

God and Money (Building Fund Part 1)

Matt 6:24

Introduction

- A. My title for this sermon is **God and Money**. For the Christian, these two particular topics are massively important.

1. This creative title comes directly from the last three words of Matthew 6:24 (our text). This is Jesus preaching the well-known Sermon on the Mount.

Matthew 6:24 (ESV) “[24] No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

- B. I gave this sermon a sub-title which is **Building Fund Part 1**. My task is to inform you about the special offering we will receive for our building next Sunday, November 19.

1. As you came in you should have received a pledge card for 2018. We’d like to ask you to prayerfully consider this week what amount you will contribute to our building fund.
2. Next Sunday you may give a one-time gift, or state what you will give during 2018 by either monthly gifts, or, whatever works for you.
3. For our guests, we invite you to observe what we are doing and how we do it. There isn’t any expectation that you would participate in the special offering next Sunday.

- C. This sermon has three points. My aim is to remind you about our faithful God, to inform you about our situation, and to encourage you to be a wise steward of money. The points:

1. Our story
2. Our situation
3. Our stewardship of money

I. Our story.

- A. We share our story to give glory to God. God has been with us and God has blessed us. Though Living Hope Church began on September 1, 1986, our building story begins in the 90s.

1. Folks like Darryl & Donna Wenger and Harry and Kay Kemerer told me we need a building.
2. They wanted to know if we could start a building fund. Sure (nice reserves).
3. Personally, I wasn’t interested in a building. When I became the lead pastor in 1993, it was my belief that the church would die (not doing well). I could bury her gracefully.
4. Four or five years later, it is slowly dawning on me that this might not be the case. So we started a building fund, made a monthly announcement, and what do you know?
5. From 1999-2001 we raised about \$100K. Not \$1 from me because I wasn’t into having a building. The church is people and we are fine (and it might fail, there is risk).

- B. In 2002, and I believe it was a sense from the Lord, my thinking changed and I told Living Hope we would begin

raising funds in mid-2003 (7 year plan, 3-1-3, then build in 2011).

1. We had 4 or 5 years to find property (or an existing building), and wouldn't you know nothing came available. Our drive to Lancaster and I'd take that property.
 2. In early 2007, looking at property on Schoolhouse Road, we learn about our property. I contact Mrs. Lutz several ways but no interest (finally a phone call). Beth prays!
 3. We didn't raise funds in 2006-2007, and as we thought about resuming our giving it was a bit discouraging (no property, no design, no focus).
 4. I did a sermon on giving, then a sermon on planting a church on the West Shore. If God wasn't going to give us land then may as well plant (confused some folks!).
 5. That following Tuesday, June 12, 2007, we receive a call Mrs. Lutz. The 23 acres is for sale and we negotiated a fair price.
- C. We did our due diligence and purchased the property with cash. However, in 2008 there was a banking collapse, and we couldn't borrow the money we needed.
1. We kept raising funds, we had a utility company problem (5 more acres), and by the end of 2011 we were ready for a mortgage. Then SGM happens and we slow down.
 - During 2012 SG designed a new polity (some of our folks had concerns about SG)
 - First half of 2013 we went through a process regarding SG
 - Second half of 2013 was devoted to bi-vocational elders (we lost some friends)
 - First half of 2014 was beginning to function as an elder board
 - Second half of 2014 I turned my attention back to the building (new design and bank)
 2. My son Ryan put us in touch with banks (after talking with 10-12 along the way) and we were able to obtain a mortgage through Belco Credit Union (due to friends).
- D. God was faithful to walk us through adversity, bring us adequate provision, and through a large team effort we were able to occupy this facility in May of this year (2017). Praise Him!!

II. Our situation.

- A. We have a 2.7MM mortgage at 4.5% (fixed rate for another 3 and ½ years). The yearly cost is roughly 180K (or 15K a month).
1. Our total project cost has been right around 5.5MM. Back in 2003, we said that our intent for the entire project was to spend 4.5MM (2003 dollars). That would be 6MM today.
 2. We have raised 2.7MM, and used about 100K general fund, and now we have 2.7MM to pay off. We are halfway there!
 3. All along the way we have stated our intentions were to pay for the building by offering. This is because we view the building as a ministry tool.
 - This has disappointed some of you because on occasion I hear something like why can't the general fund absorb the payments. It is because we give 15% to mission, pay staff, do ministry, and don't wish to sacrifice on these items. Perhaps as we grow this will be able to happen but we haven't

made this commitment. But, our budget would only need to increase by 40% so pray for provision (staffing?).

- B. It raises a very good question. Why did we take on debt? After all, the borrower is slave to the lender. Why not save the entire amount?

1. To borrow wisely is to leverage capital for future gain.

“When we understand what borrowing really is, we will realize that the process of borrowing and lending is another wonderful gift that God has given to us as human beings.” Wayne Grudem in *Business for the Glory of God*, pp. 69-70

2. I mentioned earlier that our 4.5MM project went to 6MM (2003-2017 dollars). That was with inflation averaging roughly 2.0% (only!)
 3. If inflation surges, and I don’t know the future in terms of inflation or deflation, but if we had inflation our sacrificial giving would be wasted. No progress.
- C. We hope to pay off the mortgage early (15 years would be great). Let’s pray for God’s provision for Living Hope. We will take it year by year.
1. This brings us to a consideration of the stewardship of our money. Hear again the words of Jesus Christ, our Savior and Lord.

