

**DOLLARS & SENSE**  
**Part One: Gospel Movement**  
**Pastor Rick Henderson**                      **August 13-14, 2022**

Man, it feels good to be back with you. I hope you brought a snack. I haven't preached in a while, and I have a lot to say. In the past few weeks, I've been able to read some good books, play some bad golf, and engage in some much-needed reflection, prayer, and evaluation.

Every once in a while, I spend time thinking about what I've been doing with my time and what I want to do with my time. If I have another two decades of health and energy that allows me to work hard, what do I want to do with that? How am I going to invest that? What am I giving my life to? As I think about how to invest the best of the rest of however much time I have, now more than ever in my life, I am gripped by the words of 2 Corinthians 5. Verse 11 says this:

**2 Corinthians 5:11a,14-21** *Since, then, we know what it is to fear the Lord, we try to persuade others.*

This sentence, and the following sentences we are about to read, were written by a man we know as the Apostle Paul. For those who doubt the historical reality of the resurrection of Jesus, it is an inexplicable mystery of history that he would ever write these words.

Highly educated and deeply religious, his career and life were singularly about trying to stop people from following Jesus. He went from being enemy #1 of Jesus-followers, to a leader of Jesus-followers. What happened?! After an encounter with the resurrected Jesus, the back-from-the-dead Jesus, Paul had to deconstruct his religious mindset and life. His identity, his purpose, and his understanding of who God is and what God is like had to be reconstructed on a foundation of trust in Jesus.

When you experience what it's like to be given a new life by Jesus, you'll invest your life in trying to persuade others to experience it, too. What we are reading now was written many years after that moment of meeting Jesus, as an explanation for why followers of Jesus do what they do. Why do we live the way we live? Why would we live for something other than our preferences and our own comforts?

*For **Christ's love compels us**, because we are convinced that one died for all, and therefore all died. And he died for all, that **those who live should no longer live for themselves** but for him who died for them and was raised again.*

*So from now on we regard no one from a worldly point of view. Though we once regarded Christ in this way, we do so no longer. Therefore, **if anyone** is in Christ, the new creation has come: The old has gone, the new is here!*

Do you know what this word 'anyone' means? No matter who you are, no matter what's in your past, whatever is in your story—there is nothing about you that would cause Jesus to hesitate to forgive you, accept you, and delight in you. He didn't hesitate to embrace the cross, and he doesn't hesitate to embrace anyone who comes to him.

*All this is from God, who reconciled us to himself through Christ and **gave us the ministry of reconciliation**: that God was reconciling the world to himself in Christ, **not counting people's sins against them**.*

Is there any better sentence in the entire Bible than that? I don't know what yours are, but I've got some sins piled up. I've got stuff that I deserve to have held against me. And Jesus looks at all of that and says, "I've got it. I choose not to hold it against you." Think about the absurd beauty of that.

Does anyone in here know what it's like for someone to hold something against you, and they won't let it go? How many of us are doing that to somebody else? Jesus says, "That's done. It's finished. We don't do that around here."

We could bring out the band and just end on that right now. I don't know how to read that sentence without an explosion of joy and gratitude and confusion and worship going off inside of me. How do you respond to that? This is what Paul said:

*And **he has committed to us the message of reconciliation**. We are therefore Christ's ambassadors, as though God were making his appeal through us. **We implore you on Christ's behalf**: Be reconciled to God. God made him who had no sin to be sin for us, so that **in him** we might become the righteousness of God.*

We're going to take all of that and pack it into a single sentence. Are you ready?

If you are **IN** Christ, you are **INCLUDED** in the greatest movement in human history.

And if you haven't yet trusted in Jesus, you are invited into the greatest movement in human history.

If there is any part of you that hesitates at this sentence, you don't know him yet like I know him. If you give a stiff arm to that statement, you need to discover what it means that he is, "...not counting people's sins against them." This is what our church is about and has always been about: leading people to Jesus, pointing people to Jesus—giving all of who we are and all of what we do to the greatest movement in human history. I'm talking about the...

