

# THE FORGOTTEN SERMON:

How to Preach Effectively  
*on Giving*

by

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## Introduction

“All the church ever talks about is money!” You ever hear that one? Early in my ministry I had someone tell me that. They were not a part of my church and I was attempting to get them to visit. I assured them that we never talked about money. I thought that was a good thing. I prided myself in the fact that rarely if ever did I talk about money from the pulpit. What I thought was a virtue was actually a huge mistake. I had fallen prey to a myth that had I not corrected could have had a detrimental impact upon my ministry.

We have all heard stories like that even if it never has happened to us. It is true that there is a perception outside the church that all we do is talk about money. It appears in surveys and questionnaires. In fact churches have been established pointing out with pride that they never talk about money at their church. They had polled the community about why people did not attend church and found that people felt the church overly emphasized money and giving. As a result from the mid '80s onward we have seen an almost obsession with not talking about money or giving at all. Rather than the church talking too much about money the truth is that we don't talk about it enough!

### The facts are churches infrequently preach on money

As with all myths and urban legends, when the facts are analyzed the myth dissolves. Such is the case with the money myth. The truth of the matter is most churches rarely if ever talk about money. The reason why churches do not talk about money is that their pastors tend to shy away almost completely from the topic.

Studies have shown that the frequency of sermons or teaching on stewardship in churches is far less than what people think. Dean Hodge conducted a study of church giving among several major denominations. They found that the majority of churches reported emphasizing stewardship “only occasionally.” The authors of “Passing the Plate” quote a study by Robert Wuthnow that found **only 32 percent of American church members reported that they had heard a sermon on the relationship between faith and personal finances in that previous year.** Wuthnow concluded, “Clergy often tiptoe around the topic of money as if they were taking a walk through a minefield.”

My own personal experience in the stewardship ministry confirms what countless studies have found. Simply put sermons on stewardship and giving are rarely heard if ever from the pulpits across America. While there are some exceptions to this, on the whole the vast majority of preachers ignore the topic like a plague. At the beginning of every engagement with a church we probe to discover what kind of stewardship climate exists in the church. Sadly we find that most rarely if ever talk about stewardship. At best it might be an annual sermon or for the rare few a series of sermons on giving.

**Could the infrequency of preaching on giving be a major reason why giving to the church is in a continual decline?** An organization called, empty tomb inc. yearly publishes a document called, “The State of Church Giving,” that documents the decline in giving to the church since 1968. The sad thing is that giving as a percent of Americans incomes has fallen from 3.11% to 2.0% yearly. This represents billions of dollars every year lost for ministry and missions. **At the current rate of decline giving by 2050 will be only 1%!** Maybe it is time we start preaching on giving!

There are so few sermons out there on giving that I have come to believe it is the forgotten sermon. It is simply not on our radar as pastors and thus we hardly ever preach on the topic. If we are to turn around the decline in giving we must not be afraid of this crucial topic and it must have a regular place in our preaching. My goal with this brief manual is to provide you with the help you need so that you can preach effective sermons on giving. So, let's get started on, **The Forgotten Sermon: How to Preach Effectively on Giving.**

## **Chapter One: The Preachers Least Favorite Topic**

There is no arguing that the vast majority of people outside the church feel that money is too heavily emphasized. Even many in the church would give the same view. We have seen in the introduction of this manual that the reverse is actually true.

Since any talk on giving is panned before it even gets out of the preachers mouth it obviously becomes the pastor's least favorite topic. What we don't like we don't focus upon and thus preaching on giving has become the forgotten sermon.

If the church does not focus on talking about money why do so many people feel they do? Here are some reasons...

### **The excesses of a few affect every church**

Much of the negative reaction of the public about the topic of money in the church is the result of the excesses of a few ministries. Every Christian cringes at the scandals that seem to rock the church on a yearly basis. The demise of national televangelists, while happening in the last century, still has a negative impact to this day. Others have fallen and each time the media has focused in upon the excesses of the founders and leaders. This adverse publicity has increased the skepticism of those outside the church and bolstered their opinion that in the end it was all about money.

Not only have there been public scandals in the church but some high profile pastors live like emperors. Almost yearly the media hones in on some pastors multi-million dollar homes, expensive cars and lavish lifestyles. While thinking people realize that the excesses of a few do not translate into the practice of every ministry the damage is none the less done. Too many stories like this underscore their belief that in the church it is all about money.

While I would not argue that there is not truth in the assertion, the excesses of a few should not indict everyone. The truth is the vast majority of ministers and churches operate above board and with integrity and honor. I am reminded of the old adage that just because there are a few bad policemen does not mean I will not call the police when someone is breaking in to my house.

### **Money is the god of our age**

Any talk about money will evoke negative reaction from people who are in love with the god of this age. Consumerism drives much of American life. Advertising daily bombards us with messages that tell us the road to happiness lies in possessing more. We are obsessed with money. If someone espouses a view that we think will cause us to have to part with that which we love, money, we will react negatively.

While it might be understandable to see this reaction from a lost world it is prevalent in the church as well. In "Passing the Plate," the authors in their finding as to why American Christians do not give more stated, "The first and perhaps most formidable rival to generous voluntary financial giving of American Christians...is America's institutionalized mass consumerism."

Tasked with being the salt and light of society the church has sadly become all too often a mirror image of society. In the end both society and the church bristle at any mention of money being responsibly used much less talk of giving it away. With this kind of selfish thinking even one sermon a year is one too many.

## **The Preachers Trap**

The trap that many preachers fall prey to is listening to the complaints of the crowd. As a result many never or seldom preach about money or stewardship. Why is that? Here are some reasons...

**It's unpopular and we like to be liked.** No preacher wants to hear, "All you ever talk about at church is money." I think the bottom line is that we like being liked and don't want to do anything that will cause the above statement to be reinforced. So we go out of our way to not mention money. Could it be that the reason people do not like us to talk about money is that they have such a problem handling it correctly? Could it be that by not talking about money we are giving them a pass on an area of disobedience in their lives?

**It often makes the leader uncomfortable.** Closely akin to the above point I find that many don't like to talk about stewardship because it makes them feel uncomfortable. They struggle dealing with difficult topics knowing it will rub some the wrong way. They find that they cannot with boldness take a stand so they ignore the issue altogether. It is just easier to teach on the love of God rather than some subject that many find hard to listen to.

**Some are not convinced it is biblically their role.** I find that we have been so conditioned by lay people that we ministers are not supposed to know anything about the churches finances that we incorrectly assume that is biblical. You can search the Scriptures but you will not find a verse that prohibits the leaders from taking an active role in stewardship. Christian ministries that have leaders that are active in stewardship raise more funds and in the end do more for the Kingdom.

**Many do not feel adequately trained.** Our Christian institutions of learning have done a disservice to our leaders in not training them in this crucial field. Nearly everything a minister learns about stewardship he learned outside of the classroom. If I do not feel properly trained in an area I will not operate in that area.

**Some do not see the necessity.** Despite numerous studies that show the importance of the leader being involved in stewardship many do not think it is necessary. As a result their ministry struggles to achieve the dreams they have been given or more likely don't have any vision for the future at all.

The above reasons all factor into any talk of money and possessions as being the preacher least favorite topic! My goal is to change your mind about this by helping educate you on the basics of a good sermon on giving. Again it is not that we talk too much about money it is that when we do we often do so in a manner that turns people off. Let's change that NOW!

## **Chapter Two: The Results of the Forgotten Sermon**

The lack of preaching in American on money and possessions is what I have coined the forgotten sermon. Again, most fail to preach on money due to the belief that the church talks too much about money. Yet we have seen in previous pages that this is not true and is thus like an urban legend or myth. I call it the Money Myth. If this myth is left unchecked it will continue to hamper the effectiveness of the church. Here are a few observations about how the Money Myth is creating damage to the church.

### **We are in danger of losing a generation of stewards**

It has been said that Christianity is always one generation away from extinction. While Christ ultimately sustains His church there is indeed a kernel of truth to the above statement. Perhaps nowhere is this more clearly demonstrated than in the area of stewardship. Multiple studies have shown that giving as a percentage of one's income has declined significantly since The Great Depression. Each succeeding generation of Christians appears to be less committed to giving than the last. One cannot help but think that the Money Myth plays significantly into this decline.

### **Our offering plates are emptier as a result**

It is no revelation that giving as a percentage is declining in America. The lack of stewardship education and expectation are leading reasons. Again, "Passing the Plate" found, "there is good evidence to think that low expectations in Christian churches for financial giving contributes toward the unimpressive financial contributions of American Christians."

### **We have robbed people of one of the great joys and rewards of the Christian life**

Either we believe the Bible is true or we don't. We cannot pick and choose the passage we think our people might like. Avoiding preaching on stewardship ignores the truth that giving brings great joy and blessing to believers. We are made to give and not teaching people how to be responsible in this area robs them of a crucial Christian discipline. Giving is not only about the church it is also about the giver. I need to give for my own wellbeing not simply to add to the churches coffers.

### **We endanger our ability to do ministry**

At the end of the day if you do not effectively teach stewardship you will find yourself limited in the amount of ministry you can do. In the past recession that we went through the ministries that suffered the most were those that had no focus upon stewardship. They were the first to have to cut staff and ministry. While no church is immune to recessions and giving challenges, those that are consistently preaching stewardship raise more funds to fuel more ministry than those that ignore the topic.

A few years ago Bill Hybels in a round table discussion with pastors made the following comment, "If I could do one thing differently at Willow Creek it would be how we would approach giving and offerings." He recognized that in our rush to avoid criticism of talking too much about money we have not talked about it enough. It is not that people mind that you do talk about giving it is more in how you do talk about it that matters. Cast a compelling vision and you can talk about giving to support it.

So, let's change this! One way to help you get over your fear of preaching on giving is to show you practically why you should preach on giving. That is what we will cover in the next brief chapter.

## Chapter Three: Making the Case for the Forgotten Sermon

One thing that I do whenever I work with a church wanting to raise significant funds is help them craft a vision for why they need those funds. In fund raising circles the initial vision is called a Vision Case Statement.

In this brief chapter I want to make the case for why you should preach regularly on money, possessions and giving. I have two major reasons why.

1. **It's biblical!** Jesus talked more about money than any other subject. Don't let a few people talk you out of preaching the whole counsel of God. Jesus talked about it so much because he understood its power upon the lives of people. It truly is the god and idol of our age.

Consider that the New Testament has about...

- 500 verses on faith
- 500 verses on prayer
- Over 1,000 verses on giving
- 19 of Jesus 38 parables deal with giving
- 1/10 of the book of Matthew deals with stewardship and giving!

If the Bible talks about it so much why are you not preaching on it?

2. **It brings results.** George Barna in his book "How to Increase Giving in Your Church," found that churches in which pastors preach...

- Single messages about giving raise more money than do churches in which no stewardship takes place.
- Two or more nonconsecutive messages do not have any advantage over churches that only preach on stewardship once a year.
- Two or more consecutive messages about stewardship raise more money than do those churches that only hear one message a year.
- Churches in which pastors preach two or more consecutive messages about stewardship matters raise significantly more money than churches that hear two or more nonconsecutive stewardship messages.
- A series on giving is nearly two and a half times more likely to experience an increase in giving than preachers who only talk about stewardship once a year or on two non-consecutive times in a year. (1)

The bottom line is that the more you preach on giving the more dollars you will raise. Don't shy away from preaching on stewardship. The challenge is to do so effectively.

1. Barna, George Barna. *How to Increase Giving to Your Church*. Ventura, CA: Gospel Light, 1997. 92, 93



## Chapter Four – It Starts With the Pastor!

In the Introduction to this manual I gave the following quote, “clergy often tiptoe around the topic of money as if they were taking a walk through a minefield.” In all the years of working with churches across America I can tell you the biggest roadblock to a church being fully funded is often the Senior Pastor!

I wrote a book in 2012 entitled, “The Top Ten Stewardship Mistakes Churches Make.” Chapter one was entitled, “The Disconnected Pastor.” In the opening pages of that book I wrote, “I have found without exception that the lack of pastoral involvement in stewardship is the number one reason churches are failing to realize their potential in giving. Few pastors take an interest in stewardship. When they do give any time to stewardship it is often begrudgingly. The vast majority of pastors simply ignore stewardship and the offering plate shows the neglect.”

I then followed that statement with the following paragraph. “It is my contention that the pastor is the key to raising funds in a church. Bill Easum and Bil Cornelius in their book, Go Big, write the following, “Don't delegate raising money to someone else. Others can help but the lead pastor is the primary fundraiser.”<sup>1</sup> They conclude their chapter on giving by saying, “Never shy away from asking for money because you are asking for the greatest mission in the world - God's mission to save creation. You should never be embarrassed. The one who should be embarrassed is the one who refuses to give! As a leader, if you allow finances to hold your church back from reaching your community, then you just allowed finances to become your God.”<sup>2</sup>

One reason for my writing this manual is to help pastors get over their fear of talking about money by using a tool nearly every pastor loves and works at, the sermon. As I state, it is not THAT we talk about money but HOW we talk about it when we do. The goal of this manual is to help you preach more effectively on giving and thus see your giving increase.

It starts with you, preacher! If your heart is not in it, if you are not convinced of the need to teach on giving, then you will continue to avoid the subject. Just don't complain about the lack of giving among your people when you have failed to teach them to be good stewards.

Harry Truman is famous for having a plaque on his desk in the White House that said, “The buck stops here.” When it comes to raising funds in the church every pastor in America ought to have the same plaque on his desk. One way you can help your chances towards being a fully funded church is by effectively preaching on giving on a regular basis. So let's discover some steps on how to preach on giving.

<sup>1</sup> Bill Easum and Bil Cornelius, Go Big (Nashville, TN: Abington Press, 2006) 107.

<sup>2</sup> *Ibid.*, p. 116.

## Chapter Five - Six Thoughts on How to Preach on Giving

**A series on giving is better than one sermon on giving.** In chapter three I listed the George Barna findings that said, “A series on giving is nearly two and a half times more likely to experience an increase in giving than preachers who only talk about stewardship once a year or on two non-consecutive times in a year.” So, start planning out your next series on giving.

**The theme, content and focus needs to be positive not guilt laden.** Most preaching on giving is what I call “ought to” preaching. The minister tells the congregation what they essentially know, that they “ought to” give. I agree. A disciple of Christ gives because He gave and keeps giving. Sadly, however most “ought to” preaching is at the same time laced with guilt. Guilt as a motivator never works towards building faithful stewards. Remember the Scripture teaches us that, “God loves a cheerful giver.” So, let’s make giving fun!

**Showing the importance AND impact of giving will lead to more giving.** The audience we are preaching to is different than what our fathers and grandfathers in the ministry preached to. With Millennials especially you need to show them what they gift does. **Giving fuels missions and ministry so your sermon series should help people make that connection.**

**Show them, “What’s in it for them.”** Before you object consider that the Scriptures clearly teaches that when we give God gives back to us. Giving thus has a benefit for the giver. I am not advocating that if someone gives a dollar God will give them a hundred back. As we know the blessings of God are not always returned via cash. None the less giving brings rewards and who doesn’t love a prize? Showing people that their gift will have a positive return will mean they are more apt to give.

