

A Good Foundation for the Future - Building Fund 2019 (Part 1)

1 Timothy 6:17-19

Introduction (pray)

A. This sermon, and the sermon next Sunday by Ben, will encourage you to invest in our building fund for 2019. We want to encourage you to think (God gave us a brain for a reason) and to pray about what God would have you contribute next Sunday.

1. The way we handle our finances has eternal implications. Author Randy Alcorn uses the following word picture in his book *The Treasure Principle* to help us think rightly about financial stewardship.

“Imagine you’re alive at the end of the Civil War. You’re living in the South, but you are a Northerner. You plan to move home as soon as the war is over. While in the South you’ve accumulated lots of Confederate currency. Now, suppose you know for a fact that the North is going to win the war and the end is imminent.

What will you do with your Confederate money? If you’re smart, there is only one answer. You should immediately cash in your Confederate currency for U.S. currency - the only money that will have value once the war is over. Keep only enough Confederate currency to meet your short-term needs.” Randy Alcorn, *The Treasure Principle*, p. 14

1. The point Randy Alcorn is making is that our life on earth is temporary (as if we live in the South toward the end of the Civil War). We are sojourners and exiles. We bring nothing into the world on our arrival and we take nothing out at our final breath.
2. Therefore, we need to consider eternity (the long tomorrow). We need to consider how to live this life rightly in order to build **A Good Foundation for the Future** (my title).

B. Let’s read the text (**1 Timothy 6:17-19**) and let’s see how to lay a good foundation. The Bible gives clear instruction about how a faithful Christian lives their life.

1 Timothy 6:17-19 (ESV) “[17] As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. [18] They are to do good, to be rich in good works, to be generous and ready to share, [19] thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.”

1. Your pastors desire for you to “take hold of that which is truly life.” That life is yours both now and in the age to come. We aim to prepare you for eternity.

C. As you came in you should have received a building fund pledge card for 2019. Next Sunday we will receive the pledge cards (as has been our habit). This helps us plan our budget.

1. We’d like to ask you to think and pray this week what amount you will contribute to our building fund in 2019. We would love to see everyone participate (even kids).
2. Next Sunday you may give a one-time gift, or pledge what you will give during 2019 by either monthly gifts, or, a one-time gift, 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.

D. This sermon has three points.

1. Our story (remind older members and inform newer members)
2. Our situation (so you understand the need)
3. Our stewardship of money (a good foundation)

I. Our story

A. We share our story to remind you God is faithful. We want to boast in what God has done for us. God has been with us and blessed us. Though Living Hope Church began on Sept. 1, 1986, our building story begins in the 1990s.

1. Folks like Darryl & Donna Wenger and Harry & Kay Kemerer told me we need a building. And, they asked if we could start a building fund. I said sure (nice reserves).
2. 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 a good place). I could bury her gracefully.
3. 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?
4. From 1999-2001 we raised roughly \$100K. Amazing! Not \$1 from me because I wasn't into having a building (more work, not less). The church is people and we are fine (and it might fail, because 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. A drive to Lancaster and I'll take that property.
2. We didn't raise funds in 2006-2007, and as we thought about resuming our giving it was a bit of a discouraging situation (no property, no design, no focus).
3. 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!
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 we may as well plant (confused some folks!).
5. That following Tuesday, June 12, 2007, we received a call Mrs. Lutz. The 23 acres (now 28 acres) is for sale after all 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 to build (\$2.7MM).

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.

· In 2014 and 2015 the project was resurrected, largely due to Ryan talking to banks. We were

able to obtain a mortgage (due to friends at a credit union).

- D. God was faithful to walk us through adversity, bring us adequate provision, and through a large, serious team effort we were able to occupy this facility in May, 2017. Praise Him!!

II. Our situation (this will feel more like a business meeting than sermon)

- A. We started off with a \$2.7 MM mortgage at 4.5% (fixed rate for another 2 and ½ years and then the rate likely goes up). The yearly cost for now is \$180K (or \$15K a month).
1. We started off in 2003 saying our project cost would be \$4.5MM (that would be \$6MM in 2017 dollars). We came in at \$5.5MM which was wonderful.
 2. We raised and paid \$2.8MM and now we have the \$2.7MM mortgage (\$2,640,000).
- B. A very good question is this. Should a church take on debt? After all, the borrower is a 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. Tragic!
- 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 have always said we will pay for the building by offering.
1. But, here is how we’re praying. We are asking God to increase our budget by 40% by 2021 so we can absorb the mortgage (at current payment) into our general fund. Then, we would continue to raise funds every year to pay down the principal.
 2. For now (2019), we need to raise \$180,000 to pay the mortgage. Please pray and ask God what amount you can give. Any additional questions, please see me or a pastor.

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 (and many do as evidenced by debt load).
 2. Two, you **save** it (a saver aims to decrease consumption to accumulate funds)
 3. Spenders maximize the moment, they sometimes live impulsively in the moment, and savers maximize the future. These choices reveal our perspective and our heart.

- Question: in which way is money a god? Can 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 in that they seek to limit consumption, enjoy what they have, and build wealth so that they can focus on giving money to bless others and serve the purposes of God.
- Or, we could say, to build a good foundation for eternity.
- 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 in the Sermon on the Mount (not money only but includes money).
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 you down this path with an eye on eternity.
 3. The building isn’t our god, the building isn’t our master, the building is a ministry tool. We use the building to be salt and light, a city set on a hill.
 - Beyond our Sunday meetings - Bridge, UNITE, homeschool groups (ENCORE and CHESS) at no fee, showers, weddings, Bible Study, music camps, Trunk or Treat, and more.
- C. In our text God calls us to establish a good foundation for the future. Our building helps us connect with people so we live our lives as instructed in the text. We aim to:
 1. Do good
 2. Be rich in good works
 3. Be generous
 4. Be ready to share
- D. As you think and pray about being generous you are going to eventually come to this question. How much should we give?
 1. I think this way, we all think this way. But, since we are dealing in Confederate dollars it may be advisable to think differently. Like this:

“A faithful reading of Scripture leads not to the question, “How much should I give?” Rather, it leads to the question, “How much do I need to keep?”” John Cortines and Gregory Baumer, *God and Money*, p. 44

Close

- A. A good number of us have been on this journey together. Thank you!

1. This journey has been one of the highlights of my life. It is humbling and wonderful. I believe you are laying a sure foundation for the future. That is wise on your part!
- B. A good number of you are new to Living Hope. We are glad you're here and you are welcome to join the team. Here is what we want you to know:
 1. We only want happy dollars.
 2. We would love to see everyone participate financially in some way but we realize some can't (you can be on the team either way).
 3. Give proportionately to your ability (equal sacrifice). This isn't any one of us individually but let me remind that Jesus said "to whom much is given much is required."
- C. In whatever you decide to give, set your hopes on God and set for yourself a good foundation for the future.
 1. We are all in the category of rich in this present age. Here is our charge:

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Pray

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