## **GOSPEL MOVEMENT**

This is where our mission comes from. This is where our vision comes from. This is where our values come from. It is our intent to be fully devoted followers of Jesus. We exist to lead people to be fully devoted followers of Jesus. I want to draw your attention again to something we just read.

**2 Corinthians 5:15** *And he died for all, that **those who live should no longer live for themselves but for him who died for them and was raised again**.*

Next Sunday you will get to see a picture of this at the **All-In!** baptism event. When people go down under the water, that symbolizes identifying with Jesus' death and dying to an old way of life. When people come up out of the water, that symbolizes identifying with his resurrection and a new way of living. I hope you don't miss that next Sunday.

As we think about this sentence, doesn't it mean that those of us who follow Jesus would say this?

“When it comes to \_\_\_\_\_, Jesus we live for you, not for ourselves.”

If I’m devoted to following Jesus, and if you’re devoted to following Jesus, is there anything we wouldn’t put in that blank?

- Time
- Friendships
- Politics
- Parenting
- Purpose
- Sexuality
- Marriage
- Ministry
- Risk
- Fear
- Career
- Forgiveness
- Gossip
- Habits
- Rest

Couldn’t we and shouldn’t we also fill in the blank this way?

“When it comes to **GIVING**, Jesus we live for you, not ourselves.”

Today starts a short, two-week series we are calling...



Over the last week or so I’ve been asked often, “What is our next series? What are you preaching on?” I’ve given everyone the same answer: “I don’t want to tell you.”

Well, here it is.

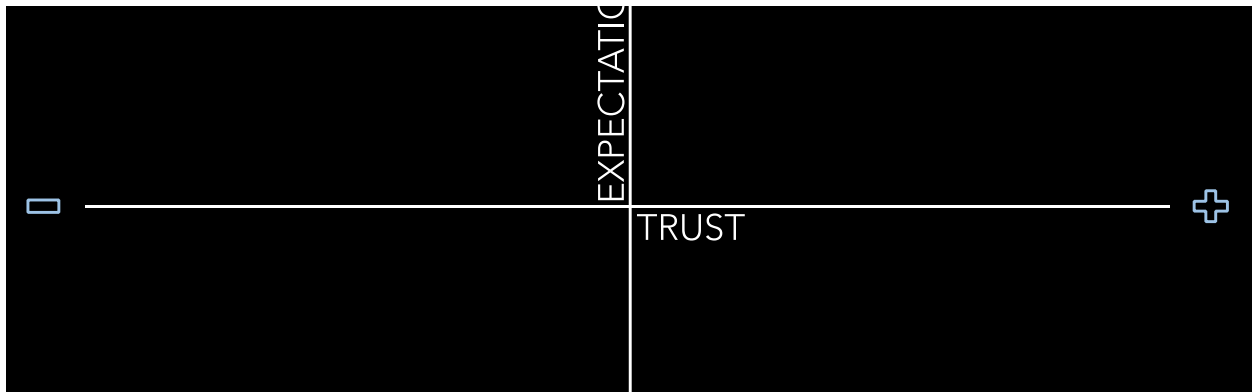
Why is it we sometimes feel queasy when this subject comes up at church? I’ve sat through giving pitches, and the whole time my attitude was, “No matter what you say, I’m not giving you a dime.” Who has ever been tricked into a time share seminar because you thought you were going to get a free vacation? They saw me coming one time. Nobody likes that.

If today comes across like a sales pitch, I’ve failed you and haven’t done my job. Since we’re friends, I’d like for us to start here.

