV).
what God wants us to do. And we also believe the local church, among all other organizations, has the greatest potential to help the poor in the world.

In addition to our tithe, a few years ago we also made a commitment to work on raising the percentage we give every year, even if just by ½% or 1% a year. I know Christians who give away 20% of their income, 50% of their income, even 90% of their income. We may never be able to do that – especially if we stay in California! – but we’d like to try to get as high as we can.

Now, I do not tell you all this to boast. I really don’t. I tell you this, first, because I want you to understand I do not want to ask something of you that I am not also willing to ask of myself. But I also tell you all this because as we have learned to give all we can, it has not, in the end, been a sacrifice. Rather, in the end it’s been is a blessing. We have, yes, been blessed by what we have received for ourselves. I won’t lie to you. But we have been, I think, more blessed by what we have given away.

As you know, next week is Commitment Sunday. That means that those of us who are a part of this community are asked to prayerfully consider what it is that God is calling us to give back to him through the church this next year. And then we are asked to come next week and make a pledge towards that end, offering our gift up in worship.

Please understand that I have come to know this congregation as an extraordinarily generous community. Every year I am gratefully amazed at how you all step up to respond to God’s calling to give to his work. I thank God for the gracious generosity of this church.

Still, I want to keep pushing. And I push without shame. Because I so desire us all, and the poor beyond these walls, to more richly experience the blessings of God.

So, in preparation for next week, there are three things I want to ask each of you to do.

1. **Pray.** Thank God for the material blessings he has given you and your family. Ask God to lead you in the decisions you make in this area of your life and to help you trust enough to follow his lead.

2. **Calculate.** Using the chart to the right, ask, as best you can, the following questions:

   - **How much do I anticipate I/we will gain next year in financial income?** This question will be harder to answer for some than for others, but do you best to calculate and estimate.

   - **How much do I/we anticipate needing to save next year?** In some ways this question, indicated by the question mark (?) on the chart, is the most important question to answer. It might also be the hardest. How much do you really need to have your basic needs met next year? Are there ways you use your income now that really aren’t necessary? Could some of your “unnecessary” expenses be cut out so that you would have more to use to give? These are hard questions which require prayer, honest, and faith.
- How much do I/we feel led to give this next year? Please keep in mind that God’s biblical standard for giving to the church is the tithe (the first 10% of our income). Now, statistically, most Christians do not yet practice this discipline of tithing. And so, while many here at Faith have made a commitment to tithe each year, many of us likely have not yet made that commitment. Of course, it would be unrealistic to expect everyone to immediately begin tithing in 2008. For some of us, we simply couldn’t make that jump all at once. That’s understandable.

Still, if you don’t already tithe, can you work towards that goal? If you gave 3% of your income last year, can you step up to give 4% or 5% this year? And in a few years, perhaps you will find yourself in a place where you can tithe, and even give beyond a tithe, experiencing more and more of God’s blessings as you do. Even if you do already tithe, could God be calling you to move to 11%, or 15%, or beyond? (Our stewardship committee has provided some additional resources, mailed to you recently, which may be of help in this calculation.)

Lastly, please remember that a bigger gift is not necessarily a better gift in God’s eyes. Some of us barely have enough income to cover our basic needs. And so we don’t have much left over to give away. Still, what we do give can be very pleasing to God. (Consider the story of the widow’s small gift in Luke 21:1-4.) In the end, perhaps God is more concerned with what we keep for ourselves than with what we give away.

3. **Pledge.** After prayer consideration and calculation, fill out a 2008 Faith Pledge Card and come prepared next Sunday to offer it in worship. If you are not able to make a pledge, perhaps because your income next year is highly uncertain, but still plan to give as you are able, that’s fine. Pledges do help us plan our budget, but we understand some people, for different reasons, are unable to make a pledge. Whatever you do give to God through the work of this church, know that the leadership of Faith is working hard to make sure those resources are used to ensure that we maximize the help we are able to offer those in our world who are in need of help.

Know that I look forward to next Sunday. I hope you do, too. Commitment Sunday is always a great event in the life of our congregation. For me, personally, it’s always a time of year when I am reminded to pause and give thanks that I have been called to serve a community of people who so consistently work hard to gain what they can, use wisdom to save all they can, and trust faithfully to give all they can. My prayer for you, as you do so again this year, is that in your generous giving you will experience, in rich and unexpected ways, the blessings of God.

In less than two months we will be celebrating Christmas. That’s hard to believe. And Christmas, as you know, is a great time of giving and receiving.

When I was a kid, I was much, much more exited about the receiving part of Christmas. I remember, Christmas morning, taking turns around the tree opening presents and while I enjoyed seeing others receive gifts, particularly gifts I had given them, I was really – to be honest – much more happy about the gifts with my name attached to them.

As I’ve gotten older, and perhaps matured a bit. That’s changed. I still enjoy the receiving part of Christmas. I get pretty excited when there’s an REI box with my name on it under the tree. But I’m really more excited about the giving part of Christmas these days…when I have picked out something, and even sacrificed, to buy something for somebody else…that’s the time around the tree I most look forward to…seeing them open that gift. And I bet most of you feel the same way.

And do you know why? Because Jesus is right. He really is. There truly is more blessing in giving than there ever will be in receiving.

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9 See, for instance, Deuteronomy 14:22-29 and Numbers 18:21-29. Also notice that in Matthew 23:23-24, Jesus affirms that though our tithing is not ever to become more important than acts of justice, mercy and faithfulness, our tithing is still to be regarded as God’s command and desire for us.

10 The Barna Research Group reported recently that only about 7% of American Christians tithe.
Amen.
Are you comfortable when we talk about money in church? Why or why not? Some people, you know, are uncomfortable. Some won’t even come if they know that’s the topic. Why is that, do you think?

Quoting John Wesley, and in the spirit of Paul, Jeff stated that it’s not necessarily a bad thing for Christians to seek to gain all they can as long as it’s not done for selfish motives and in unethical or unhealthy ways. Do you agree?

John Wesley, in his sermon on gaining, saving and giving all you can, challenged Christians of his day to avoid extravagant living so that they would have, in the end, more to give to the poor. Specifically, he said, “Despise delicacy and variety, and be content with what plain nature requires...seek what is useful, rather than what is elegant.” What do you think about this idea? Did he go overboard?

If even the sociologists are telling us that riches beyond our basic needs don’t lead to happiness (contemporary chronicles of the rich and famous in the tabloids also tell us as much), why is it that so many in our culture continue to pursue financial wealth in hopes of attaining happiness and contentment?

What are some ways (can you think of at least one?) you currently use your money in extravagant ways, money which you could, instead, give away and still have your basic needs met?

Jesus says to us, “You will be more blessed when you give than when you receive.” Honestly, do you take him at his word here? Do you trust him that this is, in fact, true? Does your life demonstrate that trust?

Why give money to God’s work in the local church? There’s lots of good causes in the world we could give towards? Should the local church be at least included in our giving? Why or why not?

In the past, how have you gone about calculating how much you will pledge or give to Faith? How do you come to that determination? Is there something in this message which will cause you to alter the way you calculate this year?