

Wholehearted Generosity

Wholehearted Stewardship

Selected Texts

Rev. Freddy Fritz

November 8, 2009

Wholehearted Stewardship¹

Scripture

Last Sunday I began a four-week series of messages, which I have titled *Wholehearted Generosity*. I said that “wholehearted generosity” refers to a person who is completely and sincerely generous. Wholehearted generosity begins with *wholehearted commitment*, which was the topic of last week’s message.

Today, I want to look at the topic of “Wholehearted Stewardship.” As was the case last week, this week’s message will be a topical exposition rather than a textual exposition.

In Matthew 25:14-30, Jesus told his listeners a parable about a wealthy man who left three servants in charge of substantial sums of money. To each one, he gave the instruction, “Put this money to work until I come back.” The parable gives the results produced by the three different servants. The first two servants generated 100% returns on the man’s investment, doubling what had been entrusted to them. The third servant, however, fearing his master’s wrath and unwilling to risk potential loss, had literally wrapped the money he’d been given and simply returned the sum of money to his master when he returned. The first two servants were commended for their good stewardship and rewarded for their faithfulness. The third servant, however, was rebuked for his poor stewardship and punished for his faithlessness.

This important parable illustrates the value God places on stewarding properly and faithfully the resources that he gives those who trust in him. We, like the servants, have been entrusted with substantial resources, and have been instructed to “put this to work until I come back.”

Let us read Matthew 25:14-30:

¹ Much of this material is from Kirk Nowery’s book *Revolutionary Generosity* (Camarillo, CA: Spire Publishing, 2006), 17-38.

¹⁴“For it will be like a man going on a journey, who called his servants and entrusted to them his property. ¹⁵To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. ¹⁶He who had received the five talents went at once and traded with them, and he made five talents more. ¹⁷So also he who had the two talents made two talents more. ¹⁸But he who had received the one talent went and dug in the ground and hid his master’s money. ¹⁹Now after a long time the master of those servants came and settled accounts with them. ²⁰And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here I have made five talents more.’ ²¹His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ ²²And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here I have made two talents more.’ ²³His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ ²⁴He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, ²⁵so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.’ ²⁶But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ²⁷Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. ²⁸So take the talent from him and give it to him who has the ten talents. ²⁹For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. ³⁰And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’” (Matthew 25:14-30)

Introduction

While scouting locations for a popular TV series, an advance

Wholehearted Generosity

team came upon the perfect site for an action scene—an impressive house with a beautiful, large, lush, green lawn. The script called for the cars to be spinning out of control and crashing on the lawn, tearing out shrubs and mowing down flower beds. The residents of the south Florida home were so infatuated by the possibility of having their house prominently featured on a prime-time TV show that they eagerly gave their consent.

Days later, the film crew arrived and began shooting the scene. Cars driven by Hollywood stunt drivers were soon racing wildly across the front lawn, violently ripping up the beautiful grass, shrubs and flowers.

That was when a neighbor called the owner of the house—in New York!

You see, the TV scouts had asked the residents of the house for permission to film, not realizing that they were only tenants who had absolutely no authority to allow the property to be harmed, much less destroyed. Understandably, the owner in New York was not a happy man, the TV director was embarrassed, and the residents were soon looking for a new place to live.

Renters are not owners; they are stewards. The biggest difference between renters and owners can be defined with two words: *rights* and *responsibilities*.

Owners have rights.

Stewards have responsibilities.

It is exactly the same way in our relationship with God. God is the owner, and he has rights. We are the stewards, and we have responsibilities.

Most people do not like their pastors to talk about stewardship. Some think it is boring; others think it is meddling. However, stewardship is an extremely important topic for Christians to understand. In fact, understanding biblical stewardship can transform your life. People want to hear about Jesus and his love. But, did you know that after the topic of love and faith, Jesus talked more about stewardship than anything else? That is why William James Dawson said, “It was not an accident that seventeen of the thirty-

six parables of our Lord had to do with property and stewardship.”²

Lesson

Today I would like to examine some foundational principles of stewardship. I guarantee that if you understand and implement these principles in your life, then your life will be transformed.

I. Principle #1: God Owns Everything

Principle #1, God owns everything.