**REALITY CHECK:** The subject of giving collides with what we **FEEL** and what we **BELIEVE** about church.

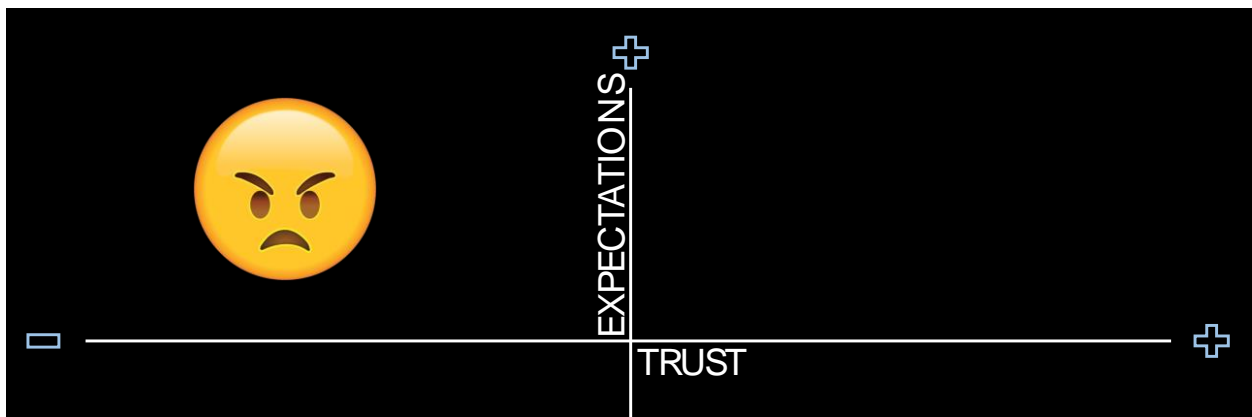
If what we feel and believe about church is healthy, we are relaxed when this subject comes up. But if either what we feel or believe is unhealthy, then anxiety and even anger are understandable.

I'm convinced every relationship in your life can be plotted on this chart and better understood by this chart.



The best relationships are the ones where there is a high amount of trust and high expectations that are embraced by both sides. We're not talking about imposed or forced expectations. We're talking about healthy trust, and healthy, voluntary expectations. We'd all love for all of our relationships to be here (Q4), but we need our most important relationships to be here (Q4). We experience ecstatic joy when our most important and intimate relationships are here (Q4). Some of our deepest hurts and regrets are when those relationships fail to make to make it here (Q4), or fall out of being here (Q4).

No relationship starts here (Q4), but any relationship can get here (Q4). I'm going to invite us to get vulnerable with ourselves by asking this question. Where would you plot your relationship with our church on this chart?



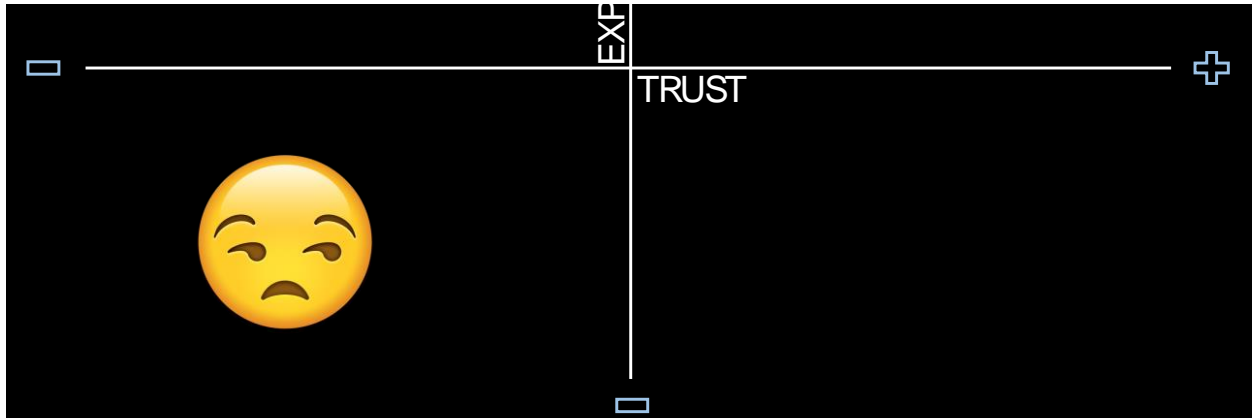
When people feel a high sense of expectations, but with low trust, that's not great (Q1).