Matthew 6:24 (ESV) “[24] No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

III. Our stewardship of money.

- A. It should be obvious that the Christian is called upon to serve God. We are not called to serve money yet that is a very present danger. There are 3 fundamental ways to handle money.
1. One, you **spend** it. This position is well represented by Americans as demonstrated by our debt load. Some stats:
 - The average credit card debt is \$6,600 per household (\$16,000 with debt)
 - Total household debt on national average is \$132,500
 - Student loans are a way of life (thus the popularity of Bernie Sanders)
 2. Two, you **save** it. A saver aims to decrease consumption (not enjoyed by the spender) in order to increase wealth accumulation (not very American it seems). Some stats:
 - 62% of Americans have less than 1K in savings
 - 21% don’t even have a savings account
 3. Spenders maximize today, they sometimes live impulsively in the moment, and savers maximize the future. These choices reveal our attitude.
 - Question: which one serves money? Do you see that it is possible to serve money either way? This means we will need a third way to handle money.
 4. Three, you have the mindset of a **servant**. The servant possesses perhaps the rarest mindset of all as

they seek to limit consumption and build wealth so that they can focus on giving money to bless others and serve the purposes of God.

B. How do we get that mindset? We examine the word of God, we hear the word of God, and we apply (or do) the Word of God. We gladly and joyfully obey. We get the right mindset.

1. The mindset of the servant is set on eternity. The servant knows the truth of what Jesus said a few verses earlier in the Sermon on the Mount.

Matthew 6:19-21 (ESV) “[19] Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, [20] but lay up for yourselves treasures in heaven, where neither moth nor

rust destroys and where thieves do not break in and steal. [21] For where your treasure is, there your heart will be also.”

2. The servant considers how to lay up treasures in heaven. Your pastors have led us down this path with an eye on eternity. May it continue.

C. So let me briefly remind you of seven principles to help you steward your money wisely. May God grant us faith to live according to His Word.

1. One, the thing we call our money (possessions or wealth) is **not our money**. It all belongs to God and we simply manage it for our Master. We are stewards.

“The conducting, supervising, or managing of something; especially the careful and responsible management of something entrusted to one's care.” Merriam-Webster Dictionary

“Don’t fall for the myth of *my* money. Who owns what you spend, earn, and keep? God does. God owns you and everything you call ‘mine.’” Don Whitney in *Spiritual Disciplines within the Church*, p. 127

Romans 14:8 (ESV) “[8]_For if we live, we live to the Lord, and if we die, we die to the Lord. So then, whether we live or whether we die, we are the Lord's.”

- It follows that because we are the Lord’s that everything we have is the Lord’s. And the Bible says the world and everything in it is owned completely by God (not us).

2. Two, Christians are **cheerful** as they give. We love to give because God gave to us (DNA).

2 Corinthians 8:9 (ESV) “[9]_For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”

2 Corinthians 9:7 (ESV) “[7]_Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.”

Ex: Happy dollars.

3. Three, we give **systematically** (as it comes in) and so we honor God.

Proverbs 3:9-10 (ESV) “[9]_Honor the LORD with your wealth and with the firstfruits of all your produce; [10]_then your barns will be filled with plenty, and your vats will be bursting with wine.”

4. Four, we give **proportionately** (as we are able).

- It is entirely that the saint making 30K a year, who scrimps together 5% (1,500) is more pleasing to God than the person who gives 10% of 300K.

1 Corinthians 16:2 (ESV) “[2]_On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.”

5. Five, we give **sacrificially**.

- We don’t only ask how much should I give. We also ask how much should we keep? Because we serve others we may happily sacrifice in this life.

6. Six, we give to our **local church** as a first priority (thank you).

Galatians 6:6 (ESV) [6]_Let the one who is taught the word share all good things with the one who teaches.

- I commend those who support a child in Covenant Mercies, give to SGC, support GHM, the poor, and countless other opportunities. You are a giving church.

7. The seventh principle is we **save**.

- To save is to look forward at responsibilities we may face.

2 Corinthians 12:14 (ESV) [14]_Here for the third time I am ready to come to you. And I will not be a burden, for I seek not what is yours but you. For children are not obligated to save up for their parents, but parents for their children.

D. We steward our money knowing very well that we can’t take it with us when we leave this world. So we send it on ahead.

1. Randy Alcorn likens this to Confederacy currency. The war is coming to an end. Do you want US dollars or Confederate dollars?
2. Wisdom says we play the servant. We don’t simply spend, we don’t simply save. We do both with our eyes fixed on Jesus Christ and eternity.

Close

A. Your assignment this week is to pray, discuss, get counsel on what you will give to our building fund in 2018. The need is 180K (perhaps overage could pay down the loan).

1. Some of us have prospered, or are in a unique season of life, and we can give more. Some aren’t able to give much at all. We are all on the team (love for all to give).
2. Jesus has captured our hearts. So we love to give.

Were the whole realm of nature mine, that were an offering far too small
Love so amazing, so divine, demands my soul, my life, my all (Isaac Watts)

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Pray

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