We often speak of “our” possessions, but the basic fact of Scripture is that God owns everything. As I have already said, God is the owner, and we are simply the stewards of God’s possessions. Our giving is, in fact, our management of his resources. That is the whole point of the parable we just read. The days we live, the positions we fill, the children we nurture, the homes we inhabit, the things we use, the gifts we have, the money in our accounts—everything—must all be recognized as belonging to God.

King David wrote in Psalm 24:1 (*NIV*), “The earth is the Lord’s, and everything in it, the world, and all who live in it.”

Moses said earlier in Deuteronomy 8:18a, “But remember the Lord your God, for it is he who gives you the ability to produce wealth. . . .”

Did you know that even our physical bodies belong to God! The Bible says in 1 Corinthians 6:19-20, “Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? *You are not your own*, for you were bought with a price. So glorify God in your body” (emphasis added).

I have told you this story often, but let me repeat it. When our children were small we wanted to teach them this principle that God owns everything. They would get a dollar for pocket money,

² Quoted in John Blanchard, *The Complete Gathered Gold* (Webster, NY: Evangelical Press, 2006), 619.

and I would give them 10 dimes, which I would put on the table before us. They had heard about tithing, and I would say to them, “Here are 10 dimes. How much belongs to God?”

At first they would say, “One dime belongs to God!”

And of course I would say, “No. All 10 dimes belong to God. You give 1 dime to God on Sunday.”

And by that simple method I was teaching that God owns everything.

So, principle #1, God owns everything.

II. Principle #2: God’s Work Must be Supported by God’s People

Principle #2, God’s work must be supported by God’s people.

This principle is almost too obvious to be necessary to state! We do not expect unbelievers to support the work of God.

The apostle Paul told the church at Corinth in 1 Corinthians 16:1, “Now about the collection for God’s people: Do what I told the Galatian churches to do.” And then he went on to give them instructions about how they were to receive the collection for God’s work.

Now, if you are a member of the Tampa Bay Presbyterian Church, you have promised to support the work of our church when you made your membership vows. Membership vow #4 asks, “Do you promise to support the Church in its worship and work to the best of your ability?” To which you answered, “Yes.”

Whether you are 9 or 90 you have promised to support the worship and work of the Tampa Bay Presbyterian Church.

Now, for the past few years we have asked members of our church family to pledge your support to the General Fund for the next year. I would like you to do so now again for next year. Please pull out the **2010 General Fund & Mortgage Reduction Fund Pledge** card from your bulletin. Here is what I want you to do.

First, I want every communicant member (or family) of our

church to fill out a pledge card. As it says on the card:

As we plan our church budget for 2010, it will help us to know how much each person or family is planning to give to support the ministry of the Tampa Bay Presbyterian Church. These pledges are not binding. They are completely voluntary on your part. However, it is extremely helpful for our financial planning for the year 2010. Please return your completed pledge form on or before November 22, 2009.

Then, you will notice two funds. *The first fund is the General Fund.* The card says, “By God’s grace, and with his provision, I/we plan to give as follows in 2010 to the **GENERAL FUND.**” You can then designate how much you plan to give either weekly, monthly, or one time in order to arrive at your annual total.

Now, *every* member should give to this fund. The General Fund finances the mission of the church, pays for ministry budgets, overhead costs, maintenance, staff, and missionary salaries.

Now, I would like to take a moment and talk very frankly with you. According to a Percept Group study that we had done last year, the average household income in our area is \$88,818 per year. I know that some of you make less than \$88,818 per year, and others of you make more than \$88,818 per year. But, on average, this is what the average household income is in our area.

If every family gave 10% of their income to the General Fund, we should have approximately \$8,881 per household per year coming in to the General Fund. Now, someone may say, “But, Freddy, I thought that you have taught us that the Bible doesn’t teach us that tithing is still in effect.” I know people often think that believers only gave 10% in the Old Testament, but actually they gave more. In fact, there were three required tithes in the Old Testament: the *Levites’ tithe* of ten percent per year, the *Festival tithe* of ten percent per year, and the *Poor tithe* of three and one third percent per year. So, believers in the Old Testament actually gave 23.33% of their income to God’s work each year.