This is where some of us are. And if I'm talking to you, the last thing I want you to feel is judged. Being here is understandable. There are two different groups of people here I deeply care about. The first group are those of you who have a history of church hurts and scars. You're coming to Autumn Ridge, but the last church left you wounded. Maybe you're cautiously giving us a chance. If I'm talking to you, we are so grateful you're here. As a person who has endured abuse, and as a man who has his own church scars, I want you to find rest and comfort here.

There's another group of folks who might be here. I'm thinking about some of those who have been at Autumn Ridge for a long time. In the past two to three years, you've had to navigate more change than is fair. Maybe it's more change than is manageable.

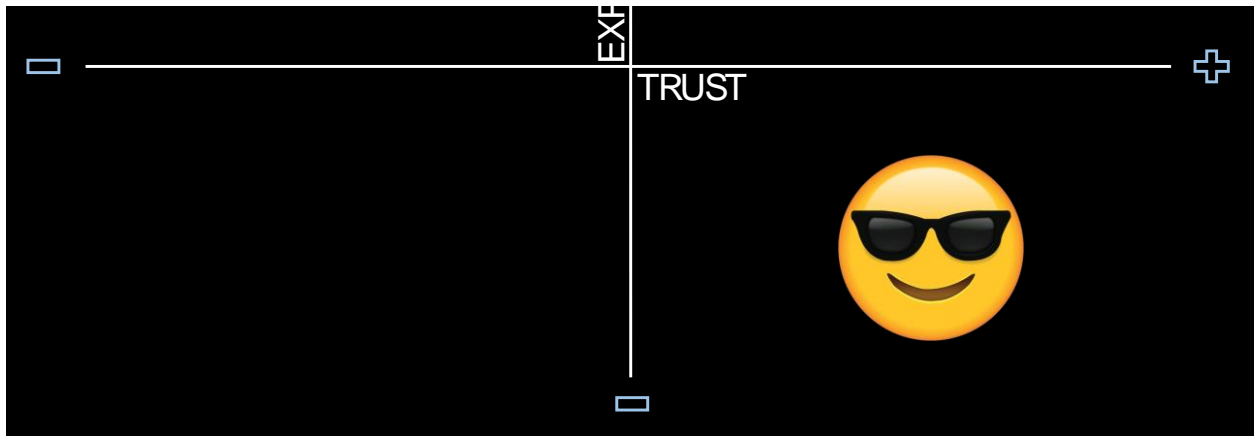
- A senior pastor of 30 years retired.
- A handful of other pastors also retired or transitioned off staff.
- Not counting me, seven new pastors have come on staff.
- We've endured the COVID chaos and all kinds of political, social, and economic uncertainty.
- You had to adjust to a new lead pastor, who was forced to make all kinds of rapid adjustments and changes before we had the chance to get to know each other.

We've been on a ride, haven't we?! Feeling this way is not wrong. It's understandable that folks are here **(Q1)**. I want you to find rest and comfort, too. If you're wondering how long it's OK for person to be here, I don't know the answer to that. It's probably different for each person. Maybe this is a helpful question for you today: What is it that leads people to feel at home and trusting in our church? If there is a danger of being here, it's that if we stay too long, we risk growing cynical.



