

Sermon Title: **“Church Finances and Gratitude”**

Bible: **Deuteronomy 14:22-29 & Philippians 4:10-14**

When: on the 26th Sunday after Pentecost, November 17, 2024

Where: about 25 people (plus YouTube Live viewers) at Gilroy UMC

Opening Prayer

O Lord, let the words of our mouths, and the meditations of our hearts, be acceptable in your sight, O Lord, our Rock, and our Redeemer. Amen.

1. Intro

Today’s message is to prepare for our stewardship campaign for 2025. Last month, I shared that giving is one of my spiritual practices. I give because I cannot serve both God and money. When I give, God is able to be my Lord, and money cannot be my Lord. Today, I would like to talk about our church finances, and I would like to express our sincere gratitude, and I hope for us to work on healthier church finances together.

2. I can do all things through him who strengthens me?

“I can do all things through him who strengthens me.” This might be one of the most famous Bible verses. And if we read this Bible verse in the context of the Bible, we can find more meanings in it. The apostle Paul wrote this letter to the Philippian Christians. Joy is the most prominent theme in this letter. The Philippians has only four chapters, but Paul uses the word “joy” five times, and the verbs of “rejoice” and “be glad” eleven times. As we read and listened, Philippians 4:10 started with “I rejoice in the Lord greatly.” And this joy came from

whatever his circumstances were. Before he said “I can do all things,” he confessed that he had learned to be satisfied with any and all circumstances. He knew how to live out of little, and out of plenty. He knew how to be well-fed and how to go hungry. Probably, he knew how to eat out at a fancy restaurant, and how to reduce or skip a meal because of poverty. The apostle Paul was not a full-time pastor. He was a tentmaker, which meant that he needed to earn money to make a living, while serving many churches. Even though he was a Roman citizen, he could not make money freely. When he wrote this letter to the Philippian Christians and many other letters, he was in prison, and more exactly, he was under house arrest. Nevertheless, he expressed joy and gratitude! He rejoiced and he confessed that he could do all things through Jesus Christ who strengthened him.

Which situation is more challenging, to be joyful and thankful out of abundance, or out of poverty? Can we be joyful and thankful out of abundance? Can we also be joyful and thankful in need or when in poverty? When Mihyun is here, my job is doing the dishes, and Mihyun’s job is cooking. Because Mihyun visited Korea, I needed to also cook on those days. When Mihyun came back home, did I express joy and gratitude for Mihyun’s cooking? Many times, I forgot to do it and took it for granted that Mihyun cooks for me. How about now? I am not a good cook, but I know how to cook and feed myself. Actually, I am learning again. It is not easy to buy a proper amount of food when I go shopping. Occasionally, I needed to throw away some expired food. I need to learn again to be thankful for what I have and what I do not have, right? So, I am learning again.

3. Gratitude for 2024 Church Finances

When it comes to our church finances for 2024, I would like to express sincere gratitude to God and our congregation. That's because it is the most challenging year since I first came to Gilroy United Methodist Church in terms of the church finances. At the beginning of this year, when our lay leadership team set up the 2024 budget, we decided to reduce the budget for many line items, except the most necessary and most important expenses, because we expected that there would not be enough income to cover them. For example, for church office supplies like toner and paper, some of our church members and the United Women in Faith donated the money for them, rather than spending our church money. Hospitality is another example. Last year we tried to budget for hospitality in the operating budget, but this year, we set it up as a designated fund. We received some money from selling jam and from donations, and we are able to keep our fellowship time on Sundays with great food!

Thankfully, our church received a Beulah Older Adult Grant of about \$14,000 in order to improve our church video and audio system in the Sanctuary, including the sound system for the TV in the Fellowship Hall. And starting this month, we are renting space to a Hispanic church. Their rent including storage space is \$1,700 per month, which is a significant financial help.

So, even though it is a challenging year, we have not needed to access our savings this year. And we did not stop doing our ministry and outreach. The biggest outreach expense was the Elvira Burnson Hispanic Scholarship. With help from the Elvira Burnson Hispanic Fund, we

gave a total of \$4,000 in scholarships to four promising high school students who have hispanic backgrounds. Each student received \$1,000. Furthermore, many church members and friends generously provided their donations to our ministry and outreach. So, I cannot help but express gratitude for this year's church finances. We did a great job this year!

4. What are Healthy Church Finances?

In former years, I have shared all the statistical numbers of our church income and expenses. But rather than showing all the numbers in detail, I would like to show the percentage changes of the last few years. I think that it would be more helpful to see where we are now, like an annual health check up.