**Think beyond the sermon series to creating a healthy stewardship climate.** If you think that simply by preaching on giving you will see an increase in giving you are mistaken. Just as you cannot preach one sermon a year on giving and see giving increase you cannot preach one series on giving and see a positive long term increase. So, while preaching on giving is important you have to have a multiple approach towards seeing your giving increase. We need to see preaching or teaching on giving as more than sermons from the pulpit or platform.

**Be constant and creative about preaching on giving.** That is my last thought or word of advice. For you to accomplish this you must continually be thinking about and planning your sermons. My advice to pastors is that at least 10% of their time should be devoted to stewardship. Making time for this crucial aspect of ministry will mean that your churches missions and ministry are fully funded. It might also mean you get paid!

## Chapter Six - How to Preach a Series on Giving

In this chapter I want to talk to you about how to preach a series on giving. Before I do that I want to remind you of the key statistics about preaching on money from George Barna's book "**How to Increase Giving in Your Church.**" Once again here are his findings...

- Single messages about giving raise more money than do churches in which no stewardship takes place.
- Two or more nonconsecutive messages do not have any advantage over churches that only preach on stewardship once a year.
- Two or more consecutive messages about stewardship raise more money than do those churches that only hear one message a year.
- Churches in which pastors preach two or more consecutive messages about stewardship matters raise significantly more money than churches that hear two or more nonconsecutive stewardship messages.
- A series on giving is nearly two and a half times more likely to experience an increase in giving than preachers who only talk about stewardship once a year or on two non-consecutive times in a year.

**If you want to be fully funded this year you MUST preach on giving!** Before you turn to Malachi 3:10 and dust off that old tithing sermon can I get you to stop and think about how to position your series better? In my book, "The Top Ten Stewardship Mistakes Churches Make," one of the chapters was entitled, "Failing to Ask." It focused upon how little churches preach on money. The next chapter after that was entitled, "Asking to Fail," and it focused on how most preaching on giving is guilt driven. **Guilt never produces a cheerful giver! Guilt never works!** One of my clients found a better way.

**Dr. Ronnie Floyd of Cross Church in Northwest Arkansas illustrates how to preach a series on giving with, "Chained: Breaking Free Financially."** The series focused upon...

1. Gaining Perspective
2. Creating Financial Margin
3. Eliminating Debt
4. Investing in the Now
5. Planning for the Future

I love the title and the various subjects that were discussed. It was a series about giving that was not a series about giving! In addition to the series members were encouraged to participate in small group studies of Dave Ramsey's material. Thus the series will extend beyond the platform.

**What should your approach be on stewardship preaching?** Here are some key thoughts...

1. **Don't run your people through the guilt gauntlet!** Guilt never works!
2. **Get them to focus on their priorities.** Dr. Floyd's starting message, Gaining Perspective, probed this. I do think it is instructive to show them that the real reason many members do not give is that they have misplaced priorities to begin with. How else

can you explain the fact that we spend so much money on getting our pets manicured and pampered?

3. **Teach total stewardship.** You have to have a long term plan to teach total stewardship. If you never teach stewardship do not be surprised during tough economic times when your offerings go down. Teaching stewardship is not going to drive people away if you do it correctly. In addition you need to supplement your stewardship preaching with practical programs that can help such as Crown Ministries or Financial Peace.
4. **Dedicate a whole series to stewardship.** The Barna statistics listed repeatedly in this manual should be proof enough for you to embark upon a stewardship series.
5. **Give them a reason to give.** If you show your members why giving will benefit them you will see them give more. Here are a couple of thoughts to that end.
  - **God's blessing** – Jesus said, “Give and it shall be given unto you...” Malachi says with regards to giving that God will, “throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.”
  - **Making a difference through their gift** – Studies have consistently shown that people give when they see the need and feel their gift will make a difference. Your task during these times must be to cast a compelling vision of your ministry. Help your members see why and how their gift matters and they just might by pass Starbucks on the way to church so that they can give when the offering is passed.

**Start planning now your series on giving so that your church can fully fund all the missions and ministry initiatives God has placed in your heart!**

## Section II: A Series on Giving

### Finding Stability in An Unstable World

### Laying a Foundation That Assures Stability

#### Psalm 1

**Introduction:** Where were you on 9/11? (Pause five seconds.) What is interesting about that question is I don't even have to define what I mean by 9/11. Those of you who were alive at that time instantly know I mean September 11, 2001. That day forever changed our lives and we know instantly what we were doing when we heard of the attacks, who we were with, what we felt and what we said. During the seconds after I asked that question in your mind you raced back to that time.

Nothing so clearly illustrates the instability that we continue to feel like that day. We were forced to realize that our stable world could be in a moment shattered. As a result of that day we are involved in a global war that shows no signs of abating. Add to this the The Great Recession of 2008 when our 401K's nearly evaporated overnight and we have an American public that feels less secure and stable than they have in years.

On top of all this we are undergoing massive change. In 1970 Alvin Toffler coined a term Future Shock to mean, "too much change in too little time." If the 1970's seemed fast changing today we are living in even faster changing times.

Change is all around us. For instance consider our...

1. **Secularization** - The Nones those that say when asked what their religious preference is and say none are the fastest growing religious segment in America. In the '70's and '80's fewer than 1 in 10 said they had no religious affiliation. Today nearly 25%, 1 in 4, of Americans when asked their religious affiliation say, none.
2. **The Demographic Remapping of America** – Whites are in the majority at 64% today but in 30 to 40 years they will be in the minority. 1 out of every 3 people you will meet on the street in three to four decade will be of Hispanic origin. 10,000 Baby Boomers a day are turning 65 and will for the next twenty years!
3. **Family Life** – In 1960 73% of families were considered "traditional," in that they were headed by a man and woman. Today only 46% of families are considered traditional. 4 out of 10 births today are to single women or women living with a partner. 1 out of 2 marriages fail with 60% of second marriages failing. 65% of Americans think cohabitation before marriage is a good thing despite studies showing the opposite results. Since 2005 the majority of U.S. households are not headed by married couples!
4. **Technological Revolution** – Here more than any other area we have seen massive change. Today 77% of Americans have a smartphone that they never leave home without. That phone is millions more times powerful than the computers NASA used to

put a man on the moon in the 1960's. What took up entire floors for computing now fits in the palm of your hand. Technology has and is changing how we do everything.

The result of all this change is instability. People are desperately looking for something that's permanent, unchanging, something steadfast and dependable. They want to find stability in an unstable world. For the next few weeks we're going to talk about how you can find stability, spiritually and financially in your life.

Today as we launch this series I want to talk to you about **Laying a Foundation That Assures Stability**. Each of us want to know why we exist. How can we find meaning, purpose and spiritual stability in our lives? I can think of no greater passage to look at as we consider this than Psalm 1.

If you and I are to lay a foundation that will assure stability in all areas of our life we need to first see...

- I. **A Caution Given for Laying a Foundation for Stability** – Verse 1- Before we go into the cautions listed in this verse let's consider the first word, blessed. How often do we hear someone tell us to have a blessed day? What does that mean? Literally it the word means happiness or contentment. The word comes from a root word that means "straight" or "right." It thus means a righteous man or woman is the one who is right or straight with God. The Amplified Bible translates the word to mean, "fortunate, prosperous, and favored by God."

**Application:** When you are favored by God no matter how unstable the world is around you you will be blessed. To lay that foundation there are three cautions that the Psalmist gives that we MUST NOT DO to be blessed.

Let's look at them. The Psalm begins by saying, "Blessed is the man..."

1. **Who does not walk in the counsel of the wicked** - This literally means that a blessed man does not take the advice of evil men as his guide. Consider what Proverbs 3:5, 6 that says, "Trust in the Lord with all your heart and lean not on your own understanding; in all your ways acknowledge him, and he will make your paths straight."  
**Application:** Where do you go to get advice? Who do you read and listen to? The Christians trust is to be in the Lord and His Word.
2. **Stands in the way of sinners** – This literally means, does not loiter with those who are habitual in moral failures. Have you ever seen no loitering signs? They are there because when people loiter typically bad things happen. Paul says in I Corinthians 15:33, "bad company ruins good morals." Who you "stand" with WILL impact how you live and will be the basis for either instability or stability.  
**Application:** Are your friends and those you associate helping you in your walk with God or hurting your walk?
3. **Sits in the seat of mockers** – The KJV uses the word scornful. Literally this means that the blessed person does not become as one who scorns and mocks God. We are living in a day when being "straight" or "right" are mocked.

**Application:** To be blessed, we have to avoid the counsel and ways of sinners, those in opposition to God’s Word. Paul admonished the Corinthians that, “though we live in the world, we do not wage war as the world does. The weapons we fight with are not the weapons of the world.” The rest of the Psalm shares with us about the key weapon we have that WILL build stability in us!

## II. The Commitment Needed for Laying a Foundation for Stability – Verse 2 –

Having dealt with the negative side of laying the foundation the Psalmist now turns to what we MUST DO to be blessed and thus have stability in our lives.

1. **Delights in the law** – When you delight in something you first hold it in high esteem. It has a place of prominence in your life. It gets attention in your life. The blessed person has delight in the law of the Lord. We learn about God’s laws from Scripture. Listen to what these passages say about the Word of God.

Ps. 119:89 says, “Forever O Lord thy word is settled in heaven.” KJV

II Timothy 3:16 “All Scripture is God breathed and is useful for teaching...

Psalms 19:7-11 “The Law of the Lord is perfect...”

Scripture is always relevant and timely. When other sources of information pass into history the word of God continues year after year to provide hope and direction to those that turn to it.

2. **Meditates on the law** – What does meditation mean? Barnes’ Notes on the Bible states, “The meaning here is, he thinks of it; he endeavors to understand its meaning; he has pleasure in reflecting on it. It is not a subject which he puts away from him, or in respect to which he is indifferent, but he keeps it before his mind, and has satisfaction in doing it.” We tend to think of memorizing and meditating as too difficult.

**Illustration:** Greg Surratt the pastor of Seacoast Community Church said that if you know how to worry you know how to meditate! Worry is you focusing upon a perceived problem or issue and continually thinking and pondering about it. Meditating on Scripture is the same process we use to worry.

**Biblical Illustration:** Jesus addressed worry in the Sermon on the Mount. Listen to his words, “So do not start worrying: ‘Where will my food come from? Or my drink? Or my clothes?’ (These are the things the pagans are always concerned about.) Your Father in heaven knows that you need all these things. <sup>3</sup>Instead, be concerned above everything else with the Kingdom of God and with what he requires of you, and he will provide you with all these other things. <sup>3</sup>So do not worry about tomorrow; it will have enough worries of its own. There is no need to add to the troubles each day brings.”

**Application:** Stability comes from a commitment first to the Lord and then following his directions through the Word of God, the Scriptures. As we delight in the Word and meditate upon it we gain direction, strength, comfort and ultimately stability even in an unstable world. What are you placing your trust in today?

### III. The Comparison Offered About Laying a Foundation for Stability – Verses 3-6

Let's look at the comparisons given in this Psalm.

#### Godly Person

1. **Planted** - secure
2. **Productive** – yields fruit
3. **Permanent** – leaf does not wither
4. **Prosperous** – v. 3c

#### Ungodly person

1. **Unstable** – like chaff
2. **Unproductive** – blown away
3. **Temporal** – will perish
4. **Unprosperous** – Not so the wicked!

**Illustration:** Let's say you are shopping for a car. Do you want one that looks shiny and fast or one that will last? In shopping we are always comparing one product to another. We want value and dependability in our purchases. This is especially true of our major life purposes.

**Application:** If someone were to look at your life and do a comparison on you what would they find? Would you compare favorably to the godly person here or the ungodly?

**Conclusion:** Do you know what the most important part of a house is? The foundation. If the foundation is firm and secure then you can build a solid house. Jesus illustrated that well with the story of the wise and foolish builders in Matthew 7:24 – 27. Which are you? By laying a scriptural foundation you are building a house that will withstand the uncertainty of our times.



## Living a Lifestyle That Leads to Stability

Matthew 6: 28 - 34

**Introduction:** What do you think Americans would say is the number one issue of our nation? A recent Gallup poll found that the economy was the number one concern or issue for Americans. Since 2001, the economy was the top issue for Americans in that same Gallup poll on nine different occasions and came up second five other times. In 2006, it fell to the third issue on the list. Clearly our minds are on not just our nation's economy but our personal economy.

As I started preparing for this series called, "**Finding Stability in An Unstable World,**" I realized that there is perhaps no greater place people feel unstable more than in their finances.

What is interesting is that our economy is certainly better than in past years. However the "feel" people have of our economy is one of instability. The Great Recession with high unemployment and home foreclosures has been over for years but the impact lingers on. Few today feel as secure as they once were.

Those who are Senior Adults in our church worry that they will outlive their money as interest rates on savings and CD's are at all-time lows. Baby Boomers are struggling to pay for the health care that they are increasingly needing. Generation X is wondering how to keep their house and provide a college education for their kids. Millennials are graduating from college with an average student loan debt of over \$30K and they are earning less than their parents did at the same point in their lives. Every generation is faced with financial instability.

This morning I want to continue our series on "**Finding Stability in An Unstable World,**" by sharing with you a message entitled, "**Living a Lifestyle That Leads to Stability.**" I want us to read from Matthew 6:25 – 34.

So, if you are interested in living a lifestyle that leads to stability give me your attention as we consider some things that I believe will change your life. The first thing you need to do to live a lifestyle that leads to stability is to...

- I. Adapt a Proper Perspective** – Notice what verse 25 of our text says. Where is your trust? The first thing towards living a lifestyle that leads to stability is a proper perspective! What is more important to you, food, clothes, cars, houses, vacations or a fulfilled life? Too often our focus is upon things and what we DON'T have instead of what we DO have.

**Biblical Illustration:** Listen to what the Apostle John wrote in I John 2:15 – 17, "Do not love the world or anything in the world. If anyone loves the world, love for the Father is not in them. For everything in the world—the lust of the flesh, the lust of the eyes, and the pride of life—comes not from the Father but from the world. The world and its desires pass away, but whoever does the will of God lives forever."

Possessions are not wrong as long as they don't possess you! Money is not evil. What I Timothy 6:10 says is, "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

Jesus here in Matthew is attempting to get our focus upon that which matters eternally not the temporal things of life. When you have that kind of perspective your worries fade.

Jesus was speaking this in the 1<sup>st</sup> century but he could have been speaking to our century. There are two main points here to consider. First Jesus assures us that if God takes care of the birds won't he also take care of you? The second is that worry doesn't do anything for us.

**Illustration:** A few years back there was a movement called Occupy Wall Street. Remember that? They were basically complaining about the 1% wealthiest persons in America. The film maker Michael Moore was a huge advocate of the movement until someone pointed out he was in the 1%. He was incredulous but you don't have to be Bill Gates to be in the 1%.