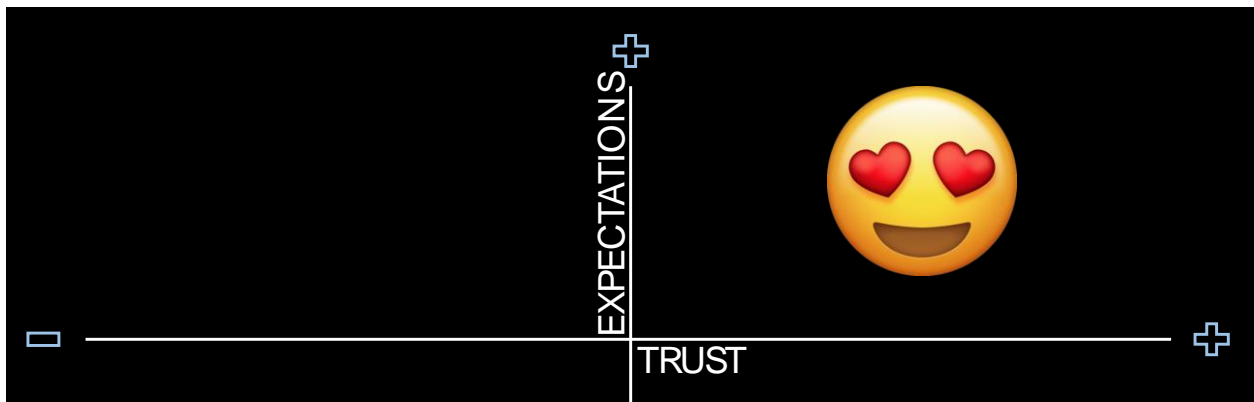
We have folks who are here **(Q2)**. Trust may not be high, but they aren't feeling any expectations, either. This feels pretty chill and a little "meh." Maybe you don't know why you're here. I love that you are here. Some of the people I love the most are here. Folks who are here **(Q2)** aren't mad. If I'm talking to you, you're probably in a place where you can't yet relate to why some people would be compelled and excited. Maybe this is a helpful question for you today: What is it that leads people to be compelled and excited at our church?

So, how long can someone be here **(Q2)** and be welcome at Autumn Ridge? There is no expiration date on you being welcome at our church. If there is a danger of being here, it's that if we stay too long, we risk growing complacent.



The people who are here **(Q3)** are a happy bunch. The trust is high, but they don't feel like any expectations are being pushed on them. That's a good thing. This group is a mixture of Jesus-followers and people who aren't sure yet if they want to follow Jesus. They do know they like what they are experiencing here. You have to spend time here **(Q3)**, before your relationship can mature to here **(Q4)**. How long does it take to decide if you want to move from here **(Q3)**, to here **(Q4)**? I don't know.

I don't think I have the right to decide that for you. Maybe this is a helpful question for you today: What is it that leads people to not just be happy at Autumn Ridge, but happy to give, to serve, and to make sacrifices? If there is a danger of being here, it's that if we stay too long, we risk turning into consumers.



The folks who are here **(Q4)** are those who felt energized when I read 2 Corinthians 5. They are compelled by the love of Jesus, and they have high trust. Because of that they say, "You can count on me. I give you permission to expect that I'm a partner in ministry." If there are things you love about this church, it has almost nothing to do with me and a lot to do with them. This church wouldn't be here without them.

As you think about where you might plot your relationship with our church on this chart, let's read together something the Apostle Paul wrote to a church. He's the same guy who wrote the passage from 2 Corinthians. We're going back in time a little bit to read the prequel; this is the first letter he wrote to that church in Corinth.

Now, it's helpful for us to know the church in Corinth was all over this chart. There were complacent people. There were curious people. There were "all-in" kinds of people. And there were cynical people. What's good for us to know specifically is that their discontinuity had a negative impact on their giving. Their mix of expectations and trust resulted in an unwillingness to give financially.

We don't have time to read the entire passage. I strongly encourage you to go read all of 1 Corinthians. Make sure to read chapter 9. In this chapter, the Apostle Paul makes the case for why people in the church should fund the ministry that is taking place at their church. Maybe the most important thing he has to say about that is found here:

**1 Corinthians 9:13-14** *Don't you know that those who serve in the temple get their food from the temple, and that those who serve at the altar share in what is offered on the altar? **In the same way**, the Lord has commanded that those who preach the gospel should receive their living from the gospel.*

Essentially, he was saying, if we want to understand how Jesus intends for the church to operate and fund ministry, we have to understand how the Temple worked in Old Testament times. It was pretty straight-forward, simple, and genius. People brought sacrifices and offerings and even financial gifts to the temple. That made provision for the priests and those who worked at the temple. It funded all the costs of ministry. And it funded generosity and welfare efforts for those in need.