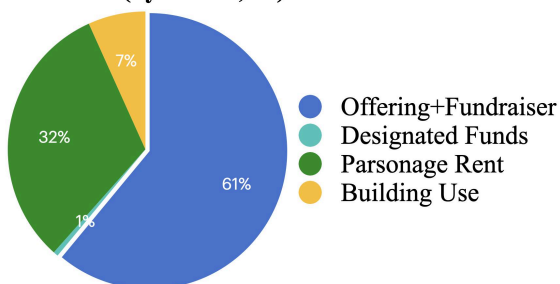
When was your last annual health check up? When I had my first health check up, my cholesterol results showed that I was on the borderline. So my doctor's suggestion to me was either exercise or start to take medicine. My choice was to exercise. I registered at the fitness center, and started to exercise. I still exercise for my health. In my mother's case, she has diabetes. So she needs to take medication, and she is very careful about what to eat and when to eat, and she checks her blood sugar everyday. Each of us is different, and each has a different body, and a different health condition and solution.

Likewise, each church has a different story in a different context, and has different church finances. If we read Deuteronomy, income came from tithing only every year and every three years. This is very different from ours. Their expenses were for eating together with the household in the Lord, which I interpret to be the ministry or programs in the church now in

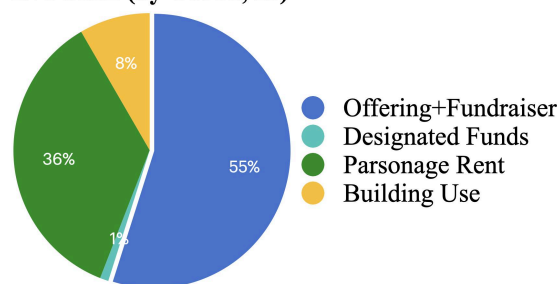
our time, for the Levites, which can be regarded as our staff, and for the resident aliens, the orphans, and the widows, which can be regarded as our outreach. Each church has its own unique culture and context.

First of all, I would like to show our income percentages from 2022 to this year.

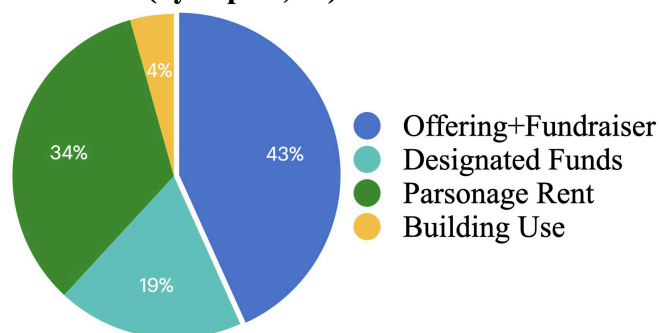
INCOME (by Oct 31, 22)



INCOME (by Oct 31, 23)



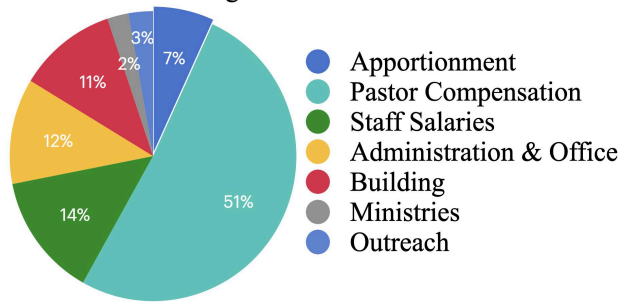
INCOME (by Sep 31, 24)



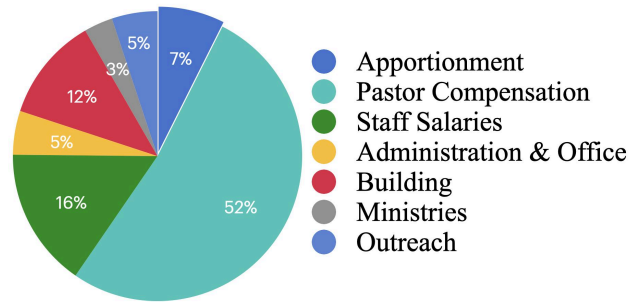
For 2024, I included the Beulah Older Adult Grant as Designated Funds. And one trend that we find is the percentage of offering and fundraising would be reduced little by little, from 61%, 55%, and to 43%.

How about the church expenses? I did not include the special expenses, like the Parking Lot in 2022, and the 170th Anniversary expense in 2023, and Beulah Older Adult Grant this year.