The New Testament does not specify a required amount of

Wholehearted Generosity

giving for believers. But, can we expect that giving in the New Testament would be less generous than giving in the Old Testament? In his outstanding new book titled, *Counterfeit Gods*, Tim Keller says the following:

There have been times when people have come to me as their pastor, and asked about “tithing,” giving away a tenth of their annual income. They notice that in the Old Testament there are many clear commands that believers should give away 10 percent. But in the New Testament, specific, quantitative requirements for giving are less prominent. They often asked me, “You don’t think that now, in the New Testament, believers are absolutely required to give away ten percent, do you?” I shake my head no, and they give a sigh of relief. But then I quickly add, “I’ll tell you why you don’t see the tithing requirement laid out clearly in the New Testament. Think. Have we received more of God’s revelation, truth, and grace than the Old Testament believers, or less?” Usually there is uncomfortable silence. “Are we more ‘debtors to grace’ than they were, or less? Did Jesus ‘tithes’ his life and blood to save us or did he give it all?” Tithing is a minimum standard for Christian believers. We certainly wouldn’t want to be in a position of giving away less of our income than those who had so much less of an understanding of what God did to save them.³

We have approximately 85 family units in our church membership. If every household gave a minimum of 10% we should receive approximately \$754,885. Do you know how much we will actually receive this year? Barring an end-of-year surge in giving, we will receive about 45% of that amount. Or, to put it differently, people in our church are only giving about 4.5% of their income to the General Fund. That is a far cry from 10%!

Recently, the Diaconate gave me a report which said that of the 85 family units in our church a full 27 family units have given \$1,000 or less so far this year. That means that if these family units were giving 10% of their income to the General Fund, we have al-

³ Timothy Keller, *Counterfeit Gods: the Empty Promises of Money, Sex, and Power, and the Only Hope that Matters* (New York, NY: Penguin Group, 2009), 62.

most 1/3 of our families who are making less than \$10,000 per year! Now, clearly that is not right.

Do you know why so many people give so little? Because they don't give to God's work *first*. They get their income and spend it. Then, when they come to church they don't have any money to give to God's work. Let me encourage you to give money to God's work *first*, and *then* spend the rest of your money.

One man in our church said to me recently, "I never used to have much money for God's work. Then, I started giving to God first, and now I have money left over at the end of the month!"

So, I want you to consider carefully your pledge to the General Fund for 2010.

The second fund is the Mortgage Reduction Fund. The card says, "By God's grace, and with his provision, I/we plan to give as follows in 2010 to the **MORTGAGE REDUCTION FUND.**" You can then designate how much you plan to give either weekly, monthly, or one time in order to arrive at your annual total.

The Mortgage Reduction Fund is a new fund. Let me tell you a little more about it.

As you know, three years ago we asked you to pledge to the *Forward by Faith* fund. That fund was set up with three goals: (1) 70% to pay down the mortgage, (2) 20% to refurbish the facilities, and (3) 10% to set aside money for pastoral staff.

The total amount pledged three years ago was \$373,578. At the end of September we had received a total of \$241,589, which is 65% of the total pledged goal. In most capital stewardship campaigns, the actual income received would be in the range of 90-95% of the original goal. However, some people who made very large pledges moved away, lost jobs, or have not fulfilled their pledge.

Nevertheless, I still consider *Forward by Faith* to have been a wonderful success. I thank God for you and for your generous contribution to *Forward by Faith*. We have over \$21,000 set aside for a new pastor. We have spent approximately \$40,000 refurbishing and improving the facilities. And, best of all, we have paid

Wholehearted Generosity

down the mortgage by almost \$250,000! (The mortgage payments also included the regular monthly mortgage payments.) Three years ago we owed approximately \$360,000 on the mortgage. I am happy to report that by the end of this month we will owe approximately \$118,000 on the mortgage. So, thank you for your generosity to *Forward by Faith!*

Of course, we have not yet paid off the mortgage. So, the Session has approved a new capital stewardship fund to pay off the mortgage. We will have only 1 goal: to pay off the mortgage. We will not give money to refurbish the facility, nor will we set money aside for pastoral staff.

The new fund will have the catchy title of “Mortgage Reduction Fund”! Our goal is to eliminate the mortgage by Easter 2011 (which is on April 24, 2011). Why Easter 2011? Because we would like to be debt-free on the 23rd anniversary of the very first service held in this sanctuary. And also because we believe that it is a manageable goal.