That carried over into the New Testament. When the very first church formed, people brought offerings and financial gifts. Some people even sold property to jump-start the funding. All of that made provision for the pastors, ministry leaders, cost of ministry, serving widows and orphans, and all the cost related to spreading the gospel movement around the known world. We can summarize it like this:

The gospel movement is **CROWD FUNDED**.

The church is the original "go fund me." If we really want to put a fine point on it, we'd say it this way:

The gospel movement is ~~CROWD~~ **CONGREGATION FUNDED**.

This word, "congregation," is an important word. This is going to be a lightning-fast overview of why we need to re-evaluate how we use the word "church." This will be quick. Hang with me.

**Colossians 1:18** *And he is the head of the body, the **church**; he is the beginning and the firstborn from among the dead, so that in everything he might have the supremacy.*

**Romans 12:4-5** *For just as each of us has one **body** with many members, and these members do not all have the same function, so in Christ we, though many, form one **body**, and each member belongs to all the others.*

**1 Corinthians 12:27** *Now you are the **body** of Christ, and each one of you is a part of it.*

A local church is not a **PLACE**; it's **PEOPLE**.

I think we have some bad habits. Overwhelmingly, people talk about church like it's a place, not people, or like it's an event, not people. Long-time church people are just as guilty as anyone else. I think we

have this bad habit because we've been given bad terminology. That's not your fault. Whenever you read the word "church" in the New Testament, it comes from the Greek word, "ekklesia." That word means an assembly, called-out ones, or a congregation. It's a congregation of people who have gathered together for a purpose bigger than themselves. A local church is that congregation of people who have given their allegiance to Jesus, they are committed to each other, and committed to not live for themselves but for Jesus.

For a variety of reasons too nerdy to get into right now, "ekklesia" was translated into "church." That comes from the German word, "kirk," which means a religious or sacred place. It's confusing. It's unfortunate. We have the bad habit of talking about church as if it were a place because we have bad terminology. When we read "church," when we hear "church," we should think, "congregation." That's *what* we should think, and this is *how* Jesus wants us to think about it.

The local church (**congregation**) is the primary **VEHICLE** of the gospel movement.

- It's not projects and programs. Those are good things, and we need them.
- It's not parachurch ministries and nonprofits. Those are good things, and we need them.
- It's not pastors and missionaries. Those are good things, and we need them.

The primary vehicle Jesus intends to use for the gospel movement is a local congregation. We are his ambassadors. He has given us a ministry of reconciliation, telling the world that for those in Christ, God is not holding people's sins against them. We believe it is our privilege to participate in this movement and to fund it. Will you join us?

We believe you deserve transparency from us, so you are able to choose trust. Trust has to come before expectations. I'm going to do my best to be transparent and answer some FAQs you may have, so trust can flourish.

**FAQs:** What are we funding?

- Weekend worship services with a growing attendance
- Kids and Student Ministry
- Midweek programming, Bible studies, and classes
- Celebrate Recovery and a variety of Support Groups
- Growing Small Group ministry
- Ongoing facility care and maintenance
- Generosity efforts in the local community that serve urgent needs
- Local community outreach (ARC 1:8, Mega Camp, Ridgefest etc.)
- Local ministry partners
- International missionaries
- International ministry partners (Compassion Evangelical Hospital)
- And far more that we don't have time to talk about
- The gospel movement

**FAQs:** What happens when we receive more/less than was budgeted?

To answer that, you have to know what we do with the money people give.

## BUDGET & RESERVES PHILOSOPHY

**BUCKET 1:** Operations



**BUCKET 2:** Operation Reserves | \$1M



- At the end of the year, all income that exceeds our operating costs is first allocated to Operation Reserves.
- Once Operation Reserves is filled to \$1M, all excess income is next allocated to Cap X.
  - This is the first reserve that is accessed during times of financial adversity.
- Once Cap X is filled to \$150,000, all remaining income is moved to Kingdom Initiatives.
  - This reserve is exclusively for strategic initiatives, e.g. campusing/church planting.

