

Tusculum Hills Baptist Church
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Sermon Title: Total Life Stewardship, Part 3: The Stewardship of Money

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INTRODUCTION: Two weeks ago, I read to you a letter from a man representing a group of investors in Texas who wanted to buy our property. They cited failing churches along Nolensville Rd, and they felt we might fall into the same category. I don't know how much the investors had in mind for this property...Perhaps I should have found out! A friend visited me from Mississippi this week, and I took him for a ride around the area. I pointed out a few places where Baptist churches once stood. There may be different reasons why they closed or relocated, but ultimately a church stays open because of the tithes and offerings of people who want to keep the place open.

As I've reviewed the church's finances over the years and as I've done life here at Tusculum Hills the last couple of years, I believe certain things have pulled the church through difficult times. The first is: the regular giving of our church members who have remained. That's rather obvious. Secondly, the amount we have in savings has been a blessing to us. This year, we were able to pay cash for a new roof, which cost well over \$100,000. Had we not had those savings, we would have had a real challenge on our hands.

Last week, I read to you a scripture from Ecclesiastes, where Solomon said a man should enjoy his work and realize it is his lot in life. And, I've done just that. I've accepted my work with earnest zeal. We've examined many things, we've made changes here and there, and we've made cuts here and there. We've even started a few things. And, guess what? We are still open! We'll continue to stay open as long as people give.

One of my challenges has been to help the church live within its means. We need to be solvent, and we need to think about staying solvent. It would be great for us to be solvent every month for twelve months and then to use our savings to update our buildings or to expand ministry in some way.

In this three part series of Total Life Stewardship, I talked first about the stewardship of words, then I talked about the stewardship of time, and today I am going to talk about the stewardship of money.

I have three points to today's message:

1. The Bible says a lot about money.
2. The Bible teaches unselfish giving.
3. The Bible tells us that ultimately it's all God's.

I've learned people who give enjoy sermons about giving, and those who don't give dislike sermons about giving. I'm not sure what category you find yourself in.

First, THE BIBLE SAYS A LOT ABOUT MONEY.

SCRIPTURE: Mark 10:17-22 ¹⁷ *As He was setting out on a journey, a man ran up to Him and knelt before Him, and asked Him, "Good Teacher, what shall I do to inherit eternal life?"* ¹⁸ *And Jesus said to him, "Why do you call Me good? No one is good except God alone."* ¹⁹ *You know the commandments, 'DO NOT MURDER, DO NOT COMMIT ADULTERY, DO NOT STEAL, DO NOT BEAR FALSE WITNESS, Do not defraud, HONOR YOUR FATHER AND MOTHER.'* ²⁰ *And he said to Him, "Teacher, I have kept all these things from my youth up."* ²¹ *Looking at him, Jesus felt a love for him and said to him, "One thing you lack: go and sell all you possess and give to the poor, and you will have treasure in heaven; and come, follow Me."* ²² *But at these words he was saddened, and he went away grieving, for he was one who owned much property (NASB).*

EXPLANATION: Here we have a story about a man whose god was money and possessions. Jesus knew his heart and went right to the core of his problem.

SCRIPTURE: I Timothy 6:10 ¹⁰ *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.*

ILLUSTRATION: Money causes people to do crazy things. As I was preparing this message, I thought about two relatives who appeared to have plenty of money. One of these relatives was on my mom's side of the family. The other was on my

dad's side of the family. Occasionally, people talked about hoping these people would will some money to them. I got tired of hearing it, and said *I hope they don't leave any money to me. I don't want it. I am doing just fine without their money.* And, I really meant it. I had no interest in their money whatsoever. I said this because I wanted my time with those relatives to be spent in genuine conversation and care and not influenced by what they would leave me in their will. Interestingly enough, I got to know both of these relatives in ways the rest of the family didn't know them. They talked to me about personal, private things because they knew I wasn't interested in their money.

The Bible's teaching about money is usually related to priorities. I hope none of you today are like the rich young ruler whose god was his possessions. You certainly don't have to be rich for money and possessions to be your god.

ILLUSTRATION: When I was a youth pastor, I had young people from time to time who needed financial assistance for youth camp or another trip. A few times, I got financial support for youth, only for them to bring more spending money than anyone else. Other times, parents asked for financial help for their child, and they had a big vacation planned. Eventually, I got tired of getting burned. I wanted to help only those who had a genuine need, so I wrote a simple financial assistance policy.

A teenage girl went around saying I said she couldn't go to camp because her mom spent all their money on beer and cigarettes. When this rumor got back to me, I challenged it. I never said such a thing. They got that idea from the policy which said: *Financial assistance is only for those with genuine need. Please consider your priorities and whether you are spending money on wasteful habits.*

Second, THE BIBLE TEACHES UNSELFISH GIVING.

SCRIPTURE: Luke 6:38³⁸ *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.*"

Folks, I want you to think about these words. These are the words of Jesus. Is there anything dated about Jesus' words? Is there anything about Jesus' words that isn't

relevant today? I've not found any. If you believe Jesus' words, if you've trusted Jesus to forgive your sins, then certainly you can trust Jesus with your giving.

God's economy is different than man's economy. I heard the financial planner Dave Ramsey say that tithing ten percent of your income makes the remaining 90 percent go further than if you don't tithe. I agree.

*A church here in Middle Tennessee issued a challenge to people. They said if you started tithing and you couldn't make ends meet, or you regretted it, they'd refund your money.

