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Series: *This is...*

Title: *A Budget*

Text: Various texts

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I've learned that there are certain things many people don't want to hear their pastor address from the pulpit. For example:

- These days there are those who don't like it when a pastor talks about God's guidelines when it comes to sexuality.
- Others are uncomfortable when a pastor talks about Hell.
- Many don't like it when a pastor preaches on the fact that faith in Jesus is the only way to Heaven.
- Preaching on the Sanctity of Human life is not always welcome.

I could go on---but at the top of the list is:

- Stewardship. Many people don't like their pastor to talk about money---especially when it involves the "T" word---TITHING.

And I understand this to a degree---because too many pastors have spoken about giving from an unbiblical perspective. They've used sermons on this sensitive issue to line their own pockets. When I was in college a famous evangelist came to town---someone I had admired from afar---so I went to hear him preach. He spoke 45 minutes---and 42 of those minutes were used to ask for money to support his ministry. About 10 of those 42 minutes he spoke to children saying things like, *"Dig into your pockets and give me all your pennies! Go home and empty your piggy banks and bring the money tomorrow night!"* He was an evangelist and he only spent 3 minutes talking about the Gospel. People like this man have distorted the God's teachings on giving.

This morning my prayer is for us to correct that kind of thing by looking at giving from a more Biblical perspective. Specifically, I want us to look at giving from the perspective of our new budget. And I take this slant because thanks to false teachers like this "evangelist"---some people don't think the way we handle our money is a spiritual issue.

One man whose church was in the midst of a stewardship campaign, said to his pastor: *"Pastor, don't you wish you could skip preaching on stewardship and just keep on dealing with SPIRITUAL matters?"* Well STEWARDSHIP---which includes the GIVING of our money to God---IS a spiritual matter. The Apostle Paul, one of the church's greatest spiritual leaders thought of it in that way.

I mean, Paul didn't consider GIVING as UNSPIRITUAL and therefore separate from so-called SPIRITUAL things. We can see this several times in his writings.

For example, turn to 1<sup>st</sup> Corinthians chapter 15. In this text Paul is talking about the day when the dead in Christ will be resurrected (you don't get much more SPIRITUAL than that!) and as he writes, he goes on and on about our victory over death in Christ. Listen to his words starting with verse 54:

***"Then shall be brought to pass the thing that is written; 'Death is swallowed up in victory! O death, where is thy sting? O grave where is thy victory?' The sting of death is sin, and the strength of sin is the law, but thanks be to God, Who gives us the victory through our Lord Jesus, Christ. Therefore, dear brothers, be ye steadfast, unmovable, always abounding in the work of the Lord, because you know that your labor is not in vain in the Lord. NOW LET'S TALK ABOUT MONEY."***

That's exactly what Paul says!

The 15<sup>th</sup> chapter climaxes on that marvelous mountain top of the resurrection, and then right on the heels of that he says, ***“Now, here are the directions about the MONEY you’re collecting.”*** So, Paul obviously thought of GIVING MONEY TO THE CHURCH as a very SPIRITUAL MATTER!

And this isn't the only place you find money talked about in God's Word. Actually, there are 1,565 references in the Bible to the proper use of our funds. To give you an idea as to the precedence God gives this touchy subject---in His Book:

- There are about 500 verses on prayer, about 500 on faith but more than 2000 that deal with money or possessions.
- Jesus Himself had a lot to say about money. This was a key part of His teachings while He was here on this earth.

For example, of His 38 parables, almost half tell us how we are to handle our cash. The fact is, Jesus had more to say about money and stewardship than He did about any other subject including Heaven, Hell, Salvation, and the Second Coming. So, if we are to teach the ENTIRE Bible---if we are to study the WHOLE Word of God, we can't skirt this issue. Talking about money and how we are to spend it is indeed a VERY spiritual matter. It's an essential part of our "diet" as growing Christ-followers. As I inferred, I consider it a vital spiritual discipline---right up there with prayer and Bible study and corporate worship.

I hope that makes you feel a little more comfortable as I continue. But I have to point out---if it doesn't---if you still uncomfortable about talking about money---there's a good chance it's not me who is making you feel that way!

