



# Pinehurst Post

*We exist to love Jesus and live for Him.*

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*We envision a congregation whose love for Jesus and one another leaves a clear and compelling witness for Christ.*

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*Because of the LORD's great love we are not consumed, for his compassions never fail. They are new every morning; great is your faithfulness.*

*Lamentations 3:22-23*

## Bible Trivia

We know that the Book of Psalms is the longest book in the Bible with 150 chapters. What is the second longest book of the Bible?

Answer from October issue: the shortest chapter in the Bible is Psalm 117 with just two verses. It's also the middle chapter of the Bible!



## Where Your Money Goes by Brian Watson

Many of you may wonder exactly where your money goes when you put it in the offering plate. This information is disclosed quite openly during our monthly business meetings, which are held on the second Sunday of each month. (We usually hold the meetings at 6 p.m. but during the fall, the meetings begin at 5:30 so that we can start *Shepherding a Child's Heart* at 6.) During those meetings, we discuss all the business of the church, including the church's finances. However, I realize that not everyone attends those meetings. In order to help you understand the church's finances better, I will give you a sense of how we use the offerings we receive and why it is important to continue to support the church.

The church's 2010-11 budget (our fiscal year runs from July 1 to June 30) is \$229,593. This number has decreased in the past two years, from over \$273,000 in 2008-09 to over \$252,000 in 2009-10. In fact, our current budget is lower than the one we had in 2007-08.

Out of our budget, 67.7 percent is spent on personnel, including salaries for the pastors, ministry assistant, and custodian, and all payroll taxes and benefits. While that percent may seem high, we should keep in mind that the salaries have not increased in two years and the overall budget has decreased. So, proportionally, the number is high, but in terms of actual salaries and benefits, the numbers are fairly modest. The Bible clearly advocates financially supporting those who work in ministry. As Paul wrote to Timothy, "Let the elders who rule

well be considered worthy of double honor, especially those who labor in preaching and teaching. For the Scripture says, 'You shall not muzzle an ox when it treads out the grain,' and, 'The laborer deserves his wages'" (1 Tim. 5:17-18). Commenting on this passage, Philip Towner writes, "God's choice of the elder and the work of ministry are to be specially honored by God's people. Those who labor faithfully in this ministry deserve and need to be supported both by the congregation's respect and submission and by its financial contribution."

A second area of the budget is devoted to ministry expenses. The total of our budget that we spend on this category is 22.4 percent. This category covers expenses associated with our discipleship, fellowship, and music ministries. The bulk of it goes to foreign and domestic missions: 16.75 percent of our undesignated offerings supports local missions, foreign missions, and benevolence. If we include the special offerings we take each year, over 18 percent of all money that goes in to the offering plate goes to missions. Those special offerings are the Sylvia Wilson offering, taken in September to help missions in the Northwest; the Lottie Moon offering, which is collected in December and is given to international missions; and the Annie Armstrong offering, which is gathered each April and goes to North American missions.

The 16.75 percent that goes to missions and benevolence is broken down in the following way:

- NW Baptist Convention: 5%
  - ◆ 68.5% of that money is used by the NWBC
  - ◆ 31.5% is forwarded to the Southern Baptist Convention's Cooperative Program, which uses the money to fund international and domestic missions, the six SBC seminaries, and administrative costs.
- Local Missions: 3.5%
  - ◆ Pregnancy Resource Center
  - ◆ Everett Gospel Mission
  - ◆ LifePoint Lynnwood (formerly Connect Church and still Dale Braswell's church)
  - ◆ Yellowstone Baptist College
  - ◆ Helping Hands, our ministry that makes quilts for veterans at Madigan Army Medical Center.
- International Missions Board: 1.75%
- Puget Sound Baptist Association: 1.5%
- North American Missions Board: 1%
- Scholarship for Golden Gate Baptist Theological Seminary's Pacific Northwest Campus: 1%
- Benevolence (for members and others who need financial assistance): 3%

We would like to continue to give more money to missions. If our offerings increase, we will naturally give more to

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## Where Your Money Goes (continued) by Brian Watson

missions—because our missions giving is based on percentages of the total offerings—and we may also be able to increase those percentages.

You may be pleased to know that, outside of our regular missions giving (and beyond our budget), we have decided to use some of the money in our savings that was reserved for missions to adopt a room at the Everett Gospel Mission. Adopting a room means taking a four- or five-person room and renovating it, including installing flooring, painting the room, buying beds, and supplying it with linens. Adopting the room will not only require us to spend approximately \$7,000 for a good cause, but it will also require our manual labor. We hope to continue to bless people through our generosity.

