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Immanuel Lutheran Church, New York, NY
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Matthew 25:1–13

In the name of the Father and of the + Son and of the Holy Spirit. Amen.

My opening text for this morning's sermon is the final verse of our Gospel Lesson. It is the lesson our Lord Jesus would have us draw from his parable of the Five Wise and the Five Foolish Maidens. The lesson goes this way:

¹³Watch therefore, for you know neither the day nor the hour.
(Matthew 25:13, RSV)

The day and the hour of what? Our Lord's return. The early church, and indeed *every generation* in the church, hopes and prays for the Second Coming of Jesus, when he will return with "beauty and power," set this world right, make things better, and run things the way they ought to be run.

But the thing is, we do not know when this is going to happen. Saint Paul, for example, says that Jesus will come again "like a thief in the night":

For you yourselves know well that the day of the Lord will come like a thief in the night. (1 Thessalonians 5:2, RSV)

And Saint Luke warns us to always be on guard, lest Jesus suddenly come again, "like a snare":

³⁴But take heed to yourselves lest your hearts be weighed down with dissipation and drunkenness and cares of this life, and that day come upon you suddenly like a snare; ³⁵for it will come upon all who dwell upon the face of the whole earth. (Luke 21:34-35, RSV)

And in this morning's story about the ten maidens, again the bridegroom suddenly comes. He has delayed his coming until the wee hours. He has delayed so long that all ten of the maidens have fallen asleep. But when he appears, he *suddenly* appears. And then the chief question in life confronts them, and us: Are they ready? Are we ready? The advice of the Bible to us is that we should live *every day* as if it is the day worthy of Christ's return. For us, there should be no toss-off days, for each of our days could be the day of Christ's return.

And when Christ comes again, we want to be found faithful, including faithful to him in the great battle each of us faces – the battle between love of money versus love of the Lord.

Luther: Waiting for Christ

As it turned out, our great teacher Martin Luther was one who watched and waited for the day of the Lord. Luther lived in an apocalyptic age. He and many Christians in those days expected Jesus to return soon. And beyond this, Luther lived the last years of his life expecting at almost any moment that he would die and so, would soon see Jesus. For Luther, his death was not just a theoretical possibility. It was also a personal thing because his health had become so poor and his strength had so diminished.

During the last years of his life, Luther suffered with heart troubles, severe dysentery, gout, and kidney stones that left him writhing in pain. He had headaches, dizziness, abscess on his neck, a perforated eardrum, grief over the death of his and Katie's thirteen-year-old daughter, Magdalene, and the weariness that comes with getting older. Sometimes he had to cut short his sermon because he was feeling so faint.

In January 1546 – about a month before he died – Luther described himself in a letter to James Propst in Bremen as “an old man, done with life, lethargic, exhausted, cold, and one-eyed.” He could not see with the other eye.¹

Luther's noble fight against covetousness

Let me point to Luther as a good example for us of someone who fought a noble fight against covetousness. We each stand between love of money on the one side and love of Jesus on the other. Luther preferred Jesus and his ways. He wanted to be found faith, including in the use of his money, when it came time to stand before the Lord.

To his surprise, Luther had some money and property as an old man – enough that he wrote a will saying how he wanted his money to be used. I say “to his surprise” that he had some money and property, because Luther was so generous-hearted and so immersed in large matters of the church that he paid little attention to the household budget, did not worry much about whether he was rich or poor, and seemed content with whatever the good Lord gave him and his family.

Like me and my family, Luther lived in a parsonage. He didn't own his own home, but rather was permitted to live in housing provided to him. In his case, he lived in the Augustinian monastery of Wittenberg. That monastery had become vacant during a time of civil unrest, and Elector John of Saxony gave the empty monastery to Luther and his family. This meant that Luther lived in an immense place. You can still see it if you visit Wittenberg someday.

But living in an immense place meant that Luther could providing housing and hospitality for an immense number of people. And he did. In addition to Luther and Katie and their five living children, Luther provided rooms for students, refuge for the poor and oppressed, shelter for an assortment of relatives, a

¹ Ibid. (Kindle Locations 3851-3852).

gathering place for reformers, and a hospice for those in need.² Poor Katie never knew how many people to expect for supper. But the expense of maintaining such a household left Luther about broke most of his life.

Still, by the time Luther was my age, he had some property and some wealth, along with some debt. So, he wrote a will.

The ancient Saxon law of those days was unjust to women. The law said that the house and property would not belong to the widow, but to the children, or, if there were none, to the next blood relative of the man. The wife could inherit her dowry and personal affects, but was left with little else. The husband could leave more to her in his will, but only if she placed the children in the care of guardians.

Luther refused to go along with this pattern. Instead, he wrote his will in such a way as to leave most of his estate to Katie. Glad to say, when Luther died, Elector John Frederick confirmed Luther's will, even though it was an irregular thing.

Now, Luther was a giant – a man of historical intellect, vast learning, powerful personality, and immense skills of rhetoric and persuasion. Luther certainly could have been a wealthy man if he had wanted, instead of inching along his entire life to try to make ends meet.

But the thing about Luther is that he *really* believed in God! He did not simply pay lip service to the faith, but rather believed it high and low, inside and out. He took quite literally that this earthly life is a prelude to eternity. What did it matter to him if he had to live humbly, without lots of money to spend on himself and his family? What did it matter when he was whole-heartedly serving a God who owns the cattle on ten thousand hills (Psalm 50:10), and whose coming City will have streets paved with pure gold.