To be in the 1% of Americans you have to earn around \$400K. However, here is where perspective comes in. To be in the top 1% of earners in the world you only have to make \$32,400! That means I am looking at a lot of one percenters! Now you know what most of the world considers you rich! Consider that as many as 2.8 billion people live on less than \$2 a day.

You are much richer than you realize! We need to put our lives in perspective. Hebrews 13:5 says it well, "Keep your lives free from the love of money and be **content** with what you have, because God has said, "Never will I leave you; never will I forsake you."

**Application:** What about you? Are you content with what you have? Or is your perspective clouded by what you don't have rather than being thankful for what you do have? Earlier I read you about the love of money in I Timothy 6:10. Let me read the rest of that passage where the Apostle Paul says, "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction." **Your perspective will determine your actions and attitude!**

After we adapt a proper perspective we next must...

**II. Set the Right Priorities** – Verse 33 is the key to this passage. Most people's ability to ever find stability their life is killed by incorrect or misplaced priorities. What you give priority to gets attention and gets done. This verse sums up well what our first priority is to be, seeking the Kingdom of God.

To accomplish this here are two priorities that are absolutes in your quest for living a lifestyle that leads to stability.

1. **God First** – Putting God first in every area of your life is to be the goal. One of the first areas you can show that God is first is through your giving. Read Malachi 3:10. If you are not tithing you will never build real stability! I know what some of you are thinking that I have pulled a bait and switch tactic on you. I get you all excited about finding stability for your life and what I really want to do is get you to give more money to the church. I do want you to give to your church but one reason why is to gain God’s blessing upon your life! Why would you not want God working for you? This command is also a promise. God promises here to open up the windows of Heaven and pour out a blessing upon us! Verse 33 of Matthew 6 ends by saying, “...all these things will be given to you as well.” The things we worry about, food, clothes etc. will be given to us as we put God first. Your giving is a great place to start.

**Plan of action towards tithing** – The most common objection to tithing is that people feel they cannot afford to tithe. Someone once said, “**You can’t afford NOT to tithe!**” Here is a tip that will help. When you get paid make the first check you write to God! Better yet set up your giving automatically. Then you will never be tempted to fudge on God.

Finally, if you are saying you can’t afford to give you need to take the next step which is...

2. **Simple Lifestyle** – It might not be popular to say but most of our problems arise from living way above our standard of living. One step that will help you build wealth is to adapt a simpler lifestyle.

**Illustration:** We Americans waste a lot of money and then complain that we don’t have enough money. Let me illustrate this by what I call **Disposable Income Index**. It tracks some of the common things we spend money on. Consider...

1. **The Pet Index.** Americans last year spent over \$60 **billion** dollars on their pets.
2. **The Candy Index.** Americans spent over \$18 **billion** on candy.
3. **The Fast Food Index.** The fast food industry alone reported sales of over \$200 **billion!** Americans on average spend \$1,200 annually on fast food.
4. **The Entertainment Index.** The average household spends \$2,482 a year on entertainment.

**5. The Sports Index.** We spend billions on recreation. Studies show that families with kids in sports spend 10% of the family income supporting their child's activities. Imagine what we spend on bowling, softball, golf, camping, fishing and all the other outdoor activities that we indulge in.

**Application:** Many of our money problems are brought on by ourselves and our desire for instant gratification. We want it and we want it NOW! So, we pull out a credit card and by what we want. We haven't put God first and we have made our lives complex instead of simple. What is important to you? What gets first place in your life? To truly have stability you right priorities!

Finally, let's get practical and look at how to...

**III. Develop a Plan of Action** – Prov. 21:5 says, “The plans of the diligent lead to profit as surely as haste leads to poverty.” I want to share with you just a few simple steps that will help you build wealth into your life. Without a plan you will fail.

- 1. Set a budget** – Chart what you spend and then set up a budget.
- 2. Eliminate debt** – Start with the smallest and work your way up.
- 3. Develop multiple streams of revenue** – 2<sup>nd</sup> job, eBay, yard work, etc.
- 4. Avoid entrapment** – Get rich schemes never work!
- 5. Start Saving** – Save something every month!
- 6. Manage your assets** – Keep track of your 401K.
- 7. Take care of your health** – Stress the necessity of health care and healthy living. Eat out less, eat better and exercise!
- 8. Educate yourself** – Read everything you can find on frugal living and finances.
- 9. Make it a lifelong passion** – Never give up!

**Conclusion:** - Why is it that Americans love to watch shows and read magazines about the rich and famous? If you read carefully you will see that despite their wealth they struggle with the same issues that we do. Many of them can never seem to have a stable marriage. They are rich but stability in their personal lives seems hard to come by.

Howard Hughes was one of the world's richest men of the last century. Yet he died miserable and alone. Stability doesn't come through money or fame. Stability comes as we commit our lives fully to God in every area of our life including our finances! Is God first today in all areas of your life? Today let's all commit to seek first his kingdom!

## Learning the Principle for Financial Stability

### II Corinthians 9:6 - 8

**Introduction:** The Great Recession started in December 2007 and ended in June of 2009. Yet as we have been seeing from our series on Finding Stability, few feel recession free in their personal lives. Consider that...

- 57% of American households don't consider themselves ready for a sudden financial setback.
- 55% say they break even or spend more than they make.
- The typical savings account is netting less than 1% return on that savings!
- 1/3 of Americans have no savings at all!
- **\$16,048** is the average debt for balance-carrying households in America.

This is one reason why the economy is always on people's minds. In fact finances is one of the leading causes of couples getting a divorce. There is no stress like financial stress.

Everyone wants financial stability yet the question is how? Where can we go to get a good return on our investments? I believe God has given me some insight. I want to begin by sharing several statements with you:

1. Your investment is only as stable as the company you invest in.
2. Your investment will draw interest for only as long as the company survives.
3. Your investment capability will be determined by your lifestyle.
4. You must control your investments your investments must not control you!

Ok, you might say that sounds good but how do you do that? This morning as we continue our series entitled, "**Finding Stability in An Unstable World,**" I want share with you this morning on "**Learning the Principle for Financial Stability.**" Turn with me to II Corinthians 9:6-8.

You can gain financial stability by understanding...

- I. **The Principle for Obtaining Financial Stability** – v. 6 -This verse is very clear. Those that generous and give generously get back. You might be saying, that doesn't make sense. Yet here it is right there in our Bibles. This is the key principle for you finding stability.

**Illustration:** Our natural man will say giving money away to gain financial stability is oxymoronic. Wikipedia defines oxymoron as "a figure of speech that juxtaposes elements that appear to be contradictory." Think, bitter sweet. Civil War. That was awful good cake.

**The Bible is filled with oxymorons.** For instance consider that it teaches us that salvation is a free gift yet we have to give our life to receive it. We talk about being

free in Christ yet the Apostle Paul says we are slaves to Christ. Those statements seem contradictory but they are in fact true.

So it is with this verse and this principle. Let's break the principle down further...

- 1. In order to reap you must sow.** The farmer has no harvest if he does not sow. We will never have financial stability apart from adapting a generous lifestyle.
- 2. You'll reap in proportion to what you sow.** If the farmer sows one acre he will reap a harvest on only that one acre. To harvest his whole field he must sow the whole field. Listen to what Jesus said about giving in,  
**Biblical Illustration:** Luke 6:38 "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."
- 3. Reaping is not immediate but it is inevitable.** This is not some give \$100 dollars and get \$1,000 back kind of proposition. As Christians we don't give so we can get. We give first out of obedience to Christ. The benefit however is God's blessing.

**Illustration:** Be creative and find someone that has been a long time giver. Have them come to the platform and do a quick two to three minute interview with them. Focus upon how God has blessed them and that in giving they have never had want. If you can't do this share someone's story or tell your own.

**Application:** It is always interesting to me that we struggle with passages like this and yet take others without question. It comes down to whether we believe the Word of God or not. Do your actions match what you say about believing God and trusting His Word? If you are not living a generous lifestyle then in actuality you are denying Scripture. If you truly want financial stability then you must embrace and live out this principle!

When you understand this principle you need to next understand...

- II. The Principle in Practice Leading to Financial Stability – v. 7** - This is another straight forward verse. The practice that God blesses is generosity that springs from the heart. We are not to give begrudgingly. Our giving is not to be reluctant. Don't give because of some sermon or pressure you feel from anyone other than the prompting of God.

**"A cheerful giver?"** The Greek word for cheerful here is "hilaros." We derive our word hilarious from this word. Literally then this phrase is saying God loves a hilarious giver! Here is what you will discover, the more you give the happier you will be in giving. In fact there is science that backs this up.

**Illustration:** In 2014 a book was published entitled, "The Paradox of Generosity." Researchers found that those who give of their time and money are happier than those

who don't. Americans who donate more than 10% of their incomes struggle less with depression than those who don't. Other studies have found that generous people are healthier than those that don't give. Studies are showing that giving will help lower your blood pressure, reduce stress in your life, boost your mood and potentially help you live longer!

Part of what brings joy in giving for the Christian is knowing that our gifts make an impact for the Kingdom. We often before the offering tell you stories of what your giving accomplishes. We give cheerfully to that which we believe in and that which we believe makes a difference. Our church is making a difference and your gifts fuel us in that task. We may not break out in laughter but there is a sense of joy and fulfillment in giving when you know your gift makes a difference!

**Application:** Are you making a difference with your giving? Are you giving joyfully or begrudgingly? Your response reveals what is in your heart. What is your heart telling you today about establishing a practice of generosity that will lead ultimately to financial stability?

**III. The Principles Promise Guaranteeing Financial Stability** – v. 8 – 11- Every command of God is also a promise. Let me simply read verses 8 through 11 for you so that you can hear again about the promise God gives to those who give. Read passages.

Remember, the statements I made about investments earlier? After hearing this passage let me state them again...

1. Your investment is only as stable as the company you invest in.
2. Your investment will draw interest for only as long as the company survives.
3. Your investment capability will be determined by your lifestyle.
4. You must control your investments your investments must not control you!

**Illustration:** When the Stock Market collapsed to start The Great Depression banks began to closing. More than 1,000 banks closed in 1930. Those who had deposited money in those banks lost everything. The government set up what was called The Federal Deposit Insurance Corporation to assure that never happened again. Now the FDIC insures each deposit up to \$250,000. That might give us assurance but it only lasts IF our country is secure. We saw in 2008 how banks can still close threatening our financial stability.

Our promise does not come from the government. It comes from God Almighty! Clearly when you “invest” in God’s economy your return is more stable than any other place of investment. That is a promise you can take to the bank! Where is your trust?

**Conclusion:** Frankly sermon series like this are few and far between in the Church today. We don't want to offend anyone. Yet to fail to preach on trusting God with your finances is a dis-service to the members of that church.

J.L. Kraft, the founder of Kraft Cheese gave 25% of his income to Christian causes. He said, "The only investments I ever made which have paid constantly increasing dividends, is the money I have given to the Lord. Pastors will do their greatest service in leading their people to understand the truth of God concerning the stewardship of time and money."

You will never find stability in an unstable world until you learn and implement the principles for financial stability.



## Leaving a Legacy for Future Stability Matthew 25:14-30

**Introduction: It's not about you.** That is the opening line of Rick Warren's bestselling book, "The Purpose Driven Life." It's a key sentence to understanding not just the book but how to live a life of worth, value and purpose. The sad thing is that for most people the first sentence of their life's book is, it is all about me.

If you look at surveys that ask people what they want in life here are the top ten responses.

- *Having love in their lives*
- *Being healthy*
- *Having high paying jobs*
- *Looking better*
- *Losing weight and toning their bodies*
- *Learning new things*
- *Living longer with their families*
- *Being safe from perceived and real hurt, harm, and danger*
- *Being comfortable*
- *Having more pleasure to satisfy their appetite and desires*

None of the above are necessarily wrong. In fact who wouldn't want those things? Yet when you study today's generations compared to yesterdays you will find that we are more narcissistic than ever. All you need to back that up is to look at Facebook, Snapchat or other Social Media outlets. We have become consumed with ourselves. What this has produced in our lives is instability. Consider...

- From 1999 to 2012 the number of Americans on anti-depressants has doubled.
- 60% of Americans are on some type of prescription drug.
- Americans are drinking more than ever in an attempt to deal with life.
- Marijuana use is sky rocketing.
- We feel more stress and feel less secure than in any other time.

For the last few weeks we have been focusing on the instability of life with our series, "**Finding Stability in An Unstable World.**" We have established that true stability comes not through the way of the world but through following God's Word. We have talked about how building a life of generosity is a major key towards building security in your life.

I must confess that many churches and pastors shy away from any talk about money or finances. We have all heard the saying, "All the church talks about is money." Yet what is interesting is that studies show that sermons on giving and money are few and far between. As one giving expert stated, "It is not that the Church talks too much about money it is that when they do they do so in a way that drives people away. They use guilt instead of making a case for why people should give. Churches need to talk about the amazing things they do and then people will give." That is the approach I want to take as we conclude this series. I want to make the case for why you SHOULD give to our church. So what I want to do is to give you my premise upfront and

then make the case that giving to this church will fulfill that premise. My premise is that like the sentence it is not about you, our lives are to be about something greater than ourselves. Our goal should be to advance the Kingdom and to leave a legacy for those that come behind us. So this morning I want to talk to you about, **“Leaving a Legacy for Future Stability.”**

My passage this morning is Matthew 25:14-30. Jesus told this parable to teach that we should always be ready for we know not when His return might be. Yet from this parable we can learn how to live a life that leads to stability both now and in the future. Let’s begin by understanding...

**I. A Principle to Live By That Will Assure Future Stability** – The key to understanding this passage is right at the beginning where it says the owner “entrusted,” his property to his servants. The Greek word for servant is “*doulos*” which can be translated either slave or servant. In Jesus day slaves did not “own” anything including their own lives. The Bible uses this word often to describe believers. We are servants, slaves to our Master Jesus.

**The principle we MUST live by is this, my life is not my own.** That is the key point for us if we are ever to fully find stability. As believers all that we possess is His. Psalms 24:1 says, “The earth is the Lord’s and everything in it.” That includes you and I and all that we think “we” possess. It is actually God’s not ours. He has entrusted it to us until He returns or until He takes us home to be with Him. We are simply “stewards” of what God has entrusted to us until He returns. There are many passages that talk about this...

**Biblical Illustration:** Paul says in I Corinthians 4:1, 2, “Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.” Peter writes in I Peter 4:10, “Each of you should use whatever gift you have received to serve others, as faithful stewards of God’s grace in its various forms.”

When we hear the word, talent, today, we think of a special ability, such as musical talent. That meaning came into the English language through this parable and is derived from it. In Jesus’ day, however, a talent was a measure of weight—and later of money. It had nothing to do with abilities.