In any case, this morning as we continue our study of some of the basics that go into making our church healthy, I want to talk about our budget for 2023. I hope you picked up a copy on the table in the back as you came in. I think it's important to do this now for two reasons.

- First, our giving---our practice of this spiritual discipline---is always lowest in the first quarter of the year. I'd like to see that change this year.
- Second, last month we nearly unanimously approved this year's budget or spending plan---and 15 days ago we started using it as our spending guide.

So, with your Bible in one hand and our new budget in the other let's get started. The first basic fact I want to underscore is this:

### **1.) Our BUDGET represents real MINISTRY.**

This is important to remember because we look at this document and all the columns and figures---and well, many times our eyes glaze over---and we forget what is really behind all these dollar amounts. I mean, this isn't just a piece of paper. It's a physical reminder of how much it costs to do all the things we do here at Redland. Let me put it this way. This document is much more than a financial statement---it's a statement of the fact that if we don't give our money ministry won't happen in and through RBC.

Let me show you what I mean. Open up your budget to the second page and look under the EVANGELISM heading. The sixth item down under the heading "Missions" is RBC-Camp. We've included \$5,500 to make our VERY popular RBC camp happen this summer. And let me remind you---we have a great reputation in the community for our excellence in doing RBC-camp. Enrollment fills up in just a few hours after it is open, and we don't charge any of the hundreds of families who trust us with their kids a cent. It's a great ministry that

teaches hundreds of children about God's love. In fact, every year at this camp we see---on average---about 12 children make their profession of faith. I would say RBC-Camp is worth every penny we have budgeted.

Look on the second column---the one on the right. The third item down under Children's Ministry is AWANA. We've included \$1500 for that ministry in 2023. AWANA has about 50 children enrolled and they meet every Sunday afternoon during the school year to focus on memorizing Scripture. And all that memorization work pays off. Whenever a parent brings their child to me to talk about becoming a Christian---and I lead them through the Romans Road---if that kid has been in AWANA they already know those verses. They already understand why Jesus came and what it means to become a Christian. So those \$1500 are money well spent!

Look down to the next category: "Youth Ministry." You'll see that we budgeted a total of \$8700 to cover the cost of ministering to our amazing teens. That's what it costs to take your adolescents to the REBOOT retreat this weekend. Kevin has at least 32 attending. These monies make it possible for our teens to attend summer camp at Skycroft. Those dollars provide Bible study materials to use each Sunday and *FUEL* each Sunday night. We have a WONDERFUL youth ministry here---but it wouldn't be AS wonderful without the funds we budget for it.

We're winding up our winter missions offering. As you can see on page one, our goal is \$22,500. Your gifts to that help us send missionaries all over the world through the International Mission Board---and through Redlanders like Cathie Burke who serves in Africa, And our own mission trips like the ones you heard about a moment ago.

Look at the Discipleship line. This year Kevin and his team have made it a goal to DOUBLE the number of Grace Groups. All those new groups of people studying the Bible will require money for curriculum, etc. I could go on and on. My point is each of these ministry line items costs money. REAL ministry requires REAL funding. This four-page document is a reminder of this BASIC FACT.

As I alluded earlier, a common complaint when people hear that the pastor is going to preach on stewardship is, "*Why doesn't the preacher preach the gospel and not preach on money?*" I could think of a couple of answers to that statement, but the bottom line is this: there is no such thing as preaching the gospel without preaching money. Money and the spread of the gospel are closely linked.

In fact, one reason churches like ours have not done more to share the good news of God's love is that we have not had more money with which to do it. Ministries are expensive. Proclaiming the eternal truth of the Gospel requires financial resources. If we don't give to fully subscribe this budget these Redland ministries won't happen.

Listen friends---God has invited us---commanded us---to partner with Him in all He wants to do in and through this local congregation---and one way we embrace this partnership is by giving REAL money.

This leads me to point out a second BASIC FACT about this document.

## **2.) Giving to meet this budget will require real OBEDIENCE.**

You see, behind each of these figures there is a decision we have made together---a "*Yes God agreement*"---to do what we feel He has called us to do.