A tithe is the easiest percentage to follow. I actually think in sections of ten percent. \$125 - \$12.50; \$15,000 - \$1500; \$70.10 - \$7.01

*I've never met tithers who regretted tithing. And, I've never met any tithers who kept a sum total of all they'd given through the years, because when they gave it, they really gave it. Regular tithers understand the principle of tithing: It's stewardship. It's God's anyway. Once you start tithing, you won't quit. It will become habit.

*As your pastor, if you just despise tithing, if you just absolutely hate seeing the offering plate being passed and you just despise putting anything in the plate, hey, then just quit. The Bible says, "God loves a cheerful giver!"

When people don't give, the work of the church is limited. When I first came here, I was in the family life center one day when someone complained to Bro. Bill that something had not been done. His response was this is what happens when you cut back. Certainly, we've made cuts here in the church, and the question is always asked by some, "Can we cut even more?" In business, people want employees to do more with less, but there is only so much that can be done. At some point, we all have to do less with less.

As your pastor, let me say this: I am quite proud of you as a congregation. We are doing a whole lot with what we've got to work with. Sometimes our needs are not money needs. Probably our two greatest needs right now are bus drivers and teachers. But, we also have money needs. Right now we could use another full time

minister on staff. When the giving of the people allows us to do it, we'll do it...and other things as well.

Third, THE BIBLE TELLS US THAT ULTIMATELY IT'S ALL GOD'S.

SCRIPTURE: I Timothy 6:17-19 ¹⁷ *Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.* ¹⁸ *Command them to do good, to be rich in good deeds, and to be generous and willing to share.* ¹⁹ *In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

ILLUSTRATION: There is a church in New York City, which was once in a wealthy area of the city. Years ago, John Rockefeller endowed the church, so it's remained open in spite of the neighborhood change. A friend of mine who is closely acquainted with the church said the endowment has been such a blessing because all money received by the church goes directly for ministry. They aren't even worried about making ends meet.

APPLICATION: It's amazing what the collective giving of people can do. This church was built by the collective giving of many people. I am not aware of any particular person like Rockefeller who gave to build this church and sustain it. The ministries of this church, the salaries of this staff, and the utilities of this building are all paid for by everyday people who give.

We've got a unique thing going on here. We've got some unique ministries which I am not aware of any church having, and it's all funded by you. Let's not pat ourselves on the back, but let's give praise to God for what he's done with our tithes and offerings.

You don't have to be rich to be generous. For those who give faithfully, you're following God's plan. If you don't give, there's no time like right now to begin.

ILLUSTRATION: When I served as associate pastor in Kentucky, I was asked to do a graveside funeral one day for a man only a few knew. There wasn't much of a story about him. In fact, I couldn't gather any information at all to say about him. It was really sad. I went to the cemetery and realized there was no casket. This man's

ashes were in a box about the size of a shoe box and someone had used posthole diggers to dig a hole at the base of a distant relative of the man. The church congregation had about 400 active members. There were no church members present at his graveside. There were only two distant relatives and the man from the funeral home with the posthole diggers, and that was it. They had nothing to say. They did not grieve. It was really awkward for me as a young minister. In my whole ministry, that's the only time no one has had any information about the deceased. People knew him but had nothing to say. When I asked, the typical response was, "Yes, I knew him."

This man has come to my mind through the years. I don't know his story, so I am not creating a specific judgement about him. But, look at the situation. He left behind no legacy at all. *Nothing*. You know, life is choices, isn't it? Had he been a generous man, he would have been known for his generosity. Had he been a kind man, he would have been known for his kindness. Just think, God gave this man one life, and how did he spend it? He spent it doing nothing of any significance for anybody to the point that nobody cared enough to attend his graveside funeral. I wondered if the box of ashes being dropped into the ground was a modern day scrooge. Really, I do not know, but the thought has crossed my mind. Life is choices, and apparently he didn't have many significant ones. Whatever God gave him to work with in life, no one knew, because apparently he did nothing. And, he left nothing behind, not even others' warm feelings.

CONCLUSION: Here are some things to consider today:

- Are your finances really surrendered to God? If so, great. If not, today is THE day to get things straightened out.
- Are you giving to God's work through his church? If so, great. If not, start!
- Do you really believe the Bible is God's word? If you do, then you believe that God stands by his word in the subject of giving.
- As we come upon a new financial year in the life of our church, we need everyone's commitment to keep going.

- If you've never tithed, I challenge you to start. If you just don't agree with tithing, then where are you? What are you going to give on a regular, ongoing basis? Is there any faith in your giving? If you give more than a tithe, are you giving all the Lord wants you to give?
- Let us think on these things.

The Bible says a lot about money.

The Bible teaches unselfish giving.

The Bible tells us ultimately it's all God's.

Now, we'll go to our invitation time. Listen to me clearly. No amount of money will buy you a seat in heaven. Salvation has a price, but the price has been paid by someone else. It does not have a dollar amount attached to it.

There was one man who had no money at all. He hung on a cross next to Jesus.

SCRIPTURE: Luke 23:39-43 ³⁹ *One of the criminals who hung there hurled insults at him: "Aren't you the Messiah? Save yourself and us!"*

⁴⁰ *But the other criminal rebuked him. "Don't you fear God," he said, "since you are under the same sentence?"* ⁴¹ *We are punished justly, for we are getting what our deeds deserve. But this man has done nothing wrong."*

⁴² *Then he said, "Jesus, remember me when you come into your kingdom."*

⁴³ *Jesus answered him, "Truly I tell you, today you will be with me in paradise."*

We repent as we are!

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I use the NIV translation of scripture because of its conversational nature. Feel free to go to Bible Gateway and copy and paste whichever translation you want to use. This transcript has been edited to an outline format that improves readability and therefore may not exactly follow the video edition.

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Sincerely, Paul Gunn
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