

How Much Does It Cost?

Hope Valley Baptist Church

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How much does it cost? That is a question that we may find ourselves asking on a somewhat regular basis. If you are making a major purchase, we want to know how much does it cost. How much does that house cost? What would my monthly payments be if I decided to buy it? How much does this car cost?

If you are like me you ask it on smaller purchases as well. How much does lunch cost at a new restaurant? How much does gas cost? The list can go on and on.

We talk about money and cost rather frequently. But we often do not want to talk about money in the church. There are certain aspects of money that we can talk about. We can talk about the budget. We can talk about our weekly needs and our weekly receipts, as long as we don't get too pushy about needing more money.

Our struggle, often comes, in talking about giving to the church or specifically about tithing. I know I don't feel very comfortable preaching on money. If you have been a member here very long you may have to really think to remember my last sermon on money. I'll have to confess this is a weakness of mine. There are different reasons for this. One is that we often get uncomfortable in talking about money. Another reason is that so often those outside the church and church members as well, can feel that the church is only out to get your money. It becomes the idea that we don't care about you, we just want your money to build a building or to carry out some personal objective. I can assure you that that is not true of me or of this church.

Jesus talked a lot about money. About 6 ½ years ago I attended a conference led by John Maxwell on stewardship. This week I went back & looked at some of those notes. According to Maxwell,

- Jesus talked about money in 16 out of 38 parables.
- 1 out of 10 verses in the Gospels relates to money.

If those numbers don't stand out to you, write this one down.

- The Bible devotes 500 verses on prayer; less than 500 verses on faith; but over 2,000 verses on money and possessions.

WOW!! That is pretty strong evidence that money was an important topic of Jesus and within the Bible. Martin Luther has said that when a person becomes a Christian there are three conversions. 1) Heart 2) Head and 3) Pocket book.

George Barna who conducts lots of polls about people's views, especially on religion has written, "Most pastors, church staff and lay leaders are both inadequately trained and emotionally unprepared for communicating about and actually raising the kind of money required to led a church toward the fulfillment of it's vision." (from *How to Increase Giving in Your Church*)

At the John Maxwell conference that I attended, John talked about how important it is for pastors and church leaders to communicate their vision. He said something like, “You can’t raise a million dollars on a five thousand dollar vision.” There is some truth to that. It is important for people to know about the church’s goals and visions and for them to be excited about giving toward them. We do have lots of goals and visions. The strategic planning team has been working for 11 months on putting together some strategic plans (dreams, goals, visions) for our church. You will soon be seeing a draft copy of this and have some opportunities to give feedback. The personnel committee is meeting and they have already gotten feedback from church members about dreams and visions for our next staff minister. It is vitally important to have dreams & visions and that can help people give more.

I, however, like to view our money and our giving as part of our Christian commitment to God. I don’t want to get you to give just when things are tight financially or just when we are about to start some big new project. I want you to see your money as a gift and responsibility for God. How you use your money says something about your priorities and your commitment to God.

Several years ago, Matthew & I went out to eat at a Mexican restaurant. Mexican food has been Matthew’s favorite for a long time. Anne & Blake joined us. I think it was before Madison was born. When I left I took the bill and put down a tip. I didn’t think that much about it. We went to a book store that was next door and then we were walking to the car. The restaurant had tables and chairs outside and as we walked by, our waitress came up to me and asked if there was something wrong with the service. I was really surprised and responded no. She then told me that the standard tip was 15% and that I had tipped less than that.

I felt bad & was rather embarrassed. It is only now about 7 years later that I will confess to this point of poor tipping. I am not the most generous tipper, but I usually tip 15-16%.

I have thought about that. If we tip a waiter or waitress 15% for average service and better for good service and if a tip less than that would indicate, as it did to my waitress that day, poor service, then what does our giving in church indicate. In the Old Testament we find the teaching of tithing. Tithing is to give 10% of our income to God. The NT doesn’t specifically teach tithing and some people have therefore decided that this must be an OT principle that is not applicable today. If Jesus came to earthy lived as a human, taught us how to live and then died for our sins and was resurrected to give us a way to have eternal life, does it make sense that after that we should give less than 10%?

I am also not saying that we should tithe only when things are going well in our lives. Our giving to God should be a part of our on going commitment to God.

I began with the question – How much does it cost?
If we ask this in relation to Christianity, we could respond in different ways.

- **It’s free**

Ephesians 2:8-9 *8 For by grace you have been saved through faith, and this is not your own doing; it is the gift of God— 9 not the result of works, so that no one may boast.*

- **It cost God a great deal**

John 3:16 *"For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life.*

Becoming a Christian doesn't cost us, but living the Christian life, requires that we commit our whole selves to God.

Romans 12:1-2 *I I appeal to you therefore, brothers and sisters, by the mercies of God, to present your bodies as a living sacrifice, holy and acceptable to God, which is your spiritual worship. 2 Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God—what is good and acceptable and perfect.*

What does it cost? Well it is free for us to become a Christian. There is no way that we can earn it. The price for our salvation was paid by Jesus who gave everything – he died for you and for me. He paid a debt he did not owe. We owe a debt we cannot pay. We are to accept that gift.