For example, if you look at the MISSIONS section on page 2---upper left corner and you'll see a things like "Montgomery Baptist Association --- \$9,500. These funds go to help start new churches in Montgomery

County. There's a line for Fellowship of Christian Athletes which helps our own Patricia Hollowell and Kyle Kilgore share the gospel on the campus of the University of Maryland. You'll see money set aside to keep our furlough house up and running---money for ministering to men in prison---money to help Wycliffe Bible Translators: Mark and Belinda Rich get the Bible to people who don't have it in their own language. We also set aside funds for ADVANCE PANAMA---a ministry former Redlander Graham Davis founded and leads---to make it possible for impoverished people in Panama get an education----and as they do, hear about the love of Jesus. We set aside money to help another former Redlander, Kyle Werts who serves with Youth With A Mission.

Look under the Adult Ministry section---page 2 lower left side--- you'll see we have budgeted \$1000 each for men's and women's ministry. These funds help cover the cost of their weekly study materials, childcare, etc. I could go on and on because you can say the same thing about every item on this budget---whether it be the funds set aside for Grace Groups or Upward Sports or parenting ministries. Each of these line items is as result of our saying "YES" to the call of God.

We are saying, *"We will obey---we will give to make these ministries possible."*

Kirk Cousins, who has been the starting quarterback for the Minnesota Vikings since 2018 makes more in a year than many people make in a lifetime. But NFL careers have an expiration date. In fact, an old joke is that NFL stands for *"not for long."*

So, in obedience to our Lord, Cousins is committed to giving and saving in a way that will enable his family to continue giving generously for the rest of his life. Back in 2005, when he was in high school, Cousins heard about the ministry of International Justice and their work fighting human trafficking and slavery. Cousins was moved. Instead of traveling with the organization or joining the staff, he had in his mind that he wanted to support IJM financially. Cousins said. *"I walked out of the service that night and prayed, God give me more to steward, give me an opportunity to help some day."*

That didn't happen immediately. But after college, Cousins was drafted to the Washington Football Team in 2012 as a backup quarterback, signing a \$2.5 million four-year rookie contract. In his fourth year, the team promoted him to starting quarterback and he signed a one-year \$20 million deal. When his contract expired, the Team signed him for another year for \$24 million. Going into his seventh year in the NFL, Cousins signed a three-year fully guaranteed \$84 million contract with the Minnesota Vikings. He said, *"There aren't many starting quarterbacks who are 50 or 60 years old. At some point, unfortunately, what I'm doing ends---earlier than I'd like---and the income stream gets cut off."* With that in mind, Cousins is learning to save so that even after he is no longer playing professional football, he can increase his giving percentage each year.

I don't think any of us have Cousins' income---but like him, the way each of us spend our money---the measure to which we give to meet this budget---is an indicator as to how deep our relationship with God really is---how eagerly we obey Him. And that leads me to a third BASIC church budget fact.

### **3.) This piece of paper is a symbol of real TRUST on our part.**

When we vote to approve a budget like this one, we are not only saying *"Yes, God we will do these things."* We are also saying, *"Yes God, we will trust You enough that we will GIVE sacrificially of our tithes and offerings to make sure funds are available to do these things."*

I mean, like any spiritual discipline tithing to subscribe this budget requires us to trust God. You see, among the 1,565 references to money in the Bible is God's repeated promise that if we obey Him and tithe of our income to fund His kingdom work---He will respond by making sure our physical needs are met.

So, this document is much more than an agreement between the members of this church. It's our covenant with God. When we voted back on December 4---we were all agreeing to do our part to make sure \$1,084,102 is given by us by the end of this year---and we are trusting God to take care of us as we do so.

Now, nearly 1.1 million dollars sounds like a lot of money---because it IS---so let me build your trust in our ability to give that much by sharing some of the verses where God promises to do His part in the covenant this document represents.

