

SERMON TITLE: "Starting the New Year Well: Financially"  
SERMON TEXT: Matthew 25:14-30  
PREACHER: Rev. Kim James  
OCCASION: February 19, 2017, at First UMC

### **INTRODUCTION**

I have a wonderful celebration to share with you today. On Wednesday, we finally completed the refinancing of our church mortgage. Through the Rocky Mountain United Methodist Foundation, our interest rate is lower, and our monthly payment is lower too—by about \$2000 per month. Our 2017 budget was created and balanced with the expectation that this would happen, so I hope you won't jump to any quick ideas about reducing your pledges. But I definitely want to share this good news with you. This reduction is an incredible relief, and puts our church in a much healthier financial position. You could say that we are starting the New Year well financially.

Today is the final installment in this sermon series about starting the New Year well. Some of you may be wondering why I dragged out this New Year's resolution series so long, but there really are a lot of different aspects to our health and wellness. We aren't just spiritual beings floating around in the heavens. We have minds, bodies, and emotions. We have a need to be creative. We live in a society, and good relationships are vital to our happiness and health. And, yes, whether we like it or not, we have to have money and use it wisely if we are going to be well.

So, I invite you to look with me at Matthew 25:14-30. Let's listen to Jesus' Parable of the Talents and hear his advice about starting the New Year well financially.

### **1—EARN ALL YOU CAN**

John Wesley, the father of Methodism, had a well-known saying: "Earn all you can, save all you can, give all you can." The first part of that saying stands out clearly in Jesus' Parable of the Talents. Maybe the property owner didn't communicate this clearly enough to all his slaves when he handed over his money to them, but his desired message was definitely "earn all you can." That's why, upon his

return, the master was so angry when he found out that the third slave had buried his one talent in a hole and had not even earned any interest at a bank. In stark contrast, the master was very pleased that his first “good and trustworthy slave” had worked and traded with his five talents and earned five more. The master was also pleased that his “good and trustworthy slave” with two talents had put them to use and earned two more. Those two servants had used initiative, skills, and sweat equity to earn all they could—which improved their own well-being, as well as their master’s.

Compared to our recent time when interest rates have been next to nothing, 100% gains sound pretty impressive. Of course, earning all you can isn’t just about putting your money into the right kind of interest-bearing account and then going away on a trip. The slaves who doubled their talents actually had to work to increase their funds. It’s interesting that the name of the money in this parable was “talents,” since that word also suggests to us that earning all we can requires the use of our knowledge, skills, natural gifts, aptitudes, training, experience, abilities, education, gumption, elbow grease, imagination, and determination. Whether our currency is dollars, pesos, or euros, the earning potential is there—if we apply the full range of our God-given gifts, abilities, and talents.

Earning all we can requires showing up and doing our part. If we prove ourselves as responsible service providers and valuable employees, hopefully, we might actually get a raise or a promotion from time to time. If we don’t get the benefits we deserve from our hard work, then earning all we can might mean seeking a different, higher-paying job. It might mean getting additional education and training, so that we have a more valuable certification, license, or skill. If that isn’t possible, and we still want to earn more, then we might need to increase the hours we work or do some other odd jobs on the side.

When I was a kid, my dad had a low-paying job in law enforcement. So, he took us out in the forest of northwestern Montana and had us collect fir tree cones that could be sold to the Forest Service for planting trees in upcoming seasons. I’ll readily admit that scavenging cones from pitchy chipmunk caches wasn’t very appealing to me as a kid. But, if we really want to earn all we can, and we’re willing to do some honest work, then there are a number of ways that can be done.

In May 2015, some of us from this church went on a mission trip to Colorado to help with the flood recovery effort. We did very physical labor—digging, raking, carpentry, painting, pouring concrete, hauling supplies, and more. We also had devotions every day. When it was Alan Carlson’s turn to help lead the devotions, he introduced us to an LDS hymn that includes these lines:

Put your shoulder to the wheel; push along,  
Do your duty with a heart full of song,  
We all have work; let no one shirk.  
Put your shoulder to the wheel. (by Will L. Thompson, 1847-1909)

It takes some effort to be sure. But earning all we can is the first step toward financial wellness.

## **2—SEEK HELPFUL RESOURCES**

Of course, even when we work as hard as we possibly can, we may still come up short, and we may need to seek some helpful resources. Not all of us start off with a lot of money. The footnote in the pew Bible indicates that one talent equaled 15 years’ pay for a laborer. We may not have multiples of 15 years’ wages saved up. Truth be told, many of us don’t have even one year’s income saved up.