The servant who received one talent was not condemned for failing to reach the five-talent goal; he was condemned because he did nothing with what he was given. The gifts we receive from God include skills, abilities, family connections, social positions, education, experiences, and more. The point of the parable is that we are to use whatever we have been given for God’s purposes.

**Application:** What about you? Are you using the “talents” that God has given you? Do you see what you possess as yours or God’s? Are you being a good steward of that which God has entrusted to you? It is said that if you want to know what is important to someone look at their bank statement and their calendar. What would a look into your bank statement and calendar show? Are you using your time and money wisely? To live a stable life, you must be a good steward of both since your life is not your own!

Let me be frank. Without the generosity of our members we could not do what we do. So, yes, I am preaching a giving sermon in hopes that you will give generously to this church. Again, I want to make a case that will inspire you to the good deed of giving. Let me depart briefly from this passage and talk to you practically about why the Church is the best place to leave your legacy to. How can we do that? By seeing...

**II. The Place of Deposit for Financial Stability – The Church!** – Before I break this point down let me ask who you think the owner or master is in this parable. Of course, it is God. So those that are entrusted with the talents are using that money for their master to build his Kingdom. The same is true for Christians today. What we do and give are to build His Kingdom. While there are many ways you can invest into the Kingdom I want to unashamedly make the case that the best place to deposit your time and money is the local church.

One huge mistake churches make is that we seldom tell those that give what their gifts accomplish. If you give to the Red Cross you know what you are giving to. The same is true if you give to the American Cancer Society or any other non-profit charity. One reason why is that they do a much better job of telling their story. I believe that one way to help you be more generous is to realize what your gifts go to. What does your money that you give here to this church do? Your money supports...

**Missions** – When you give here you are helping advance the cause of Christ not just locally but around the world!

**Illustration:** Think about all the missions we do through this church. List any mission trips your church has taken recently. List any local missions you are involved in. If possible tell stories that reinforce what you are doing mission wise.

**Illustration:** If you are a part of a denomination or partner with international mission organizations list the mission work they do. A part of your money goes to support our denominational work around the globe.

So, when you give think about the fact that you are helping people around the world and helping extend the Kingdom.

### **Ministry**

Think about all the cool things that happen around here.

**Illustration:** List all some of the ministries that your church does. If possible personalize this with stories of life change.

You give to support that. The gift you give comes right back to you! You give and your children are the beneficiaries of that. You give and your students are the beneficiaries of that. You give and YOU benefit from that!

## **Maintenance**

While this aspect might not have the same wow factor would anyone like to be sitting here without air-conditioning or heating? It takes money to build these buildings and maintain them. We enjoy them but we have to pay for them.

**Illustration:** Every month most of us right a check for rent or a house payment. We seldom complain about that as we love our castles! We pay utility bills but we love the service that brings us. It is no different here at the church.

## **Ministers**

Yes, but doesn't a lot of our money go to pay salaries? That is often the complaint that you hear from those that don't understand church life. That's true. We pay our staff a salary that is consistent with ministers of similar church size and budgets. None of them are going to get rich of what we pay them but they are not going to starve either. So, yes some of what you give goes to pay our ministers and staff. But consider all they do for us.

**Illustration:** There is an old joke that says, "A pastor doesn't make much but you can't beat the hours." You see us doing our work here for a few hours on a Sunday. Yet you miss all the rest that we do. Consider...Share how many hospital visits you and your staff make weekly. Share other things such as counseling, etc.

**Illustration:** When a crisis comes to your life does your Congressman come to sit with you in the emergency room? No, in all probability it is someone on staff. Who preaches your weddings, counsels those in trouble, preaches funerals and runs our ministries? Our staff.

**Application:** Can you think of anything that you could give your time and money to that has an eternal impact? Only as you give to Kingdom work can those talents be realized. When you give, you are helping others come to the Kingdom. Isn't that worth your time and money? At the same time, you and your family benefit from all that we do here. The question is, are you doing your fair share? Are you giving freely of your time by serving somewhere here? Are you faithful in your giving to help support our Kingdom work here? We need all of us pulling together to accomplish the purposes God has for us! Do your part!

**III. The Promise That Assures Future Stability** – I stated at the beginning that this parable was about being ready. One thing Jesus was attempting to do was to prepare his disciples for his departure but also to prepare them for his return. The faithful servants worked while the master was away. They knew that one day he WOULD return. The lazy servant did nothing with his talent. Did he think the Master wouldn't return? Or did he feel that the return was long off and that he had time before he needed to do anything with that which the Master invested in him. We don't know. We do know that those who took the talent and gave back a return were

rewarded. The servant that was lazy was punished. So, implied in this passage is the promise of reward for being a faithful servant.

As crazy as it might sound to some being generous of your time and talents DOES produce stability in our lives. Consider these passages...

**Biblical Illustration:** - Luke 6:38 - "Give and it shall be given unto you..."  
Malachi 3:10 - "I will open the windows of heaven..."

The point is not that we will be wealthy or that we should give to get. It is simply a truth that giving leads to getting! Then as God gives back to us we are to continually be good stewards of what he has invested to us!

**Application:** Let me ask you, do you believe the Bible? Our immediate answer is yes! Then how is it that despite the verse I have read and others in this series so many struggle to see generosity as key to stability in life? Who are you believing, Wall Street, your bank, your 401K or God? Let's claim the promises of God's blessing in our life by giving to Him. Only then can we find stability in an unstable world!

**Conclusion** - Luke 12:16-21 tells the story of a farmer who thought about how he could accumulate even more for himself. In his vain imagination, he convinced himself that he controlled his own destiny and built larger barns. That night he died and found out the old saying was true, you can't take it with you.

I am reminded of another passage where Jesus said, "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not break in and steal. For where your treasure is, there your heart will be also."

At the end of the day God really is not interested in your money. He is interested in what it represents, your heart! What we have found out in this series is that true stability does not come from what we outwardly possess but by what is within us.

You know the popular advertisement that ends by asking, "What's in your wallet?" My question for you today is, "What's in your heart?"

## Section III: Annual Campaign Sermons

The following stewardship series was preached by Rev. Herb Buwalda who served in the United Methodist Church for many years. It is taken from the e-book, “The Maximized Annual Campaign,” and is used with permission.

### WHERE DO I FIT? *Joining God in the Work God Does*

*He creates each of us by Christ Jesus to join him in the work he does*

Ephesians 2:1-10, *The Message*

**Introduction:** Our family once took a Florida vacation. One day as we were walking through a mall in Orlando and saw a sign that read, “Free Disney World Tickets.” So, we stopped and found out it was a development and all we had to do was tour a time-share condo, listen to the spiel, say “no,” and take our tickets. Perhaps you have been on a similar kind of tour. We made it clear we weren’t in a position to buy anything, they said “It doesn’t matter. You’ll still get the free tickets.”

So we went. We were skeptical. We knew there would be a push and pressure and a little guilt, but we were determined not to buckle. We loaded up the girls. They thought the tour was great. The loved the condo. “Can we do it, dad?” No, we can’t do it. We listened to the promotion. We said, “No. Not interested. Can we have our tickets now?”

We had to go wait in a room. Another supervisor came in to pressure us some more and seal the deal. “Were we sure? Did we realize what a great deal this was?” We told him we were in no position to buy anything. **We had no money.** He said, “Can I ask you why you are here, then?” In unison we said: **“Free tickets!”**

**I knew they would pressure us.**

**I knew we’d feel guilty.**

**I knew they were expecting us to pay for the tickets.**

**I knew we’d feel some stress in going through it....**

**I knew they were trying to get something out of us that we weren’t willing or able to give.**

Unfortunately, I think many people think of “STEWARDSHIP” that way. When we begin a stewardship series, people start squirming. Women clutch their purses to protect the check book! Men sit firmly on their billfold so in a weak moment they won’t do something or give something they will regret.

We brace ourselves for the hard sell. We expect to deal with some guilt or manipulation.

We know there will be some stress related to it. And we’re determined not to give something we aren’t willing or able to give.

Let me say as we begin this series that that kind of thing isn't "stewardship." That might be "fundraising," but it's not stewardship.

I will tell you I really dislike (can I say "hate?") fundraising. In fundraising – or selling, like timeshare – the whole point is to get you to do something today that you had no intention to do today.....to buy something, to participate in something, to cave in....and say YES, when you really were trying to scream NO!

Please, don't confuse "fundraising" with "stewardship."

Stewardship is a **lifestyle**, not a **moment of weakness**.

Stewardship is **about God's property**, not **our possessions**.

Stewardship is taking care of God's stuff, not **protecting our stuff**.

So, as much as I hate fundraising (begging people to do things they don't want to do), I love talking about stewardship – partnering with God to JOIN GOD IN WHAT GOD IS DOING.

And, might I add this: The reason I love talking about this is because I believe it truly is at the heart of being a church ON THE MOVE, and being people who are LIVING IN FAITH EVERY day.

The whole concept of stewardship is that we know that:

1. Everything is really God's (creator)
2. All we have is a gift from God.
3. All God asks is we return to God and God's work what God asks for
4. That involves our TIME, TALENT, and AND TREASURE.

It means we give Him the days of our lives.

We give back to Him the unique way (strengths and gifts) we have been created, AND our financial resources.

I love talking about this because I firmly believe: If we never learn the joy of partnering with God in what God is doing, our lives will end – in some significant way -- unfinished....Because God's purpose for our lives was never really fulfilled.

**Illustration:** Eugene Peterson *The Contemplative Pastor*, says that this is why pastors must be subversive leaders p. 27-28 ("I remember that I am subversive....")....."I am undermining the kingdom of self and establishing the kingdom of God. I am helping them to become what God wants them to be, using the methods of subversion...The kingdom of God in which we apprentice ourselves (is) revolutionary, a dangerously unwelcome intruder in the Old Boy's Club of thrones, dominions, principalities, and powers."

Those are powerful words. Stewardship stuff is radical stuff. It's subversive stuff.

It's toppling the kingdom of self -- and selfishness -- and replacing it with a commitment to God, a concern for others, a new kingdom of love and grace and peace.

It's not fundraising. It's joining God in what God is doing

So, it's a privilege for me to talk about stewardship. I feel no compulsion to **sell you anything, or manipulate you into something you wanted to avoid**, or even to make **you feel guilty or pressured** in any way.

I feel privileged to invite you **to discover what you were born for** -- your purpose in God -- and to care for God's property (your life) in such a spectacular way that you join God in what God is doing.

In these two opening chapters, **the Apostle Paul reminds us of these two things:**

### **GOD HAS PLANS FOR THE CHURCH IN THE WORLD!**

**The church is Christ's body, in which he speaks and acts, by which he fills everything with his presence. Ephesians 1:23 *The Message***

God has great expectations for the church in the world. Powerful plans of world-changing...

We're certainly not here as the **body of Christ** just to be a religious organization! We are not simply an institution. We are not just a facility. We are not a business. None of that is inspiring!

None of these things is what God has called this church to be. We are called...

To be on the move,

To be Living In Faith Every day,

To be a crucial part of God's work of world-changing!

This is why William Barclay says "The church is to be the hands to do Christ's work...an instrument, a body through which God can work."

In every congregation I've served I've seen **GOD'S PLANS FOR THE CHURCH** break out **IN THE WORLD. And it was all about stewardship!**

- A. **In one congregation it was "time."** At this church every Tuesday evening was movie night for the children of the seasonal workers at the tomato processing plant. We would drive in with movie projector, 16mm cartoons, the projection screen sticking out of the top of my VW sun roof. Children would run alongside, quickly helping to plug in the extension cord; little boys setting up the screen, moms and dads coming out of trailers with blankets and towels to sit on, and watch Mickey and Daffy and Minnie and Wylie E. Coyote go through their shenanigans. I wish you could have heard their cries of joy! I wish you could have seen the smiles of delight! I wish you could have felt the emotion of being cared for by those people who came each week to bring a little delight to their lives.



Didn't we have better things to do with our time than swat mosquitoes on Tuesday night?! No, we didn't. We couldn't think of anything better to do. **It was a stewardship of TIME.**

- B. **In another congregation it was “hospitality.”** A community of people who loved others and made their church house available for the Lion's Club for their weekly meetings, cooking homemade meals for them each week. Who –each year—had a celebration dinner to honor the Volunteer Fire Department for their self-less concern for themselves as they protected our homes.

**Certainly, they had other places to use their gifts? No, not really. They couldn't think of anything better to do than to honor the local servants.**

It was stewardship of **HOSPITALITY AND LOVE.**

- C. **In yet another one, it was a “facility.”** This church heard that there was a crying need in the community – especially medical professional's families at the local hospital – for quality childcare, for a spiritual environment so they could go to work and earn a living. Within two years we had a day care and preschool going, over 100 children. Happy, joyful, secure.

Someone said to me one day: **“Don't you think these kids are going to make a mess around here? Ruin things?”**

I said, **“I'm sure they will. Isn't it great?”**

He looked at me with a questioning look, and I said: **“I'd rather we wore it out than we rusted out!”**

It was the stewardship of a **“facility.”**

It's all God's. And God has **PLANS FOR THE CHURCH IN THE WORLD.**

**And those plans come to life through our lives.**

### **GOD'S PLANS COME TO LIFE IN US!**

**God creates each of us by Christ Jesus to join him in the work he does, Ephesians 2: 10 *The Message***

**.....the good work he has gotten ready for us to do, work we had better be doing.**

That's why **I love talking about this.**

That's why **I love being subversive.**

That's why **I love to be called to topple the kingdom of self** on behalf of God's kingdom of love and difference-making.

Because I know when it really gets in our hearts, when we really join God in what God is doing -- we **won't begrudge it, we won't feel manipulated or pressured or stressed; we won't be looking for an exit...**

Instead, **we'll be grateful** that we finally **discovered why we are here**.

**Conclusion:** Several years ago, we had a stewardship series in the fall over at the South Campus. It was the first time I told the story of the "Ten Apples." This was a story my father told me when I asked him about tithing. He said, "If I give you 10 apples, would you give me one back?" I clarified with him that these were HIS apples in the first place, and all I needed to do was return one." He said that was correct. I said I would do it. His response: "You will be a tither someday." So, on the day I told that story, we then turned in our commitment cards to support the ministries of the New Year.

After about a week or so, a young church member showed up at my office and asked if he could have their card back. I asked why, and he said, "**I filled it out wrong.**"

I went and got it, glanced at it when I was walking down the hall to see him. It was generous. It had three or four zeroes on it. He thanked me and left. A few days later a new card came in the mail. Their financial commitment for the New Year was three times as much as the old card.

I learned later that his wife had come home after the story of the ten apples and began to say that they needed to make the decision to become tithers. He told me later that he began to argue about it. Making the points that first of all, they were very generous in their giving, and second of all, if they were to do that, they'd have to do it after taxes because otherwise it didn't make any sense.

He told me she looked him in the eye and said, "**We've got to stop making excuses. It's time to do what we know God wants us to do.**" They became tithers for the first time in their lives. They joined God in what God was doing.