- In Proverbs 3:9-10 it says, ***"Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine."***
- Proverbs 11:24-25 says, ***"One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. A generous man will prosper; he who refreshes others will himself be refreshed."***
- In Malachi 3:10 God says, ***"Bring the whole tithe into the storehouse, that there may be food in My house. Test Me in this and see if I will not throw open the floodgates of Heaven and pour out so much blessing that you will not have room enough for it."***
- In Luke 6:38 Jesus says, ***"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 back to you."***
- In Matthew 6:31-34 He says, ***"Do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first His kingdom and His righteousness, and all these things will be given to you as well."***

I could go on because God repeatedly promises that if we GIVE to Him---if we TITHE---He will give back to us---He will take care of our needs. And I have to say, this is a wonderful promise, but it is also one reason TITHING is so hard because it requires us to TRUST God. I mean, tithing forces us to ignore everything we've learned about basic math. In school we are taught that if we have \$100 and give away \$10 we only have \$90 to work with. But God says, if you give to further My purposes, I'll make sure you still have everything you need. In a very real sense, He says if we give to Him, we WON'T have less to work with. God says we can factor in His powerful provision whenever we give to further His purposes.

But this kind of trust doesn't come easy. It's hard for many people to trust God with their bank accounts. The ironic thing is we put our trust in so many seemingly untrustworthy things.

For example, U.S. News and World Report once reported that:

- 150,000 people each year trust their lives to rubber rafts as they shoot the rapids of the Colorado River.
- Since 1970 well over 45,000 people have taken up the hobby of hang-gliding, trusting their lives to some aluminum bars with canvas stretched across it.
- Hundreds of thousands of foolish people trust in the lottery or gamble on fandool.
- Every year, thousands of bungee jumpers leap from bridges trusting their lives to a big rubber band that's tied to their feet.

Think of all the sports where people risk their lives by putting their trust in certain things: skydiving, scuba diving, auto racing, snow skiing, horse racing. I read this week that it has recently become popular to swim

with sharks. You may be thinking, *“Well, Mark those people are just crazy. They’re a few fries short of a happy meal. I’m not like them.”*

- Well, how many of you join the tens of thousands of commuters each morning who put their trust in their cars as they head down I – 270?
- How many of you trust the stock market to provide for your retirement? I do---and lately it’s been hard to do that---but I still take the advice of investors and set aside money every paycheck for the day I retire.

The fact is we all put our trust in things that are not always trustworthy so why do we have trouble trusting God when He is ALWAYS trustworthy? Think of it! As Christ-followers we’ve trusted Him for our eternal souls! Surely, we can trust Him with our checkbooks!

I love how Zig Ziglar put it. He said, *“It’s risky when a plane leaves the runway, but that’s what planes are for. It’s more risky for the plane to just sit there and accumulate rust. It’s risky when a ship leaves the harbor but that’s what a ship is for. It’s riskier when the ship sits in the harbor and collects barnacles. It’s risky for the Christian to give but that’s what we are designed for.”*

And he’s right. We become Christians by TRUSTING God---and we live as CHRISTIANS by trusting God enough to GIVE to further His kingdom! I will testify that God has been faithful to MORE than meet my needs and my family’s needs---and we’ve been tithing for over 40 years now.

He helped us buy a home---put three kids through college debt free---we’ve always had plenty of food and clothes to wear. We’ve enjoyed traveling to other parts of the world. We’ve always been blessed with a summer family vacation. We have learned that trusting God enough to obey Him and give a tithe allows Him to become supernaturally involved in our finances and that’s a wonderful thing to experience! It’s helped us to see firsthand that the Being Who holds the cosmos together is more than able to take care of me and my family.

This week I came across something Philip Yancey once wrote about this issue. He said:

*“I don’t know what comes to your mind when you hear the word ‘fat,’ but I have a good idea. In America fat is nearly always a dirty word. We spend billions of dollars on pills, diet books, and exercise machines to help us lose excess fat. I hadn’t heard a good word about fat in years--that is, until I met medical Dr. Paul Brand who said. ‘Fat is absolutely gorgeous! When I perform surgery, I marvel at the shimmering, lush layers of fat that spread apart as I open up the body.*

*Those cells insulate against cold, provide protection for the valuable organs underneath, and give a firm, healthy appearance to the whole body.’ I had never thought of fat quite like that!*

*Brand continued, ‘But those are just side benefits.’ The real value of fat is as a storehouse. Locked in those fat cells are the treasures of the human body. When I run or work or expend any energy, fat cells make that possible. They act as banker cells. It’s absolutely beautiful to observe the cooperation among those cells!’”*

Mature Christians know we have a “banker cell” --- a “storehouse” we can rely on. We know God has the resources to provide for our needs. As we write that tithe check every week or arrange that online giving, we can know we have a heavenly Father backing us up.