Because I’m the chair of the Board of Pension and Health Benefits for all the United Methodist clergy in the Rocky Mountain Conference, I regularly see information about retirement readiness. Just this week, I got an email that indicated that, of all the United Methodist clergy across the United States, 82%--that’s four out of five--have a projected retirement income gap. There are ways those clergy can decrease their gaps, but they have to pay attention to the problem and choose to take action now, before they reach retirement age. And, believe me, getting their attention and convincing them to act now is no easy feat, even when instruction and guidance is offered free of charge. Clergy are busy people. Preparing sermons, participating in church meetings, and making one more hospital or shut-in visit always seems more urgent than planning for retirement. But, in order to be well financially, we all have to take the time and action now to save and build up our resources for the future.

Of course, it’s pretty difficult to save unless we’re also willing to limit our spending and live within our means. In Jesus’ Parable of the Talents, we see that one slave was given five talents, another two,

and another only one. They didn't all have the same resources to work with, so they couldn't all use or invest the same amount. If we have a middle class job, then we really shouldn't spend like we're wealthy. If we have low-level income, then we can't afford a middle class lifestyle. Whether we're talking about houses, cars, vacations, clothing, entertainment, or where we send our kids to college, we have to manage and adjust our desires and expectations. We have to differentiate between needs and wants. Even when we give to charities, we need to think about which charities are most in line with our values and which ones will most efficiently use our funds.

Some of us learned great financial skills from our parents or have figured out good practices along the way. When I was a kid, even though my family didn't have much money, my mom taught me about paying down the mortgage principal or the car loan faster than required, in order to pay less in finance charges and interest. Because of my parents' frugal influence, it's been a practice of my adult life to pay my credit cards in full every month, and *never, ever* pay interest or finance charges. In fact, I use my credit card to *earn* monetary credits, which I then apply toward my bill. For those who have some difficulty with credit, however, it may be safer not to use a credit card at all.

If you need some help with improving your financial situation, or if you know someone else who could benefit, I want to draw your attention again to a notice in the bulletin insert. Beginning on Thursday, March 2, Cottages of Hope, on 27<sup>th</sup> and Washington, will be teaching a 4-part financial wellness series called "Stretch Your Bucks." That free, four-session financial overview will help with increasing your income, stabilizing your budget, using credit wisely, and investing for the future. In case you didn't catch it before, I'm going to repeat the correct phone number for you to call for more information or to RSVP. That correct number is 801-393-4011. In case you or your friend-in-need can't attend these March classes, take note that Cottages of Hope repeats this four-night series on Thursdays in every odd-numbered month. For those persons who are having serious financial problems, Cottages of Hope is also offering a free Bankruptcy Clinic tomorrow morning from 10:00 to noon.

There's no shame in seeking the help you need. In Jesus' parable, the third slave wasn't faulted because he'd been given only one talent. He was faulted because he had done nothing with it. The third slave had let his financial worries and fears get in the way of action. The judgment came down because he allowed himself to be paralyzed by paranoia. If, instead, the slave would have asked someone for help to increase his one talent, then his master would have been pleased, and the slave's life would have turned out much better. Starting and ending the New Year well financially is more likely to happen if we seek helpful resources.

### **CONCLUSION**

There's something about this parable that you may be wondering about—something I've left unaddressed. This Parable of the Talents could be interpreted as selfish. If the goal is to earn all you can, then that might mean ill-gotten gain, or disregard for who might get hurt in the process. At the very least, we all know of breadwinners who have done harm to their families by prioritizing earning money ahead of relationships. So there does have to be some kind of reasonable and compassionate limit on our desire to increase our income. We also need to recall that, just as John Wesley's saying, "Earn all you can, save all you can, give all you can" ended on a charitable note, so does the context of Jesus' parable here in Matthew 25. In the verses immediately following this Parable of the Talents, Jesus teaches the importance of generous caring for the hungry, the thirsty, the naked, and the sick.

All good things are done in balance and proportion. We can't help the poor if we're greedy and selfish, but neither can we help them if we have nothing to give. So, as I said at the beginning of this sermon, our health and wellness is multi-faceted, and every aspect of our lives affects the others. We aren't just spirits floating around in the heavens. If we're going to be any earthly good, then we need to do what we can to put our finances in order. Even our spiritual life will be improved by starting the New Year well financially.