Later I heard them giving a testimony about what that decision had meant to them as a couple. (1) His spouse said for the first time she stopped worrying about money. (2) She had a deeper sense of peace and joy about money. And, (3) they felt confident that if they had never become stewards of financial resources, that she might never have heard God's call to ministry. **She said, "I felt that God might have said, 'If you don't trust me with your money, how can I ever trust you with my ministry?'"**

God has plans for the church! And, they come alive in us! My prayer is that each of us will respond appropriately to God's call.

"He creates each of us by Christ Jesus to join him in the work he does, the good work he has gotten ready for us to do, work we had better be doing." Eph. 2: 10, *The Message*

## **WHERE DO I FIT? Message #2 A Life Worthy**

**I urge you to live a life worthy** of the calling you have received. Ephesians 4:1

**Introduction: Today is All Saints Day.** A day we remember those who have died. A day we remember lives that are complete now. We honor, remember, and celebrate your loved ones today who have completed their course of life here. I have fond memories of several of these people.

**Illustration: I remember Kitty,** in remission from cancer before she died... her joy, her energy....  
**(Come up with your own example of saints from your church)**

**Illustration: Tapestry story** – Each strand of the tapestry is placed by the artist with care. Some are brightly colored, some have darker hues, some are smooth and clean, while others are ragged and rough. Finally, the last piece is placed, and the artist says, “That’s it. It’s done. That’s it.”

The same is true in our lives. Some days are bright days and some are dark days. We have smooth places in our lives and rough places. At some point, the last day is lived, and the Creator of all of life says, “That’s it. That’s a complete life. Everything that was accomplished by that life is now accomplished. There is no more to add. That was a life.”

So, on All Saints Day we remember these people. But it’s also a day to reflect about the meaning of our own lives. Finite lives, with a beginning and an end. We have a specific period in which to make our impact, make a difference, and join God in what He is doing.

**Illustration:** When I was 31 – My Bishop asked us to move to a new community. It was a difficult decision, and something that turned out to be very hard to do, emotionally: Let go of one congregation in order to embrace a new one. We finally relented, and accepted the appointment to a new church.

Our daughters were 1 1/2 and 2 1/2 -- just babies, really. They had been born in this small community. They loved the people there. It was a very warm, supportive church family.

So, we decided to attend a weekend “Grief Workshop” sponsored by the conference for parsonage families who were moving to deal with their feelings related to the loss of this congregation in their lives. We tried to name the things we were sad about. We tried to get moving in a new direction.

One of the activities at the workshop caught me completely off guard. The leader asked us to take some quiet time and write an obituary for our spouses. Some of you have had to do that in real life in this past year for these wonderful people we remembered this morning.

But, I was 31 years old writing this and my wife was still with me! It was just too odd. But, we did it. I wrote one for LeeAnne. LeeAnne wrote one for me. It proved to be a very emotional experience.

I really labored over writing it, trying to say the things that mattered most about her and her young life. It began something like this:

“LeeAnne... died today. She was 29 years old. She leaves behind two little girls who adored her, and a husband who wonders if he can live without her....”

I continued saying some of the things that were outstanding in her young life:

- Tireless servant and worker
- Generous to a fault
- Caring and concerned about others
- Loved God with all her heart
- Loved the rest of us, too....

As I was writing her obituary, laboring over the words, trying to say it just right, **suddenly it occurred to me: SHE WAS WRITING ABOUT ME!**

What could she possibly be saying? I wondered what values or priorities or characteristics she had picked up in our young life that mattered.

**I remember thinking, “I wonder if I matter? I wonder my life means to anyone? What could anyone really say about me?”**

In a nutshell, I guess I was wondering what we all wonder: what did my life mean? What is **the MEANING or IMPACT of our lives?**

**Paul was getting at this in his letter to the Ephesians:**

Ephesians 4:1-7, 11, 16 As a prisoner for the Lord, then, **I urge you to live a life worthy** of the calling you have received. Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace. **There is one body and one Spirit—just as you were called to one hope when you were called— one Lord, one faith, one baptism;** one God and Father of all, who is over all and through all and in all.

**But to each one of us grace has been given** as Christ apportioned it. From him the whole body, joined and held together by every supporting ligament, **grows and builds itself up in love, as each part does its work.**

Paul urges the Ephesians to **live a life worthy of the calling**, growing up, each part doing its own work.... This is stewardship. This is the stewardship of our lives.

**Stewardship isn't fund raising** – getting someone to give to something they really don't want to give to -- or selling something to someone who doesn't really want to buy it.

**Stewardship is a lifestyle.** It's a way of life. It's a way of life that says, humbly, **“I believe my life matters. I believe God expects something important from me. I believe God cares about things, and wants me to care about those things. God is doing something in the world, and I need to do it, too!”**

That's a “life worthy.”

I have a part to play in the enterprise of God's kingdom work here. And, no one can do it for me. No one can be me, but me.

What did we say last week?

1. God has plans for the church in the world

2. Those plans come alive in us!

**Those plans have to do with the impact of our lives** – It has to do with how we invest ourselves: time, talent, and treasure.... And the way we do that: Others can easily tell what matters to us.

**Illustration: In one congregation the issue was a “facility.”** This church heard that there was a crying need in the community – especially medical professional’s families at the local hospital – for quality childcare, for a spiritual environment so they could go to work and earn a living. Within two years we had a day care and preschool going, over 100 children. It provided a source for happiness, joyfulness and security.

Someone said to me one day: **“Don’t you think these kids are going to make a mess around here? Ruin things?”** I said, **“I’m sure they will. Isn’t it great?”** He looked at me with a questioning look, and I said: **“I’d rather we wore it out than we rusted out, Chet!”**

It was the stewardship of a **“facility.”** **We have that same opportunity right now at the Firehouse Youth Center...Literally hundreds**

**Stewardship matters!!!!**

**Illustration: Denny’s story** - Pastor Denny was meeting with a church member friend at stewardship time of year: “Honestly, I’m not that impressed. I’ve seen your homes, your cars, your vacations...you have a large life. You know the Bible teaches of a tithe, 1/10 of income, to be connected to God’s work in the world. But, given the large life you live, I’d think you could easily give 15% to God, not 10!”

He got mad. Left the lunch offended, challenged, hurt.

Several days later he came back to see his pastor-friend: “The other day you hurt my feelings. I know I’m generous. I know I probably give more than anyone else around this place. I couldn’t believe what you said to me! You said I could give 15% because of my large life. I’m here to tell you, honestly, you’re wrong. I can do 20%!”

He became the largest individual donor to missions in his denominational conference. His family changed the world for people around the planet: fresh water, humanitarian relief, disaster relief... he started making an impact with his life! A life worthy!

- He still had enough.
- He had plenty.
- But, he did something with his life.
- He connected it to the things God cared about, and the things God was doing.
- **It was the stewardship of money.**

**He’s in his 70’s now. Looking back, I wonder what he would wish for? Would he want more BMW’s, more restrooms in his house, a bigger garage, a larger boat, or more pictures of himself?**

Or, do you think he’s deeply grateful that a pastor/friend of his had the guts to challenge him to live for something more to live a life worthy, to do his part? To connect his life to what God cared about and what God was doing?

**Conclusion:** Zig Ziglar says, “If you aim at nothing, you’ll hit it every time!”

Next Sunday we will ask you to “aim at something.” We will invite you to set **a personal stewardship goal for the New Year.**

This goal will be a key spiritual component in living for Christ. As we come to the communion table this morning, let’s pray this prayer...

**“Lord, what will people say really mattered about me? Just the things I cared about? Or, the things that You cared about?”**

Amen.

## Where do I Fit? Message #3 Willing to Share

*...to be generous and willing to share....I Timothy 6: 18*

**Introduction:** I want you to raise up your right hand and clench your fist for just a second. Now open your hand. Invite you to keep these images in our minds during this message: **Clenched Fists** vs. **Open Hands**. Think about these **two images**. How do they **affect you?** What one **makes you uptight?** What one makes you **feel encouraged?**

**Illustration: Retired Pastor** – Once early in my ministry I and a few other young ministers met with a retired pastor who had retired as a pastor of a large church in a big city. We were all young and we wanted to learn.

That retired pastor made a startling comment: **“One of the roles I take very seriously as a pastor is SEPARATING PEOPLE FROM THEIR MONEY.”**

**I bristled. The hair stood up on my neck....**

I became resistant for a few minutes. I became suspicious.

But, then he made it **clear what he wasn’t talking about.**

He said, **“I’m not talking about getting anyone’s money, but helping people have a proper relationship with their material possessions: getting some separation from it, using it for good in the world, and getting control of it and NOT being controlled BY it.”**

During this series we are having a **“Spiritual conversation about money and material possessions”** as followers of Jesus Christ.

1. **We can’t afford as Christ Followers to serve false gods...our possessions can have a god-like impact** on us.
2. **We know our personal decisions about possessions really do matter.**

**Money Matters.** Sometimes it **matters too much.**

**The elder pastor was right:** we have to **“get some separation”** from our possessions **to be spiritually healthy.**

Today, I’d like to share Two Thoughts:

First, when we clench our fists - with respect to our money and material possessions..... it’s a sign that they may matter too much to us.

**When we are overly attached to stuff our hearts get smaller**

For the love of money is a root of all kinds of evil. Some people, eager for money, have **wandered from the faith and pierced themselves with many griefs.**

I Timothy 6: 10

As a Pastor: I want to see **our souls enlarge, not shrink! That is because, shrinking hearts get ugly...** in a hurry.

God's heart is **always about love, giving, sharing, AND EXPANDING!**

**Illustration: "Jack"** - A number of years ago, I served a "Clenched fist congregation." They were good, sweet people. They just were **afraid to share and give**. They were "**Clenched.**"

One morning, I challenged them with "world-changing," pointing out **the incredible ministries that were being held back** by our **clenched hands**.

It was an **inspiring morning**. **I felt the energy of God all morning**. I felt compelled to challenge the congregation, not to just keep doing what they always had done, or always had not done, but **to step up, be generous, change the world!**

**The following Monday morning**, I stopped at the coffee shop, and **I saw the clenched fist, up close and personal: "Jack" - a church leader - turned his back on me. It wasn't that:**

**he just didn't talk to me.**

**he argued with me.**

**he avoided me.**

He **literally, turned his back**. **Physically turned away from his pastor** me at the breakfast bar and refused to speak me. It wasn't pretty. It was painful to see **such a clenched heart**.

**It's heartbreaking** when we're **overly attached to "stuff"** and can't bear to hear the call to **generosity and sharing and world-changing**.

I think retired pastor was right: There **needs to be some separation** between **us** and **our possessions**.

**Maybe that IS a pastor's job:** to help the congregation **get some separation** –

**Help us DETACH** from material things.

Because when we're **overly attached** to STUFF, **our hearts shrink**.

Secondly,

**Open hands often reveal an open heart**

Command them to do good, to be rich in good deeds, and

**to be generous and willing to share**

...so that they may take hold of **the life that is truly life**.

I Timothy 6: 18-19

If we're not hanging on so tightly our hands are open.....



**“Generous and willing to share.....The life that is truly life.”** I love that phrase

When we can **get over ourselves**

When we can **get beyond ourselves**

When we can **get some separation.....**

**Yes, our souls begin to grow.**

**PAUL SAYS, that’s a LIFE THAT IS TRULY LIFE!**

**Illustration: BENEFACTORY STORY** - Out of the blue one day, this **older couple** called to ask if I would send my seminary bills to their address? (What? Are you kidding me?) **I sent them the billings each semester.** Each semester they were **“Paid in Full”** and I completed school with **no debt.**

**Years later,** I was thinking of them one day. Overwhelmed with a sense of gratitude, **I sent a thank you.** Told them what it meant to us, what an incredible thing it was to receive such a gracious start to our ministry.

**Incredibly they sent me a note back thanking ME for thanking them!**

One part of the note caught me off guard. It said, **“It was such a joy to help you with your school expenses. We’ve watched you through the years and it has always been a blessing to think we had a small part in your ministry.”** (Then the shocker) **“It was one of the greatest joys of our lives.....to send 9 seminary students through school!”** They were willing to share.

Notice what they wrote **“One of the greatest joys of our lives...”** (not drudgery, not a bill, not a duty, not an obligation....a joy, a privilege!!!)

They had learned **the secret of open hands,** getting some separation from their possessions. They were **willing to share.**

Let me say this: If you’ve **participated in giving here this year,** you’ve been **part of the generosity that has been extended** to many:

**You’ve said Yes, to**

- the **children**
- the **youth**
- the **adults** coming here to find a spiritual home.

How **TREMENDOUS!** **But, there’s more,** much more you may, or may not, know about.

**Our giving – this year – has resulted in life-changing ministries BEYOND THE WALLS OF YOUR CHURCH NAME! External Ministries!**

**DID YOU KNOW...**that this year **our OPEN HANDS AND HEARTS** – if we reach all our goals – have touched lives all over the world! (**List several things giving accomplished world-wide.**)

Don't we WANT to be **world-changers**?

Don't we want to be **generous**?

Don't we want to be **partners with GOD**?

Don't we want to be **the church of "open hands and open hearts?"**

Don't we want to **change other people's lives**?

## **INVITATION**

Tomorrow, Monday, you will receive a letter and a **Commitment Card** and **you'll be invited to say YES.**

**And next Sunday, we'll gather back here in worship with our commitment cards, we will say "YES" together....**

YES to **the open hands**

YES to **children, youth, and adults**

YES to the **external mission of world-changing**

YES to **generosity**

YES to **God!**

**I'm praying that EACH AND EVERY individual and family will say YES to GOD in the coming year! Because we know there is a place where we fit in God's generosity for the world!**

Amen

## Section IV: Capital Stewardship Campaign Sermon Samples

The following messages can be used for a capital campaign series. Bill Elliff the Senior Pastor at The Summit Church in North Little Rock, AR was gracious enough to allow me to use his campaign sermons as a base for this series. I have entitled this series, **God At Work**.

### God At Work Series How God's Work Gets Started Nehemiah Chapter 1

**Introduction:** - Have you ever been driving down the highway and saw a sign that said, “Men at Work?” You might slow down or you at least are alert that up ahead someone is grading or resurfacing the road. You see the sign and expect to see workers. Usually one guy is working and two others are watching him work! Yet the work gets done.

Have you ever wondered how does God get His work done? Does it just happen? Has God created the world and then just left us here to muddle through the best we can? The Bible gives us multiple examples of how His work gets done. While sometimes God acts alone He mostly uses people to accomplish his purposes. Typically His work starts with just one single person.

**Illustration:** Consider **Esther** who as a young Jewish maiden in captivity caught king Xerxes attention and ultimately became his bride. When an evil court member attempted to murder all Jews it was young Esther who at the prompting of her uncle Mordecai used her influence to save her people. Mordecai’s words to her ring true for us today when he said, “And who knows but that you have come to royal position **for such a time as this?**” There are scores of examples like this throughout the Bible.