Sometimes we want to focus on how easy it is to become a Christian and place low expectations on Christians. That is wrong. We are to realize that Christ had high expectations for us. The Bible teaches that as Christians we are to be fully committed to God. We are to present our bodies as a living sacrifice. That means to give all of ourselves – our time, our talents, our money in service of God. I believe that we are to tithe to the church and then the rest of our money is to also be used to glorify God.

Money can be a difficult topic & there are extreme teachings by different Christians about money.

1. Poverty Theology. This teaches that we should have a disdain for possessions. Some who hold this position would say that it's wrong to have excess money and things.

2. Prosperity Theology. This teaching assumes that prosperity is the reward of the righteous. Sometimes this is called the name it and claim it theology. Claim what you want & God will give it to you. If you are a good Christian than God will bless you financially. That may be acceptable in some cultures, but think how that would come across in developing countries.

[I was just thinking about lunch. I hope you don't start thinking about lunch in the middle of my sermon, but I am planning to take my family out to eat and I don't have any money on me. Could someone give me \$40? A Church member gives me some money. Thanks a lot. I appreciate it.]

3. Proper Theology. The proper way to view our possessions is that they are a trust given by God that we are responsible to manage. Everything belongs to Him and we are to serve as stewards whether we are blessed with a lot or with a little. Now, I can tell that many of you are wondering why someone would just pop out of their seats and hand me \$40. Do you know why he did it? It's because it wasn't his money. It was mine. I gave it to him before the service. He was simply returning it to me.

That's exactly what we do when we practice the joy of biblical stewardship we give back to God that which is His in the first place. When we make an offering or a tithe, we're returning to God what he first gave us.

Let's look back to the scriptures that I read earlier Matt. 6:19-21, 24 and Malachi 3:8-10
Matt. 6:19-21 *19 "Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; 20 but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.*

I want to ask you to think about that text. Where is the focus of your life? Is it on earthly things or is it on God & godly things?

Matt. 6:24 *"No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.*

Let me ask you to think about this. Who are you more committed to, money or God? It is easy to give a quick answer to that question and say, I am committed to God, but then look at what you spend your money on and what you spend your time on.

Malachi 3:8-10 *8 Will anyone rob God? Yet you are robbing me! But you say, "How are we robbing you?" In your tithes and offerings! 9 You are cursed with a curse, for you are robbing me—the whole nation of you! 10 Bring the full tithe into the storehouse, so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you an overflowing blessing.*

This is an even more pointed text. Again it is easy to say well this is the Old Testament, but after Jesus came to earth, lived as a human, died for our sins & was resurrected, should we do less.

The prophet Malachi ask, "Will you rob God, by not returning your tithes & offerings?" I heard a minister on TV preaching on this, who made an interesting point. He said, the passage doesn't say tithes or offerings. It says tithes & offerings and you haven't given an offering until after you have given your tithe.

Recently I was in a group that was discussing how much more the church could do, if we had more money. We are doing a lot of great ministries now. Last year we gave 2 full weeks of offerings to missions – Katrina Relief & Tsunami relief. We have greatly increased our giving to mission causes. We have made some improvements to our facilities (playground). We have increased our local mission participation (CROP walk last week, IHN,etc). We are doing some great things, but if we had more money we could do even more things to help our members grow in their relationship with God, to reach out to our community and to continue to support missions abroad. We have lots of visions.

Within that discussion someone shared an idea she had heard at another church entitled, "Trust me. Try me. Prove me." It is based on Malachi 3:10. If more money is given to the

church, we can do more, but if you are ready to commit yourself more completely to God, including your finances, it will impact you. (Reread Malachi 3:10). I am not going to say that if you give, you will get more money. That could happen, but it may not. I do believe that if you commit yourself to God, you will be blessed in different ways.

Do you trust God? How much do you trust Him? Are you willing to demonstrate that through your money? I would like to challenge you to make a commitment to tithe for 2 months – April and May. Trust God for 2 months. Try God for 2 months & then see if God will prove this to be a rewarding commitment to make.

Conclusion

That day the waitress ran me down to tell me that I had not tipped as well as I should, was embarrassing. It was not intentional and I didn't mean to imply that there was poor service. It was a tip.

How would you feel if God came to you and asked, why have you not been tithing, is it because you don't believe that I have done enough for you? We may think. It is nothing against you God. It is unintentional. It's my gift.

What does it say about your relationship with God?

What does it cost? We often ask that question. We want to know how much money we have to pay to make a purchase. I want you to be assured. You don't have to pay to come to church. If you are a visitor, don't feel obligated to give to us. You don't have to pay to become a Christian. Jesus has paid the price completely. But if you have accepted Christ and really love God, then you too will make a sacrifice – not necessarily to pay for something, but out of your love for God. The OT speaks of a tithe. The NT tells us to give our whole selves as a living sacrifice. I put that together & suggest that we give a tithe to the church and then use all our money in a way that is honoring to God.