²¹And the twelve gates were twelve pearls, each of the gates made of a single pearl, and the street of the city was pure gold, transparent as glass. (Revelation 21:21, RSV)

So Luther poured out his strength, his talent, and his fortune on behalf of the church and his neighbors in need. He was not greedy, nor miserly toward God. Rather, he was large-hearted and generous.

Stewardship

And this brings me to my stewardship part of this sermon. Herb Miller, who designed the stewardship program we are using this year, points out that many clergy are themselves good financial stewards, but are shy to talk about stewardship or their own personal example. I think I am such a one. I have tried to be a good giver to the church all my life, but I am shy to talk about it for the reason I bet most clergy are shy to talk about it: We have such sympathy for the

² *Luther's Will*, Introduction LW Vol. 34, Page 288

struggling folks in our congregation, and by no means do we want to put pressure on them to give more than they can. By no means do we want anyone who is doing the best he or she can to feel any guilt about their giving – not even an ounce of guilt.

You all know the story of the widow's mite. She puts in two small copper coins. Compared to the offerings of well-to-do folks, that was not a lot of money. But the true God measures things according to the heart. And in the eyes of God, the widow's mite was a tremendous offering. Jesus says of the poor widow:

³“Truly I tell you, this poor widow has put in more than all of them; ⁴for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on.” (Luke 21:3-4, NRSV)

Every pastor would say that this story of the widow's mite is meant to encourage those who are doing the best they can, even if they can give only a little. God knows the heart. He knows the truth of things. He does not seek equality of giving, but rather equality of sacrifice.

On the other hand, I think every pastor would also suggest to the widow that she is giving *too* much! She gave all she had. No pastor would ask that. This means that for our stewardship campaign here at Immanuel, some of you should not give a penny more than you are already giving. In fact, perhaps some of you should cut back. This is a matter between you and God, who knows your heart, who knows your individual circumstances, who knows the truth of things. Things can change. What you were able to do last year, you might not be able to do this year. You might be able to give more, you might need to give less. Be easy in your mind about it in either case. Next Sunday, we will ask you to fill out an “Estimate of Giving Card.” Pray about it, think about it, and then jot down your best estimate of what you can do that you might honestly say, “I am trying to live a holy life, even in matters of money.” Then commend your estimate to God and be at peace.

I am going to talk about the traditional standard of giving. It is the little rhyme “Strive for the tithe.” But this pastoral prelude is crucial. Some of you should not give a penny more than you are already giving. Some of you should consider cutting back.

But some of you could make some progress toward the tithe. Perhaps not all at once, but still, you can make some progress. Tithing is like doing sit-ups or push-ups. If you have been doing them for a long time, then you are in shape and it is easy enough to do them. But if you are a new-comer to exercise, be patient with yourself. Start somewhere and try to do better. So it is with a consecrated life. Start somewhere, and try to do better.

Our congregation has long benefited from members who have tried to tithe. We have such folks among us. They probably learned it when they were children. They learned it from their parents, they learned it from their pastors.

One of our members, for example, told me that when he was a boy, his father gave him an allowance of thirty-five cents per week. However, there were three funding projects in his Sunday School class, plus the weekly offering in church. Our member gave a nickel to each, so out of his thirty-five cents, he was left with fifteen cents each week. So, he told me, when he became a grown-up, the tradition of giving a tithe then seemed easy to him. Tithing was a walk in the park. He has been tithing ever since, much to the benefit of our congregation and, I believe, much to his own spiritual benefit.

I was raised in the same tradition. Early on, as a boy, I began making money by picking strawberries, blackberries, and huckleberries. And I always gave a tithe of what I made to the church. Later on, I made more money by picking tomatoes and peppers, mowing lawns, and working in the chicken plant. Always, I gave a tithe to the church. That's how I was raised. That's what my parents did. That's what I hope to do even when I retire. My tithe will be a smaller amount then, but still, I hope to follow the old, old pattern.

I can't claim to meet every jot and tittle of tithing. Clergy compensation is complex. Perhaps I should do better. Plus there is Carol's tithe to her church, plus a fairly long list of charitable contributions Carol and I make. I will not go into details here, though let me say to you that I am happy to discuss these things with you in private, to give you a concrete example of what it is like to strive for the tithe.

In general, I think we could say that striving for the tithe for Carol and me adds up to a fairly substantial figure. But we never really think about that. The Lord has been good to us. We know that! We know it in our bones. And so, even in the humble details of our financial lives we try to express in some honest measure loyalty to the God who is so very loyal to us and to you – indeed, loyal to the final degree of dying for us that we might live.

Well, that's enough for now on stewardship. Let's me finish up by returning to Martin Luther and his knowledge that soon and very soon he would be with the Lord.

Watch

Jesus warns us to be mindful our Lord's return:

Watch therefore: for ye know not what hour your Lord doth come. (Matthew 24:42, KJV)

And this is certainly true. We do not know the hour of the second coming of Jesus. Besides this, there is the plain reality that life is fragile, that human beings die in numerous and sometimes unexpected ways, and so for each of us, today might be the last of our days on this earth. Or tomorrow. Who knows when? But when we die, we hasten on toward Jesus, with whom we have to do in an eternal way.

Our brother Martin Luther, of blessed memory, gives us an example of an ordinary Christian – one blessed with extraordinary gifts but also one who knew in the sorrows and sufferings that you and I know too. He seemed to live each day granted to him as if it were a day worthy of meeting the Lord. And I think that is a good way for us to be found, watching and waiting and hoping and living for Jesus, to whom belongs the glory with the Father and the Holy Spirit now and forever. Amen.