We will continue to make regular monthly payments to the mortgage out of the General Fund, which will take care of some of the principal and all of the interest on the mortgage. Therefore, we estimate that we still need to receive about \$82,000 into the Mortgage Reduction Fund in order to pay off the mortgage by Easter 2011.

Since there are about 17 months (or 74 weeks) until Easter 2011, we estimate that it will take about \$1,108 per week (or about \$6.16 per communicant member per week) to achieve our goal.

I am asking you to make a pledge of support to the Mortgage Reduction Fund. Now this pledge should be over and above your pledge to the General Fund. Your first commitment should be to the General Fund. And then, if you are able, give to the Mortgage Reduction Fund.

I would like every family unit or communicant member to turn in a pledge card by November 22. We will announce what our pledge for the Mortgage Reduction Fund is at the Thanksgiving Dinner that evening. I am excited to see us pay off the mortgage!

So, principle #1, God owns everything. Principle #2, God's work must be supported by God's people.

III. Principle #3: God Holds Every Person Accountable

Principle #3, God holds every person accountable.

Daniel Webster, the illustrious American statesman, was once asked, "Mr. Webster, what is the most profound thought you have ever had?"

He replied, "The most profound and important thought ever to occupy my mind is that I am individually accountable to Almighty God."

Webster knew the Scriptures well, especially the truth that each one of us will stand in judgment before the Lord of all creation and give an account for how we have lived and how we have managed the assets entrusted into our care. It is for this reason that the Bible reminds us in 1 Corinthians 4:2, "Moreover, it is required of stewards that they be found trustworthy."

A friend once said to me that he thought that a lot of Christians go to church and give the same amount of money as they would if they went to the movies. I strongly disagreed with him. But, when I see that 27 family units gave less than \$1,000 for the year, then I begin to wonder if my friend does not have a point.

Brothers and sisters, don't take giving to God lightly! God holds you accountable for how you manage his money!

So, principle #1, God owns everything. Principle #2, God's work must be supported by God's people. Principle #3, God holds every person accountable.

Conclusion

There is so much more to say, but I am out of time.

Let me encourage you to think and pray carefully about how you will use the money that God has entrusted to your care. Then, make your pledge for 2010, and turn it in by November 22. And

Wholehearted *Generosity*

may God bless you as you do so. Amen.

Mission Statement

The Mission Statement of the Tampa Bay Presbyterian Church is:

*To bring people to Jesus Christ
and **membership** in his church family,
develop them to Christlike **maturity**,
equip them for their **ministry** in the church
and life **mission** in the world,
in order to **magnify** God's name.*

Sermons by Rev. Freddy Fritz

This sermon, and other sermons, by the Rev. Freddy Fritz can be found at:

1. www.tampabaypresbyterian.org/Sermons
2. www.sermoncentral.com/contributor_profile.asp?ContributorID=11181
3. www.sermonaudio.com/search.asp?SpeakerOnly=true&currSection=sermonsspeaker&keyword=Freddy%5EFritz

Please give your input and leave your feedback at websites 2 and 3 when requested to do so. This helps with evaluation and planning of sermons.

Tampa Bay Presbyterian Church (PCA)

Answers for Life!

Address: 19911 Bruce B. Downs Blvd., Tampa, FL 33647

Telephone: (813) 973-2484

Fax: (813) 973-4673

Email: Office@TampaBayPresbyterian.org

Web site: www.TampaBayPresbyterian.org

PRAYER:

Our Father in heaven, thank you for your Word. Thank you for reminding us that you own everything. Even our very bodies belong to you. Thank you for reminding us that your work must be supported by your people. And thank you for reminding us that you hold everyone accountable for the resources that you have entrusted into our care.

Father, help each member of our church to think carefully and prayerfully about his or her financial commitment to your work here at the Tampa Bay Presbyterian Church for next year. Help us to raise money for the General Fund so that we can fulfill the mission that you have given to us. And then help us to raise the money to pay off the mortgage so that we can be debt-free on Easter Sunday 2011!

And all of this we pray in Jesus' name. Amen.

CHARGE:

As you leave here today, may the grace of our Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you all, now and always. Amen.