For the next few weeks I will be sharing with you a series I have entitled, **God at Work**. I want us to look at the life of one person whose life serves as an example of **God at Work**. Turn with me to the book of Nehemiah chapter one as I share with you, **How God’s Work Gets Started**.

I want us this morning to discover some truths about how God’s work gets started and how they can apply to us. Gods’ work starts when...

#### **I. God Brings Us To An Awareness of a Need** – Verses 1-3

**Explanation:** History- 446 BC- Israel, taken captive by Babylonians, taken to Babylon (modern day Iraq); a few stragglers left behind in Jerusalem.

NOTE: Nehemiah (as opposed to most of his countrymen) was in a place of...

- Comfort and ease in the capital and the king’s court.
- Prominence and protection- cupbearer- not just a slave, but a place of prominence.

He could have just let it slide; closed his eyes; put his head down; talked about the

weather, sports, work. Yet, there was something nobler in this man. Something higher, bigger. An understanding that life has a greater destiny, a higher purpose than personal comfort.

In verse 2 it says, “I asked my brother...” i.e., I really want to know. So, he **asked**...And, in that moment, God was about to prepare a single man to change the future. Understanding the need of the nation, his people, was the catalyst that began a movement...

Why was it such a big deal if the walls of Jerusalem were broken down? Because people of that day equated a city’s walls being destroyed to mean that the god of that city was weak. God had allowed Jerusalem to be destroyed as punishment for the sins of the nation. However, as a follower of God Nehemiah wanted Jerusalem’s walls restored to restore the name of God to the people in and around Jerusalem. God put the need in front of him. How would he react?

**Personal Application:** Do you want to know about the needs around you? Most people don’t really. Or, is there something nobler in you? Do you think life consists merely in what you are engaged in right now? Is this it? Or...could God have a higher purpose, a nobler agenda, a greater cause for you to give your life to?

Are you willing for God to prepare you for that by opening your eyes? REALLY, DECISIVELY opening your eyes? It is possible to ignore the needs around you...most do. If you do ask, you’re going to discover something

**Church Application:** God birthed, YOUR CHURCH NAME, to meet the needs around us. We live often oblivious to the needs right in front of us. In Nehemiah’s day the need was to repair the walls of Jerusalem. In our area we have walls that need to be repaired as well. Families are struggling. Marriages are in trouble. Drugs continue to be an issue. I could go on and on. The needs around us are HUGE but so is our God! Yet God is waiting for someone, one person like a Nehemiah that will see the need and be prepared to act. Are you that person? I believe that God works through the people of his church to collectively work to meet the needs of those around us. Will we be that kind of church?

**Campaign Application:** We exist to meet the needs I just listed. No government agency can do what a local church can do. Yet our capacity to do ministry is limited by **state your need, paying off the debt, building new facilities, relocating, renovations and repair, etc.**

Facilities don’t in and of themselves meet the needs of our community. Yet facilities are a tool that enhances our ability to minister to people. Without the facilities that we have it would be much harder to meet the needs of our community. The Church is not this building but the people that comprise the Church. Yet facilities are the tool by which much of our ministry is accomplished. The better we take care of our facilities the better we can meet the needs of our community and beyond!

Our **Your Capital Campaign Title**, campaign is our plan to provide the needed resources for us to realize the dream for \_\_\_\_\_. This will help us better meet the needs around us!

We need to see that our needs and problems are a platform upon which God can work in our lives if we are willing to step up and be that person willing to be used by Him. When we say yes to that then...

**II. God Gives Us a Passion About the Need** – Verse 4 What was the result of Nehemiah seeing this need? It drove him to respond. He...

- a. sat down- deliberate, stopped him in his tracks, wasn't going to move
- b. Wept- When was the last time we wept?
- c. mourned for days
- d. fasted
- e. Prayed – Prayer wasn't his last resort but his first response!
- f. AND...he gave himself, regardless of the cost, to be used to bring change. The need of Jerusalem birthed in Nehemiah a passion to do something!

**Application:** When you stop and listen, it's astounding and very revealing what we are really passionate about.

- Football
  - Hunting
  - Vacations
  - New boat, car, home
  - Video game
  - A promotion at work- getting more money or more reputation.
- Whatever you are passionate about is what drives you and motivates you.

What are you passionate about? Passionate enough to give your life for?

**III. God Puts Us in a Place to Meet the Need** – Notice how chapter one ends by saying, “Now I was a cupbearer to the king.” What does that mean? Kings for fear of their lives never tasted wine without someone trusted first tasting it. Nehemiah was that person. So, think about this. Nehemiah has face time every day with the king.

**Application** – When God calls us to a task to meet a need he starts where we are at right at that moment. For us in this campaign we need to raise X amount of dollars. None of us can right that check! However, what all of us can do together is greater than what a few of us can do. We need everyone! As you begin praying about what your part is you should ask:

1. What do I have that God could use?
2. How am I using it?
3. What can I afford?
4. What can I sacrifice?
5. What is a reasonable step of faith?

The answer to these questions determines your “place.” Will you use the “place” God has put you in to meet the need we have?

Finally, notice that...

**IV. God Births a Vision Within Us to Meet the Need** – The result of Nehemiah’s prayers was that God birthed within him a vision to do something about the need. How do we know that? Because in chapter two the king seeing Nehemiah’s distress asks what is wrong with him. After Nehemiah tells him about what is troubling him the king asks, “What do you need.” The text says Nehemiah prayed to the God of heaven and then immediately told the king what he needed. I believe the reason Nehemiah was so quick to tell the king what he needed is that he already had it thought out. God gave the burden AND the vision to meet the need!

Nehemiah knew what he needed and God through the king provided the resources. Then Nehemiah in chapter two rides around the city inspecting closer the need and finally coming up with a vision of how to meet that need.

While the leadership of our church certainly doesn’t claim to be Nehemiah’s we have inspected the broken walls of our need. We have developed a plan to meet that need. We have a vision to meet that need that we believe God birthed in our hearts. Today we are sharing that need with you and asking you to join us in meeting this need.

**Conclusion:** - What burns in your heart? Is there anything that causes you to stop, pause, think, prayer even fast? When you think about the needs of our area what is your response? Would you along with others in our church take some time this week to stop, pause, think and pray about the needs around us? Would you be willing to pray for our capital campaign by asking God what your part might be? What might God be directing you to do today to help rebuild the walls around us? Will you respond like the prophet Isaiah did by saying, “Here am I Lord! Use me!”

**God At Work Series**  
**How God's Work Gets Accomplished**  
**Nehemiah Chapters 3 and 4**

**Introduction:** The Golden Gate Bridge is perhaps the world's most famous bridge. From 1937 to 1964 it was the longest suspension span in the world. Two main cables pass over the tops of the main towers. Each cable is made up of 27,572 strands of wire. Together they support the bridge that has about 41 million crossings a year. None of those 27,572 wires by themselves could even begin to support the bridge. Yet linked together in common purpose they support the massive 887,000 tons of weight.

To me that is a great illustration of how the Church works. It reminds me of the passage in Ephesians 4:16 that says, **“From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work.”** This morning I want to focus upon how each of us doing our part, though only one strand of wire, can accomplish great things for God!

Last week I started a series entitled, **“God At Work.”** We have been looking into how God's work gets accomplished. We have been studying how God worked through one man, Nehemiah, to accomplish the work of God in rebuilding the walls of Jerusalem. God used Nehemiah to START His work. Yet Nehemiah could never rebuild the walls alone. This morning I want to continue the story in the book of Nehemiah talking to you about, **How God's Work Gets Accomplished.** Let's look at chapters three and four of the book of Nehemiah.

This chapter describes exactly how this massive task was accomplished...and the secret is called **TEAMWORK.** Here is a definition of teamwork:

**“Unselfishly joining with others to accomplish what you could never do alone.”**

The Beauty of teamwork is...

**I. God's Work Gets Accomplished when Everybody Sees They Have a Part** - Read Nehemiah 3:1-4. Notice how many times it says, Next to them...next to him...next to him. It says that 41 times! One reason why was there were 41 sections of the wall. It took,  
-tradesmen  
-sons, daughters  
-different groups, crafts, trades, towns, types of people in various stages of life to accomplish God's work of rebuilding the walls.

KEY: everyone was involved and everyone had something vital to do.

Some MIGHT have said: well, my part is not very important.

KEY: If one person didn't do their part, the wall could be breached and all the work was useless.

**Illustration** – Do you enjoy these Sunday mornings? How's this happen?

- It's myself preaching but there are others who do their part...
- BAND
- SOUND MEN
- POWERPOINT
- Lot of these WORSHIP LEADERS, including myself, have kids! If it weren't for...
- NURSERY WORKERS- have XX kids in here!
- And I could go on and on...

Beautiful thing? Every one of these people LOVE their part! Love the thrill of playing that part and making it all work together for a higher cause, a purpose greater than themselves...

It's called...TEAMWORK...unselfishly joining together to accomplishing what you could not do alone.

NOTE: You can chose to ignore your part (but the one who loses is YOU!)  
Explanation of vs. 5 some never enter in- nobles...

Interesting, the other men from Tekoa...jumped in and worked so hard that they finished and went and helped build another section.

Vs. 27- After them the Tekoites repaired another section

Imagine what the nobles who didn't play their part experienced when the incredible task was accomplished and others were rejoicing!

You know what they were saying? I wish I'd done my part! I missed it.

**Application – What's your part?** While I don't know all your part, I know some of it for the next few days!! I want to ask you to engage in 3 different parts in the next few days...this is what **our team** needs to do...

1. PRAY as we've never prayed
2. SERVE as if others' lives depended upon it
3. TRUST GOD to channel His resources through us as we GIVE.

Please note, I didn't just say GIVE. Go before the Lord and ask Him what He would be pleased to funnel through you and then obey Him....and EVERY PART is vitally important. You see what all of us can do together is greater than what a few of us can do.

As important as knowing what your part is we need to realize that...

## **II. God's Work Gets Accomplished When Everybody Does Their Part**

Explanation – The wall was rebuilt because people worked! They worked together each doing their part! That's the definition of a team: unselfishly joining together to **ACCOMPLISH** what we could never do alone.



God knows how powerful this is. Consider how massive Nehemiah's task was. It was a massive task because they had to repair 2 ½ miles of wall that was in disrepair. This was not a little 6-foot-high wall.

The wall had lain in ruins for over 140 year. There was one other attempt to rebuild the walls under Ezra but work had been crushed/stopped by their enemies. What could anybody, especially a slave hundreds of miles away possibly do?

**God “put into Nehemiah’s mind” a plan...**

- Divided wall into 41 sections. Different groups took sections.
- Many took section of wall right in front of their homes.

**I bet they had a few folks say stuff like...**

- Who do these guys think they are?
- Nobody else could do this...why do they think they can?
- There's no possible way
- (Probably made bets)...bunch of ol' toots sittin' down at the Jerusalem coffee shop: “I’ll bet you 10 drachmas, a good camel and my firstborn child that it’ll never happen...”

**What was the result of teamwork of everybody DOING their part? The wall was rebuilt in 52 days! Remember, it was 2.5 miles of wall!**

**Conclusion:** So what about our need here at YOUR CHURCH? Some might be saying, “That is too ambitious.” We must always have a vision that is unobtainable without God’s help. While our task is huge is it any larger than what Nehemiah faced? Let’s rally together with God’s help to rebuild our walls!

## God At Work Series

### How God's Work Involves You!

#### Nehemiah 2:17 -20

**Introduction:** - Several years ago a Bible study was released entitled, “Experiencing God: Knowing and Doing the Will of God,” written by a man named Henry Blackaby. You may have taken that study. It has sold more than 4 million copies and has been translated into over 60 languages.

The message of Experiencing God is built upon what Blackaby calls the “Seven Realities”:

1. God is always at work around you.
2. God pursues a continuing love relationship with you that is real and personal.
3. God invites you to become involved with Him in His work.
4. God speaks by the Holy Spirit through the Bible, prayer, circumstances and the church to reveal Himself, His purposes and His ways.
5. God’s invitation for you to work with Him always leads you to a crisis of belief that requires faith and action.
6. You must make major adjustments in your life to join God in what He is doing.
7. You come to know God by experience as you obey Him and He accomplishes His work through you.

These last few weeks I have been sharing with you a series entitled, “**God at Work.**” To illustrate how God works we have been looking at the life of Nehemiah in the book named after him. I thought Blackaby’s seven realities summed up very well what we have been studying.

**Give a brief overview of Nehemiah and the past sermon series.**

Today I want to conclude our series on this important day by sharing with you, “**How God’s Work Involves You.**” Let’s read Nehemiah 2:17-20.

The first thing I want you to notice is...

- I. **God IS at Work and He DOES Want Us to be Involved** – It is interesting that this book is named after Nehemiah the leader. Yet without the people’s involvement the walls would never have been rebuilt. Nehemiah lays out the need and the plan and notice the people in verse 18 say, “Let us start rebuilding.” In almost every example of God moving in the Bible He does so by using people. Isn’t that exciting? The God who created the world doesn’t need any help but he invites us to be involved! Why does He do that?

**Illustration:** Think back to your childhood or your children’s childhoods. Did your parents allow you to help them on projects even though your help was more of a

hassle than a help? Did you ever use your kids to do a task that frankly you could have done better and quicker? Why do parents do that? It's a teachable moment. We have a heavenly father who loves to use us for the same reason.

Why had God put this need on Nehemiah's heart? Why was it important that God's people get involved?

- \* The issue wasn't a wall. For us the issue isn't a building. (State whatever you are raising funds for)
- \* It was God who arranged the situation.
- \* We need to ask, "What is God trying to teach me through this and realize..."
- \* My needs are a platform upon which God can work a miracle.

**Application:** How might God be wanting to use you? We have been talking about our capital campaign that will allow us to \_\_\_\_\_. Today we are asking every person who calls our church home to join us in this great work. How will you answer this call?

Find out what you have that God can use. God always starts with what we have to do a miracle. What do you have that God could use in our capital campaign?

Let me share with you...**Three Questions To Ask Before You Give**

1. **What can I afford?** All of us are not equal in terms of what we can give but we can afford to give. All of us giving together is greater than what a few of us can do!
2. **What can I sacrifice?** - Not equal gifts but equal sacrifice.
3. **What is a reasonable step of faith?** What am I believing God for?

**How will you answer these questions?**

- II. **God's Work Always Faces Opposition** – Verse 19 shares how two rulers attempted to stop the work of God. This isn't the last time they will show up in an attempt to stop what God had ordained. The point here is that when God is at work there are always opposition.

What will you do to meet that opposition? How will you respond? The rest of the book shows that the people kept on working. I like how chapter four verse 6 says, "the people worked with all their heart." They did not let opposition stop them. What many felt was impossible they believed was possible!

Every great step of faith will always be challenged by the enemy and that **challenge is often a validation we are IN God's will!** Satan knows if we succeed, God will receive unchallenged, irrefutable testimony of His greatness!

At YOUR CHURCH we are committing ourselves to a great task...over a period of time... BUT...we must COUNT THE COST...there will be opposition.