Remember what Jesus said? ***“Which of you, if his son asks for bread will give him a stone? Or if he asks for a fish, will give him a snake? If you, then, though you are evil, know how to give good gifts to your children, how much more will your Father in heaven give good gifts to those who ask Him!”*** We don’t have to be

afraid to be generous in our giving because we have a Heavenly Father Who knows how to take care of His children and promises to do so. Our heavenly Father can be trusted to take care of us. In fact, when we refuse to tithe---when we refuse to be good stewards---we are in essence saying that we don't trust God to do what He has said He will do in all these texts. We are choosing to trust ME to take care of ME instead of God. Well, I hate to break it to you but you can't take as good a care of you as God can! No way!

Here's something else I want you to note. When we obey God in doing what He tells us to do as a church---when we trust Him and give sacrificially---such that twelve months from now we meet our budget we will see that:

**4.) This piece of paper becomes a source of real UNITY.**

In 2<sup>nd</sup> Corinthians 8 and 9 Paul talks about when He obeyed God and raised money to help the Jewish Christians in Jerusalem who were literally STARVING to death. These early Christians were in desperate shape due to drought and persecution and Paul went to the churches he had started and asked them to help. In this way he raised funds to help the Jerusalem church. But I think he had a larger agenda in mind than JUST raising money for the Christians in Jerusalem. You see he had started these churches in the Gentile world. So, he had an investment in them. He wanted the faith of these new Christians to grow and he knew that if they got involved in this offering for these needy people, this is exactly what would happen. I think Paul thought, *"If I can get these new Christians to give to this needy group of Christians they will grow in Christ because they will put others needs before their own---and in giving sacrificially they will have to trust God and so they will learn to rely on His strength."*

But there's more. I also think Paul was thinking about how the Jewish Christians were a little nervous about the Gentile Christians---and the Gentile Christians were a little nervous and suspicious about the Jewish Christians. And he felt that if he took this offering from the Gentiles and gave it to the Jewish Christians in Jerusalem, it might help to break down some of the barriers, and create a unity in the church.

This ought to say something to you and me. There is so much more involved in subscribing a church budget than simply paying the bills. Because giving IS something that helps us grow spiritually as we deepen our trust in God---and giving TOGETHER builds our fellowship! In fact, a church budget is a team project from the beginning. We put it together as a team---each committee and program ministry lets us know its needs each fall. Through business meetings like the one we had last month we look at the budget and the plans it involves TOGETHER.

We pray about it together and we vote on it TOGETHER! And the idea is that all year we all sacrificially give TOGETHER to meet it. We pool our financial resources to achieve a common goal---and it feels GREAT when we succeed!

I have to point out that the thing that fuels our newfound unity in all this is our LOVE of God. We give out of love for Him Who first loved us. As someone once wisely said, *"You can give without loving but you cannot love without giving."* When we give of our tithes and offerings, we're not just telling God we trust Him, we're telling Him we obey Him. We are telling Him we LOVE Him. And that kind "cheerful giver" love binds our church family together.

You know, every day that I live serving God in your midst I am more in awe of how wonderful a church this is. We are so very blessed here at Redland! We have people here who have an obvious growing faith in God. We are blessed with a wonderful staff, a growing Grace Group hour for all age groups, music Groups of all shapes and sizes, a beautiful facility---including the ROC. God has GIVEN us so much! But we must be careful---for---if

we are to continue to enjoy this place where we abound in so many blessings from God---then we must balance our receiving with our giving. In 2<sup>nd</sup> Corinthians 8 Paul warns churches like ours when he says, ***“But just as you abound in everything, in faith and utterance and knowledge and in all earnestness and in the love we inspired in you, see that you abound in the gracious work of giving also.”***

You see we can get all the essential beliefs right but if we do not have a super abundant willingness to give, then our church life will be in danger of becoming stagnant. The Christian life takes on a healthy balance when our taking in and giving out stay in step with each other.

Remember, as 2<sup>nd</sup> Corinthians 9:6-7 says: ***“Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”*** Let’s remember this as we give together in the coming year to fully subscribe this budget.

LET US PRAY