The first bucket covers all the cost of doing ministry, having a staff, owning property, and funding missions' efforts around the world. Bucket #1 represents all the operations costs for the year.

Filling the first bucket means we are able to fund the cost of ministry. At the end of the year, if that's full, the remainder goes to bucket #2, which is a reserves account or savings account. That's to make sure we can cover operations cost in case of a rainy day. For that to be full, it needs \$1m. If, at the end of the year, bucket #1 is full and bucket #2 is full, then we fill up bucket #3. That's a savings account for ongoing facility maintenance. For that to be full, it needs \$150k. If all those buckets are full, we put the rest in bucket #4. That money is exclusively used to respond to unique ministry opportunities God brings to us.

If we receive less than was budgeted, we do what any wise organization or wise person would do. We cut expenses. We dip into our reserves or our savings. The first savings bucket we dip into is bucket #2, then bucket #3.

**FAQs:** Is our giving more or less than was budgeted?

Right now, it's less. We adopted a budget of \$4.1m for this year. Right now, our giving is projected to be around \$3.5m. This is what we are doing: we've identified about \$400k we can cut. We haven't cut staff to save money, and we have no plans to do that. We are not cutting the amount going to missions funding. Reduced expenses come from other areas. And we are going to use some of our reserves.

If you hear any of this through a filter of disappointment, you've got to know I'm **not** disappointed. For a church of our size, our giving is above average. Now, I want to meet our budget. I think we can. But if we aren't able to, we will move forward with wisdom.

**FAQs:** How much should I give?

That's between you and Jesus. Whenever I talk to a married person I say, "That's between you and your spouse and Jesus."

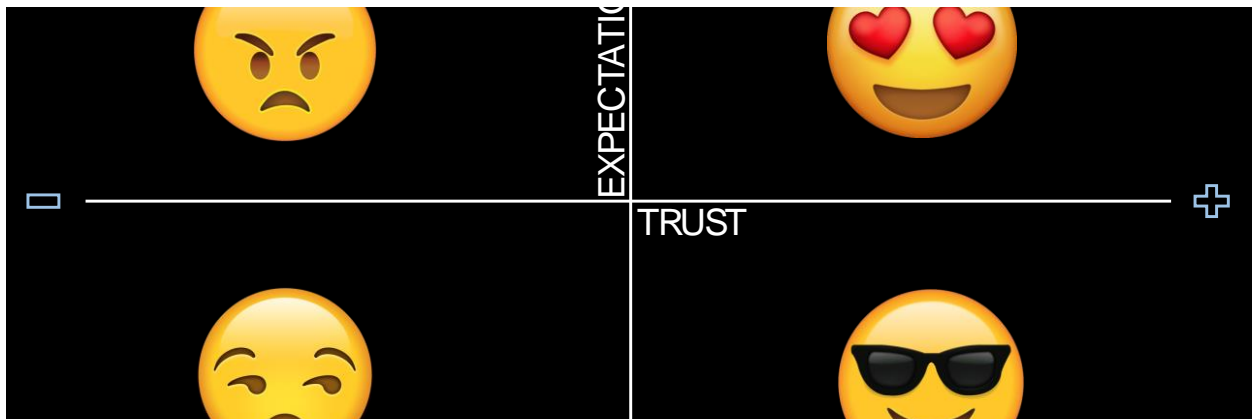
**FAQs:** To whom should I give?

Lots of people give to their church and other ministries. I love that. Heather and I do that. Sometimes people give primarily to other ministries and then secondarily to their church. Is that OK? Sometimes people don't like what's going on at their church, so they give to other churches or ministries instead. Is that a healthy and reasonable thing?