**Application** – What opposition do you face with regards to making a commitment to this campaign here at our church? Will you push through the negative voices and listen for the voice of God? More than a monetary amount we want all our members to respond as God initiates for them to. Have you prayed about what He wants you to do? Are you willing to do that which God has laid upon your heart?

**III. God's Work Will Get Accomplished** – Fast forward for me to chapter six verse 15. Isn't that amazing? A 2 ½ mile wall was rebuilt in just 52 days! Then notice verse 16. Even those in opposition realized "this work had been done with the help of our God."

Here is a principle for us to live by, when we give God our best He will bless that and multiply it to accomplish His purposes. With God we cannot fail!

**Illustration** – Have you ever decided to NOT go to a game that afterwards you realized you probably missed the game of the century? Perhaps it was some other event but you had that feeling deep inside that you missed an opportunity that would never come around again. It is a sick feeling. I can't help but wonder if some of those who said the work Nehemiah laid out was impossible didn't for the rest of their lives have that kind of feeling. We missed it!

**Application** – God is moving here! It is clear. He wants you and I to be a part of this great opportunity. You don't want to miss out on the blessing. Today we have a great opportunity to get in on what God is doing. What will be your response? Don't miss this opportunity!

**Conclusion** – Few today know the story of Bill Borden whose family owned the Borden Dairy company. When he graduated from high school he shocked his classmates by announcing that he was going to be a missionary. In response to one friend's shock Bill wrote in the back of his Bible: **No reserves**. Bill then went to Yale to prepare for being a missionary. After his graduation he turned down multiple high paying jobs. This time he wrote in his Bible: **No retreats**. He set sail for China but because he would be working with Muslims he stopped in Egypt to study Arabic. There he contracted spinal meningitis. Within a month the 25 year old heir to millions, Bill Borden was dead. Prior to his death he had written one last line in his Bible: **No regrets**.

God is moving today. God is moving here. Will you be able to say after today that you had, **no reserves, no retreats, no regrets?** **Let's get in on what God is doing!**

## Section V: Stand Alone Sermon Samples

### Sunday's Most Unpopular Topic Matthew 19:16-30

**Introduction:** If you surveyed 1,000 people and asked them what their least favorite sermon topic was you would find at or near the top any message about money or giving. If I were to announce a week ahead of time that I was going to preach on giving husbands would turn to their wives and say, "Let's go see your mom next weekend!" A visit with a mother in law beats hearing a sermon on giving!

Have ever heard anyone say, "All the church ever talks about is money?" You hear that a lot yet studies show that most pastor rarely if ever preach on money or giving. Why? I think it is because we preachers like to be liked and we know you don't like us preaching on money and giving.

There once was one preacher who preached on money, possession and giving more than he ever preached about faith, prayer or any other spiritual thing. Often those that listened to him talking about that left him and quit following him. In fact this morning let's look at one of this preachers talks. Turn with me to Matthew 19:16 -22.

Now before you panic and think that this morning I am going to tell you to sell everything you have let me tell you that is not the point of this passage. The Bible doesn't mandate that for believers. We are saved by grace not a work like selling our possessions. Money in and of itself is not evil. I Timothy 6:10 says, "The **love of money** is the root of all evil." Jesus had identified what for this man was his main stumbling block, his wealth.

So clearly for this man he too felt the topic of money and giving not to his liking. Yet Jesus did not back down and did you notice that he did not chase the young man down? Jesus talked more about money and possessions than any other thing. He did that I believe because it is the god of every age!

This morning I want to break down for us this unpopular topic. I will suggest at the end that you give. However my motive is not that you give so that I might be rich or the church might have a full coffer. I preach it because Jesus was on to something. So let's start by looking at...

- I. **Why Giving is Sunday's Most Unpopular Topic** – Let's start back with the text we read this morning. Verse 22 says, "When the young man heard this, he went away sad, because he had great wealth." So Jesus response to him was much like many Americans, not what he wanted to hear. Why is it we don't like preachers talking about money and giving?

1. **Talk about money shows so clearly what we love.** The young man loved money more than following Jesus.

**Illustration:** I use to say show me your check book and your day timer and I will know what is important to you. Few carry check books or use day timers now but you get the point. What you give your time to and what you spend your money on shows what you truly love.

**Application:** What gets your time and money? Doesn't that show something about what or who you love?

- 2. Talk about money shows what you believe about the Bible and God.** The young man in this story could not believe that his future would be secure by simply following Jesus. He doubted the Word of the Lord.

**Illustration:** One of the biggest reasons people say they don't give is that they cannot afford to give. Setting aside that this is almost always a spending problem the larger issue is a lack of belief in God and His Word. Consider two passages, Malachi 3:10,11 and Luke 6:38

**Application:** Who do you believe, God or the world? If you can't believe these passages that contain such amazing promises how can you believe any other biblical promise? You trust God for your salvation why not trust him with your finances?

The root of the problem is mistrust. When you fail to give you are really mistrusting the One who gave it all to you to begin with!

- II. How to Change Giving as Sunday's Most Unpopular Topic** – The young man in this story fulfills the popular saying, "If you can't be a good example then you will just have to be a horrible warning." So let's assume you don't want to go down that road. Chose instead the road the disciples went. Let's read the rest of the story beginning in verse 23. So let me suggest some practical steps for you to change your view of sermons on money and giving.

- 1. Put your trust in the One who can be trusted.** In verse 27 Peter says, "...we have left everything to follow you!" Jesus says to him in verse 29...
- 2. Invest in that which is secure and reliable.** Listen to Jesus words in Matthew 6:19 – 21. Then listen to what He says in verse 24.
- 3. Seek God's Kingdom first.** Look at verse 33. What "things," is He referring to? Look back beginning at verse 25. Again the root cause here is mistrust that manifests itself as worry.

**Application:** So, who are you trusting for your future security? Would you be willing right now to put your trust in God? Would you commit to seek His Kingdom first?

**Conclusion:** Find a story here to tell of someone who illustrates God's blessing. Here is mine.

My parents are 86 years old and two of the wealthiest people on the face of the earth. They would be shocked to hear me say that and if you saw their small apartment and old car you would be too. Yet they have never missed a meal, have had great lives and been amazingly blessed. One key reason why is that every week, even on their limited and fixed incomes, they see fit to give back to God. In return He blesses them. When they hear sermons on money and giving they say a hearty, Amen!

I challenge you today to find someone who does give that will not also say an Amen to what we have studied. They have found one of the keys to experiencing God's blessing. Will you today chose the path of the young man in our story or the path of Peter and the Disciples?

## An Oxymoron for Successful Living

### Luke 6:38

**Introduction:** I love oxymorons. Frankly I just like saying the word. Do you know what an oxymoron is? Wikipedia defines the word as, “a figure of speech that juxtaposes elements that appear to be contradictory.”

You have to love the Internet! You can find anything on Google. I wanted to illustrate what an oxymoron was so I Googled it. I found an article that lists out 100 common oxymorons. Here are some of my favorites...

Awful good. As in that was some awful good pie!

Bitter sweet.

Civil war. What is civil about any war?

Clearly misunderstood.

Definite maybe.

Friendly takeover.

Genuine Imitation.

**The Bible is filled with oxymorons.** For instance consider that it teaches us that salvation is a free gift yet we have to give our life to receive it. We talk about being free in Christ yet the Apostle Paul says we are slaves to Christ. Those statements seem contradictory but they are in fact true.

This morning I want to share with you about how to have a successful life with a passage that to our natural mind simply does not make sense. Yet like other oxymorons of Scripture it is none the less true. I want to share with you today **An Oxymoron for Successful Living** from Luke 6:38. READ TEXT.

**Can there be any more oxymoronic statement than to get you have to give?** This passage runs counter to all our thinking. We naturally want to keep rather than give. As a result of the recent economic challenges now more than ever we want to keep our hard earned money. Yet this passage, which I remind you is from the lips of Jesus says just the opposite of what our natural response would be.

Quite frankly Jesus whole message about successful living can be summed up in one word, give! Let's break down this verse to see the keys towards successful living.

- I. It's a personal word.** I am not a Greek scholar but I know how to find what words mean. I want us to focus briefly on the meaning of this word give. First, it is...
  - A. Personally inclusive** – While Jesus was certainly no southerner the Greek here is essentially saying, “You all...” So this is not a word for just your neighbor or someone across the building. Jesus is talking to everyone and in talking to everyone He is talking directly to you! Literally it means, “You give!”
  - B. It's Imperative** – The language is not give sometime, some day in the future but give NOW! Also, an imperative in Greek was the same as a command.
  - C. It is continuous** – The word is not give once and you are done. Give sporadically but literally to keep on giving and never stop. Giving for a successful person never stops!

**D. It's an unconditional word** – There are no if and buts about the word give. It means you are to give even when you don't think you can afford to give.

**Illustration:** In II Corinthians 8:1 Paul encourages the Corinthians to give to the offering for the saints in Jerusalem by giving the example of the Macedonian Christians. He states that they gave out of the most severe trial. That word literally means, “deep poverty, rock bottom destitution.” Yet they gave even though the world would say they could not afford to give.

**Application:** While it might seem counter intuitive to give your money that is exactly what Jesus is teaching here. The question is are you being faithful to His Word?

**II. It is a practical word.** While not explicitly stated in this text Jesus knew that this command made practical sense. You see we were created to give. Why we think it is impractical is our thinking since the fall of man has been corrupted. God created us to be giving people. How do I know that? Consider...

**Illustration:** Every summer my wife plants seeds in the ground in anticipation of a harvest. None of those plants ever objects when my wife pulls off the fruit of that plant. Those plants were created to produce food for people to eat. Giving is as much a part of God's creative order as breathing!

**Illustration:** Think of a time that you gave to someone in need. How did it make you feel? My guess is that it made you feel good.

**III. It is a word of possibility!** Again our human nature tends to argue with Scriptures like this. We tend to think of all the reasons we can't give. We have bills to pay, an education to pursue, a family to provide for and on and on. Yet what is important to understand is that every command of Scripture is also a promise. God never asks us to do that which is impossible.

What is interesting is the same people that have no problem believing that Jesus raised Lazarus from the dead and healed the multitudes hesitate when it comes to this command. Our human nature says impossible! Yet what we think is impossible with God is possible!

**Application:** Do you doubt that if you give God will make a way for you? If you doubt His word here how will you believe anything else the Bible teaches? Ours is to obey!

**IV. It is a profitable word.** Giving is filled with rewards! To argue anything else is to deny Scripture. This passage is not only a command but it is a promise! Notice...  
Good measure – When we give we never lack!

Pressed down and shaken together – Have you ever shook a container so that more can be poured into it? That is the analogy here.

Running over – Literally more than you can contain!

“With the measure you use it will be poured back to you.” Give little and get little. Give much and get much!

**Conclusion:** Have you ever heard of John Rockefeller? In the 1800's he was the Bill Gates of his time. As one of the richest men in the world he was also one of the most generous. He gave away millions of dollars and there are buildings all across America with his name on them. What is interesting is that from his very first paycheck until his death he tithed on his earnings.

The story is told that at one point he thought he was dying so he began giving his wealth away. An amazing thing occurred, he lived! He attributed this to his generosity. You and I might not be rich by the world's standards but through giving we can be successful! **Generosity is your key to success!**



## How to Change Your View on Giving

Philemon 8-17

**Introduction:** Have you ever heard anyone say, “All the church ever talks about is money?” Any show of hands? I think we all have heard that. I can tell you as a preacher I certainly have heard that. If I were to take a survey of the things people would want me to preach on giving would be at the bottom. As a result preachers rarely preach on money or giving. Study after study has shown this.

Then why if we are not preaching on money do people say we only ever talk about money? One of the giving experts I follow tells a story about interviewing church members before a capital campaign. He interviewed one man who said, “All our preacher ever talks about is money.” The irony is that pastor had preached once the past year on giving. So, one sermon a year on giving is one sermon too many!

Here at OUR CHURCH we don’t shy away from talking about giving. We encourage you to give. However we want you to WANT to give not feel compelled to give. We believe your giving should be spontaneous not forced. Yet here is a truth, giving does not come naturally to us.

**I believe that we must change the mindset of people when it comes to giving and to do so we must change the dynamic surrounding giving.** To do that I want us to look at a book that is rather obscure in the New Testament, the book of Philemon. **Today I want to talk to you about, “How to Change Your View on Giving.”** Let’s start at verse 8.

**Now before we dive into this let’s set aside the whole slave issue this deals with.** Paul’s focus in life was not dealing with political issues but in helping people be more like Christ. He knew that the best way to change society was to change one heart at a time. So here he does not argue the concept of slavery which was standard practice in the Roman world he lived in. Yet his principles here and those in other places in the New Testament ultimately led to slaveries demise.

**The point of this passage is that Paul is asking Philemon to receive back Onesimus freely not as a slave but as a brother in Christ.** The argument Paul makes to establish his case is the path for us to change our view about giving.

**The key passage here is that statement, “...any favor you do will be spontaneous and not forced.” Other passages say, “...that your good deed might not be out of obligation, but of your own free will.”** How can we move our giving from being viewed as forced to freely given?

So let’s break this down.

- I. **Those who see giving always as a command will struggle to ever give freely.** V. 8 Paul says, I could command you or order you to do what I want but that is not his approach. Paul had the right as an Apostle to make that command but he wanted a different result than simple obedience to an order.

**Aren't we commanded to give?** Yes! I could list out multiple verses that teach that we are to give.

Here is a truth we must realize about the commands of God. Every command carries a promise. God never asks of us something that he at the same time has not empowered us to fulfill.

**Illustration:** In Exodus 35 and 36 Moses takes up an offering for the building of the tabernacle. Repeatedly the word willing is used to describe the offering the people of Israel gave. They gave freely gold, silver and all the materials needed. Where did they get those articles being former slaves? The Egyptians gave it to them! Exodus 12:36 says, "The Lord had made the Egyptians favorably disposed toward the people, and they gave them what they asked for; so they plundered the Egyptians." You see God knew ahead of time that there was an offering coming!

**Illustration:** The story of David raising the funds to build the temple. The people gave willingly. David amazed at their response says in I Chronicles 29:14 "Everything comes from you, and we have given you only what comes from your hand."

**We need to see God's commands not as punishment of us but protection for us!** While giving might not make sense to our fallen human nature giving is what all of nature is created to do. When you give you are fulfilling your calling.

**Application:** Let me honestly ask you, do you see giving only as a command that you grudgingly obey? Obedience is necessary but if you obey only out of a sense of obligation you will never experience the joy nor the blessing of giving. **As a result you will always struggle to give.**

**II. Those who see giving as an act of love will give freely and regularly.** V. 9 Paul's appeal is on the basis of love not obedience to a command. The foundation of generosity is love. The more you love someone the more you willing give to them.

What gets you up in the middle of the night to feed your baby? Love!

What causes you to do what you do for family? Love!

**Illustration:** Have you ever noticed that those who have been forgiven much love to a greater degree? Remember the story of the Prodigal Son?