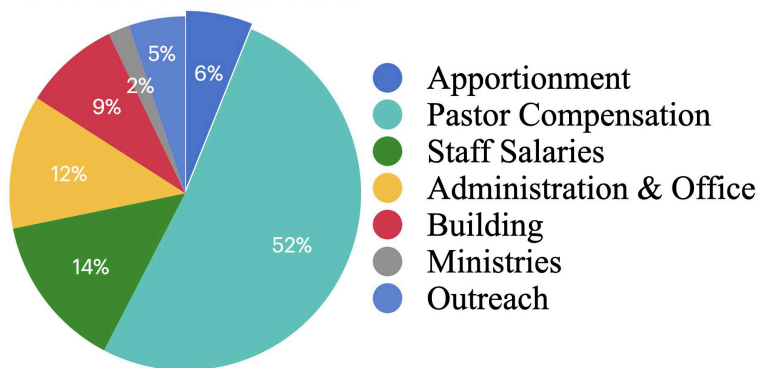
2022 EXPENSE by Oct
WITHOUT Parking Lot



2023 EXPENSE by Oct
WITHOUT 170th Event



2024 EXPENSE by Sept
WITHOUT Beulah Grant

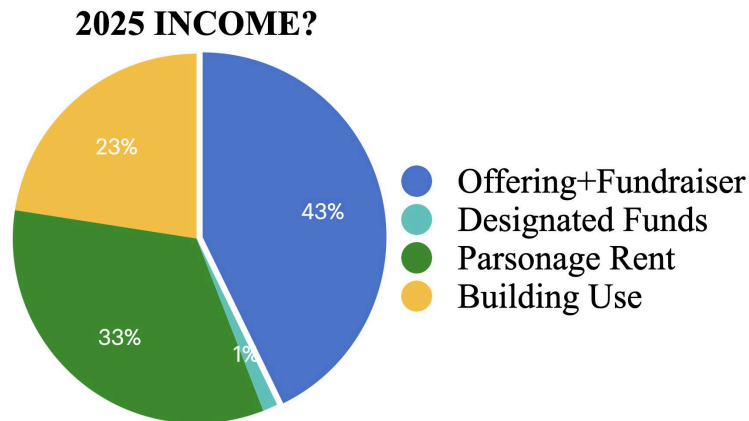


When it comes to the church expense percentages, there is not a big change in the last three years, even though there are slight differences.

5. For Healthier Church Finances

I am so thankful that we got through the COVID-19 pandemic all together. I am so thankful that we are getting through this year, too, even though our church finances are very tight! We will not stop our ministry and outreach!! Thanks be to God! All praises to our Lord!!

If everything stayed the same, except the Beulah Older Adult Grant, and if we added the rental income from the new church, the next year's income percentage could look like the following:



The building use income percentage will be increased from 4% to 23%, and the percentage from offering and fundraising could be 43%. This 43% is less than half, which could be borderline to a healthy church. So, I would like to challenge just one thing as your pastor. Can we give more than half? Can you save \$1 a day? How about \$2 a day? In my rough calculation with our average worship attendance of 20 people, if each one can save \$2 a day, and give it to the church, we can achieve 50%. \$2 a day can make 50%. This building is not the church, but we are the church. Can we show our commitment for our church? When my doctor asked me to choose either exercise or medicine, I chose to exercise and registered at the fitness center. And I go to the gym at least twice a week. Sometimes, I just want to watch TV and Netflix, rather than go to the gym. But I know that going to the gym, walking on the treadmill for an hour, or swimming half an hour makes me healthier. I know that I did not need to register at the fitness center to exercise. But it was a sign of my commitment and the beginning of a healthier life, right? As you know, our church started our stewardship campaign for 2025. To submit a pledge card can be a way to show our commitment and love

for our church, and for our healthier church finances. Pledge forms are located at the back of the Sanctuary. Please take one, pray over it, fill it out and mail it to the church. At the beginning of December, we will share how many people submitted pledge forms. So please submit the pledge form by November 30th. Every pledge form matters. Every penny, and every dollar matters. We will get through this year and next year together! And we will not stop our ministry and outreach! We are the church! We will be a healthier church together! Yes, let us be the church and help get us healthier and healthier!

Closing Prayer

Loving and living God, thank you so much for calling us your people and your church. Thank you so much for using us for this church and this community. We are here Lord! We want to be a church and a healthier church together! So, please keep using us for your kingdom and your people! In Jesus' name, we pray. Amen.