I've been wrestling through my own thoughts on that. I recently read something from a pastor I respect. His name is J.D. Greear. He has navigated those exact questions with his own congregation. This his response:

*I can certainly understand wanting to give to what you might see as a bigger and more exciting ministry. But I can assure you: every ministry and every church has mundane expenditures, even ours. It's still best to give locally. The only relevant question is: is your church following Christ in his mission? If so, then be the church where you are, and own it! And if not, perhaps it's time for you to be part of the solution in your church, instead of funneling your resources elsewhere. –J.D. Greear*

My invitation to our congregation is to give financially, so we can fund our part in the greatest movement in human history. Believe it or not, that's not what I'm inviting everyone to do. The most important invitation is to trust and follow Jesus. Even if you've done that, giving financially may not be the next step for you.



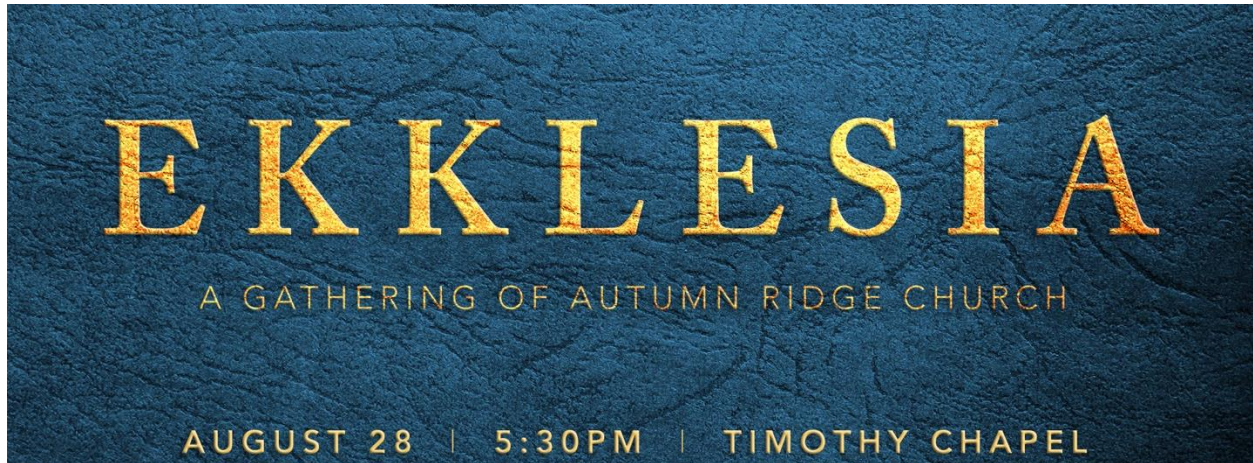
If you're here **(Q1)**, I'm inviting you to take a next step toward trust-building. You don't need more expectations. You need the gift and the rest of experiencing trust. Whatever I can do contribute to that, it's my pleasure and the pleasure of our church leadership to do that.

If you're here **(Q2)**, I'm inviting you to wrestle with the question of purpose. What do you want your life to be about? What are you going to invest the best of the rest of your life into?

If you're here **(Q3)**, I'm inviting you to join us here **(Q4)**. Will you take the step of trust? Will you participate in and help us fund the gospel movement? The easiest way to do that is to either drop your gift in a secure giving box at the back of the room or in the lobby. Or go to [Autumnridge.church](http://Autumnridge.church) and click on 'Give.'

And for those of you here **(Q4)**, thank you. The only thing I would ask is that if you give electronically, would you go back and check, and make sure that is working as you intend? Sometimes there's a glitch. Would you be willing to make sure what you intend to happen is happening?

At the end of this month, we are hosting another *Ekklesia Night*.



This is primarily a chance for our congregation to gather to pray. We do a little singing, but the majority of the time is about praying together. I would love for you to come. The elders and I will carve out some time to answer any questions you may have about our church's finances. So please come that night and participate with us.

This is where I want us to end. It comes from what we've read in 2 Corinthians, and it answers the question, "Why would we give financially?"

**BOTTOM LINE:** We are happy to give financially because of what God **HAS DONE** for us and **IS DOING** through us.