**Application:** Is your giving an act of love or an obligation? To truly change how you view giving you need to see all that God has done for you and see your gift as a means of showing your love for Him? When you think of giving that way what does your gift say about what you truly love?

**III. Those who give freely will be rewarded.** V. 16 Paul's argument here is that receiving Onesimus back as a brother will benefit Philemon more than if he simply received him back as a slave.

What is the best way to motivate someone with a carrot or a stick? Paul is here using a carrot approach. He is saying, “If you freely forgive and receive him back he will be more than just a slave.” The inference is that Onesimus will be more useful as a brother than simply a slave.

**Application:** While giving for reward is not the primary driver for the Christian it is a byproduct of generosity.

**Conclusion:** There is an old hymn that perhaps sums up best what I have been trying to communicate. It is called, “When I Survey the Wondrous Cross.” Read the verses to your congregation you feel best summarizes the point of the passage and your message.

## **Recession Proof Your Life**

Matthew 6: 25 - 34

**Intro.:** - Here is a news flash, The Recession is over! How many of you believe that the recession is NOT over, raise your hands. The “experts” are saying that technically the recession is over. You the public are saying, “Not so fast! It is not over for me!” While the recession might be over technically the impact is still being felt across our country and will be for many more months. Yet this recession does not have to bring you to ruin. You can Recession Proof Your Life.

Give me the next thirty to forty minutes of your listening time and I will share with you some principles that will change your life. Do I have a degree in economics? No, and I did not even stay in a Holiday Inn Express last night. However I do know the author of a bestselling book that has a lot to say about money and wealth. In fact I want you to listen to this verse from the Bible that says this, Matthew 6:25-34.

So, if you are interested in recession proofing your life give me your attention as we consider some things that I believe will change your life. The first thing you need to do to recession proof your life is...

**IV. Adapt a Proper Perspective** – Your perspective will determine your attitude. Your attitude sets the course for the actions you take. A proper perspective is essential. Yet we in the last few months have had a terrible perspective.

**III.:** On a talk show last year I heard someone say, “This is the worst crisis we have faced as a country since The Great Depression.” No its not!

- **This is a recession not a depression!**
- **It will end!**
- **God is still in control!**

Matthew 6:25 “Do not worry...”

**III.:** - Last fall I met with a pastor that was all depressed about the status of his 401K. It was literally causing him to lose sleep over his loses. While none of us should be happen about that decline we none the less need to understand where our ultimate trust needs to be.

**Appl.:** - Notice what verse 25 or our text says. Where is your trust? The first thing towards recession proofing your life is a proper perspective!

**V. Set the Right Priorities** – Verse 33 is the key to this passage. Most people’s ability to ever recession proof their life is killed by incorrect or misplaced priorities. What you give priority to gets attention and gets done. Here are two priorities that are absolutes in your quest for recession proofing your life.

1. **God First** – Malachi 3:10 If you are not tithing you will never build real wealth! I know what some of you are thinking that I have pulled a bait and switch tactic on you. I get you all excited about recession proofing your life and what I really want to do is get you to give more money to the church. I do want you to give to your church but one reason why is to gain God’s blessing upon your life! Why would you not want God working for you?

**Plan of action towards tithing** – I do not believe that it would honor God for you today to write a \$100 check if you only have \$10 in the bank! Most people give up on tithing

because they cannot see how right now they can give 10% to the church when they can't pay their bills. So, let's be realistic and start somewhere. Maybe what you need to do is start at 1%, 2% or more and then each month or quarter move the percentage up to finally get to 10%. Here is a tip that will help. When you get paid make the first check you write to God!

2. **Simple Lifestyle** – It might not be popular to say but most of our problems arise from living way above our standard of living. One step that will help you build wealth is to adapt a simpler lifestyle.

### **Disposable Income Index**

1. **The Pet Index. \$45 Billion. 5% increase in 2009** 63% of Americans have pets.
2. **The Candy Index. \$30 billion**
3. **The Fast Food Index. \$164 billion**
4. **The Entertainment Index. \$33 billion! \$11 billion** each on movies, video games and music.

**VI. Develop a Plan of Action** – Prov. 21:5 says, “The plans of the diligent lead to profit as surely as haste leads to poverty.” I want to share with you just a few simple steps that will help you build wealth into your life. Without a plan you will fail.

1. **Avoid making foolish decisions!** – The bad decision I made in buying my wife a car. Show the slide of her standing in front of the car. Then show the slide of the five deals I thought I had and how many came through. Then show the Smart Car picture that signifies what I should have bought her.
2. **Set a budget** – Chart what you spend and then set up a budget.
3. **Eliminate debt**
4. **Develop multiple streams of revenue**
5. **Avoid entrapment** – Get rich schemes never work!
6. **Start Saving** – Save something every month!
7. **Manage your assets** – Keep track of your 401K.
8. **Take care of your health** – The necessity of health care and healthy living.
9. **Educate yourself** – Read everything you can find.
10. **Make it a lifelong passion** – Never give up!

**Conclusion** - One of my goals in life is to be wealthy and to help others become wealthy. When I talk about wealth I am not talking about it in the same way that the world does. Wealth is not equated with how big your house is, how fast your car or where you vacation. True wealth to me is defined this way: freedom from financial worry!

## **Making Giving Fun** II Corinthians 9: 6 - 15

**Intro.:** I was in a meeting with some church leaders the other day talking about how to increase giving at their church. I said that our goal was to make giving easy and fun. They looked at me when I said fun like I had just landed from Mars! How can giving be fun? No one in their right mind thinks of giving as fun. Giving means giving up some of our hard earned money right?

The Bible talks about fun giving. Our text today says, "God loves a cheerful giver." Literally in the Greek that word is hilaros, from which we derive our word hilarious. So, literally this text is saying God loves a hilarious giver or one who has fun giving. That is our goal to make giving fun.

Doesn't that run counter to everything? You can't expect us to really think that giving is fun? Making giving be fun is simply counter intuitive. Isn't the whole of the Christian life counter intuitive? Think about it, we give up our lives to Christ to gain our freedom. So why would it surprise us that one way to have fun in life is to learn generosity?

**III.:** Think about your own spending. Don't you spend some of your money to have fun? We go to the movies, the pool, Six Flags or the beach. What are we doing? We are spending our money to have fun.

Yes, but giving away money as fun? How can that be fun? This morning I want to show you how giving can be fun. If I can convince you that giving is fun then you know what? You'll give more!

So, how can your giving become fun for you? When you see that...

### **I. Your Gift Makes a Difference**

One way to see giving as being fun is to realize what your gifts go to. What does your money that you give here to this church do? Your money supports...

#### **Missions**

The back ground of this text is the offering that Paul was taking up for the poor in Jerusalem. It was in effect a missions offering. The Corinthians had early on stated that they would give. However the gift was not yet in the mail. So Paul is writing to get them to fulfill what they promised.

Think about all the missions we do through this church. A part of your money goes to support our denominational work around the globe. So, when you give think about the fact that you are helping people around the world and helping extend the Kingdom.

#### **Ministry**

Think about all the cool things that happen around here. You give to support that. The gift you give comes right back to you!

#### **Maintenance**

While this aspect might not have the same wow factor would anyone like to be sitting here without air-conditioning? It takes money to build these buildings and maintain them. We enjoy them but we have to pay for them.

**III.:** Every month most of us right a check for rent or a house payment. We seldom complain about that as we love our castles! We pay utility bills but we love the service that brings us. It is no different here at the church.

### **Ministers**

Yes but doesn't a lot of our money go to pay salaries? That's true. We pay our staff a salary that is consistent with ministers. None of them are going to get rich of what we pay them but they are not going to starve either. So, yes some of what you give goes to pay our ministers and staff. But consider all they do for us.

**III.:** When a crisis comes to your life does your Congressman come to sit with you in the emergency room? No, in all probability it is someone on staff. Who preaches your weddings, counsels those in trouble, preaches funerals and runs our ministries? Our staff.

Another way to help giving become fun is to realize that...

## **II. Your Gift Gets Given Back to You!**

Look at the promises that are contained in these verses. Then consider other passages of Scripture, Luke 6:38 - "Give and it shall be given unto you..." Malachi 3:10 - "I will open the windows of heaven..."

The point is not that we will be wealthy or that we should give to get. It is simply a truth that giving leads to getting!

### **Conclusion**

At the end of the day God really is not interested in your money. He is interested in what it represents, your heart! When I give I am obedient. When I am obedient joy results. Being joyful is a whole lot more fun than being miserable. So, let's give joyfully and hilariously so that we can have fun!



## The Stewardship Coach Volume 2 / Issue 37



**“10,000 people are turning 65 every day - a demographic shift that promises surprising change for nonprofits and fundraisers.”** That was a recent headline and quote from, “The Chronicle of Philanthropy” along with the picture at the left. [Have you considered what this means for your church?](#)

**You are heading for a 25% or more cut in giving!** Two years ago I spoke at a conference in Illinois just outside of Saint Louis. To illustrate the impact of aging Baby Boomers, the largest giving group in America, I looked up the salaries of school teachers in that county. It is amazing what you can find on Google! I found an elementary teacher had a salary of \$88,459 dollars. Illinois is one of the highest paying states for

teacher’s salaries. What is really great for teachers is Illinois’ retirement package. At 55 years of age with 30 years of teaching you can retire at 75% of your top salary!

So, let’s say this teacher is a faithful tither to your church on her \$88,459 dollar salary. That is \$8,850 your church gets annually. However she is getting tired of chasing fourth graders around and at a young 55 she wants to see Europe and travel. So, she retires. She now makes 75% of her top pay or \$66,374 a year. She still tithes 10% of her income but guess what, that tithe is now \$6,637. **You just took a 25% hit in your yearly giving!** Yet it is worse than that because I am guessing not everyone in your church nearing retirement has this kind of package.

**57%!** Households headed by people who are 65 or older are bringing in just 57% of what the median income of households headed by 45 to 64 year olds. So, unless your church is filled with Illinois school teachers or retired executives you could be facing a more severe cut than 25% from those approaching retirement!

**Giving continues to decline in America and it will only get worse!** The question for all of us is what are we going to do about it? If you are reading this you are ahead of most church leaders. You are at least plugging in to a system to help you. Being aware is the first step. Here is my advice as we move forward.

**We have to focus upon the front end and back end of our donor base.** The back end are those Boomers that presently are fueling most of what comes in to your plate. Do you have some type of estate plan in place? While it might not garner you dollars now it could make a difference in ten to twenty years. Less than 10% of churches in America have any estate planning in place. As a result less than 10% of bequests in America go to churches! You need to be one of those 10%.

**Finally, we have to train up the next generation of donors.** This will not be easy but it must be done. We have to change the conversation. We can’t preach guilt laden messages about the need to give. We must show what giving to the church accomplishes. Telling your story and linking that to giving is the best way to ensure a solid giving future.

It will not happen overnight but by starting now you can head off the decline staring you in the face. Act now!

Mark Brooks - The Stewardship Coach

**Monday Mornings With Mark The Stewardship Coach is back this Monday, September 14<sup>th</sup>! To register go to, <https://attendeegotowebinar.com/register/501334238322426035>**





# Elevator Pitch Your Offerings!

Every week I write an offering talk for my members called the Elevator Pitch. My goal is to make the offering exciting and impactful! Below is a recent offering talk...

Football season is upon us! This talk focuses upon the start of the NFL season and how much Americans gamble on football.

## \$95 Billion

**Last week the National Football League began play.** So finally, instead of hearing about deflated footballs and which player was arrested for whatever, we actually got to watch our favorite teams play! Any NFL fans out there? Any of you play Fantasy Football? Americans truly have a passion for football that sometimes borders on lunacy.

**This week I saw a headline that stated there will be \$95 billion dollars wagered on NFL and college football games this year!** Only \$2 billion of that will be done legally in Nevada the only state to allow legal wagering on sports.

**Gambling is putting up money in hopes of gaining more money back.** Yet it hardly ever works. In fact you are more likely to be struck by lightning than winning the lottery. While the odds of winning this week's football pool might not be as high it is still not a sure thing. You know the saying, "What happens in Vegas stays in Vegas?" Well that is especially true of gambling! How do you think they pay for all those lights? The money people lose at gambling pays for that.

**Jesus gives us better odds than Vegas!** He said in Luke 6:38 "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

We don't give in order to get. We give out of love for Christ and what He has done for us. We give to help others experience the grace of Jesus that we have. Yet a benefit of giving is that God promises to meet our needs.

**So as we take up the offering this morning, who do you want to place your money on, your favorite team or God?**





# Sample Section

I write sample emails and direct appeal letters for members that increases their giving. Here is a recent example,

We are nearing the end of the third quarter of the year. Churches are required to send out giving statements for any gifts above \$250. I think it is a good practice to send out giving statements for any amount. Statements like the sample below serve as non-threatening reminders of giving. I advise sending out statements that include a letter of thanks AND an envelope for ease of use in sending back replies. Here is a sample for your consideration.

**Dear (Personalize this!),**

As hard as it might seem we are in the fourth and last quarter of the year! We regularly send our donors a statement of their giving. While it is simply numbers on a piece of paper to many, for us it is the lifeblood of fueling our missions and ministry here at OUR CHURCH. **Without you, and donors like you, we could not achieve the things for the Kingdom that we do. Thank you!**

Did you know that gifts to OUR CHURCH are tax deductible? While we don't give to get a tax break, none the less we are blessed in America to be able write off gifts to OUR CHURCH. It makes good sense to be good stewards and take what the government allows us. Every quarter we send you a statement like this for your records as well as one at the end of the year.

Should you have any questions about this statement you can contact our Financial Secretary, Mary Jane Smith, at 1-555-555-5555. Or you can email her at [msmith@ourchurch.org](mailto:msmith@ourchurch.org). We hold all gifts in the strictest of confidence and use every gift responsibly to advance the Kingdom work God has called us to here at OUR CHURCH.

Again, thanks for your generous and faithful giving. Together all our gifts add up and they all make a difference for Christ and His Kingdom!

Your Pastor,

Bro. Mark

**P.S. We have enclosed a self-addressed stamped envelope for you to use if you are going to be away or you simply want to mail in your contribution.**



# Monday Mornings with Mark



**A**s a member, you are invited to join me every Monday morning for *“Monday Mornings with Mark The Stewardship Coach!”*

During each session I teach for about fifteen to twenty minutes on a crucial issue related to stewardship tailor made for my partners. Then afterwards they can ask me anything pertaining to the topic or any other stewardship issue and I will do my best to answer questions until time runs out.

These weekly sessions allow you to receive personalized help for your ministry. This is an exclusive time for members of Giving365. Not only this but my members get to contact me personally each week with any questions or giving needs they have.

## Would you like to try Giving365 for \$1?

Click the QR code below and I will let you try Giving365 for 14 days. After 14 days you will be charged \$365 for a year's worth of giving help. That is \$1 a day to help you increase your giving now!



<http://giving365.com>