Finally, the last budget category concerns our facilities. We have allocated 9.8 percent of our budget for expenses such as office equipment and supplies, insurance, utilities, and maintenance. We have done our best to keep these costs low. That percentage does not include capital improvements on our building. In the past fourteen months, we have been fortunate enough to have the funds to renovate the kitchen, add a permanent sign in front of the building, and repave the parking lot. We were able to spend that money because we had set aside money in our savings for capital improvements. (Since I have been here, we have had about \$120,000 to \$145,000 in our total savings—designated, reserved, and undesignated/unreserved. We recently made a decision to spend some of that money on worthy causes. The total savings will now be around \$90,000.) However, now that we have spent money on those projects, we do not have much money reserved for other projects that need to be completed, such as replacing the siding on the building, renovating bathrooms, and replacing windows and carpets. That brings me to another point.

With the exception of October, which was a good month, giving has been down. Each year, we have tried to

create a budget that is in line with the previous twelve months' offerings. Having already lowered the budget to accommodate decreased giving, we find that current giving is still below our expected totals. While God has blessed us so that we have a healthy amount of savings and no debt, decreased giving can have real consequences. When giving is down, we are able to give less to missions and we are unable to proceed with necessary capital improvements. While we know the church building is not a temple (we—the Church that consists of individual Christians—are the temple) and therefore does not need to be extravagant, we want to be able to make it an inviting place. The only thing that should offend visitors is the message of the Gospel, not the carpeting or the bathrooms.

In closing, I would ask you to do two things. One, consider how you can support Pinehurst Baptist Church and the rest of God's kingdom. All of us need to examine ourselves continually to see if we are putting our money where our mouths are, so to speak. If we treasure God, we should spend our money accordingly. If we treasure the Gospel, we should set aside money to give to missions; in December, we have the opportunity to give the gift of the Gospel message by sending our money to the Lottie Moon offering. The New Testament does not require us to tithe; rather, we are to give as God leads us. Many of us have not been taught this, but the tithe is tied to Old Testament ceremonial law, all of which was fulfilled by Jesus. (If you still want to hold on to the tithe as the standard, you should note that Jews had a "triple tithe" that required them give up to 23.3 percent of their earnings.<sup>1</sup>) Instead of being instructed to give a fixed percentage of our income, we are directed to give sacrificially and to meet needs when we see them.<sup>2</sup> Two, I would ask that you pray for our church and for Christian ministries everywhere. Pray that God would bless us with resources so that we can continue His work. (When I say resources, I mean more than finances.

We need people who can help us grow.) I believe that God is going to do amazing things at Pinehurst, but we need to be faithful, too.

One last thought: our offering envelopes quote part of 2 Corinthians 9:7. The full verse is, "Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." That is certainly true, but what motivates us to give? Do we give to earn more favor with God? Do we give so that our good works will earn us righteousness? No. We give because God gave first. We can see the motivation in 2 Corinthians 8:9: "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich." We must not twist that verse to mean that Jesus, during his earthly ministry, was rich and we will have earthly riches if we follow him. Rather, Jesus came down to earth, where he felt pain and was tempted (yet did not sin), and endured humiliation and a painful death so that we might benefit (see Philippians 2:5-8). If we realize what God has done for us, we should respond with thankful hearts, realizing that all we have comes from Him.

<sup>1</sup>The Levitical tithe (Lev. 27:30-33), the festival tithe (Deut. 14:22-27), and the poor tithe (Deut. 14:28-29) would add up to 23.3 percent. This "triple tithe" would have been understood as the method of tithing during the time of the New Testament. According to Andreas Köstenberger and David Croteau, "Of the three passages that mention tithing in the NT, none can be appropriately used to argue for the continuation of tithing in the new covenant period." Andreas J. Köstenberger and David A. Croteau, "Will a Man Rob God?" (Malachi 3:8): A Study of Tithing in the Old and New Testaments," *Bulletin for Biblical Research* 16 (2006), 77.

<sup>2</sup>Andreas J. Köstenberger and David A. Croteau, "Reconstructing a Biblical Model for Giving: a Discussion of Relevant Systematic Issues and New Testament Principles," *Bulletin for Biblical Research* 16 (2006): 237-260.