



"Building On Our Foundation"
Scripture – 1 Corinthians 3:8-10
Sermon preached by Gregory Knox Jones
Sunday, March 13, 2022

136 years ago they took the momentous step. They had been gathering as a Sunday School for a few years – studying the Scriptures, singing, and praying. No doubt they had begun to look out for one another – comforting each other through times of grief and celebrating the birth of children. But on January 28, 1886 they believed they were ready to take the step of becoming a church and Rodney Street Presbyterian Church was born. It would be another 25 years before the name was changed to Westminster and the magnificent stone structure would be dedicated.

It must have been an electrifying event when they held their first worship service. But I'll bet that for some of them that excitement must have been mixed with anxiety. Imagine the questions that swirled in their minds: Would they be faithful to their calling? Would they inspire people to follow the path of Jesus? Would their children grow in faith? Would they have compassion for the poor? Would they help people through times of darkness? Would they become a beacon of hope?

What if the leaders of the church were not up to the challenge? What if the pastor lacked the needed skills? The air must have been filled with question marks in 1886. And yet, here we are today – a vibrant community of faith striving to be faithful to the challenges facing us.

Today's scripture reading takes us back to the first century and one of the first churches to be established. Paul writes to followers of Jesus in Corinth about the nature of the church they are building. Since Paul started this community of faith, he reminds them that he had laid a foundation, but now, they are responsible for what they build on that foundation.

And isn't this similar to our situation? Back in 1886 this congregation took root. Those initial members laid the foundation, and every generation since has built upon it. Which also means that every succeeding generation is the recipient of those who came before them.

Not one of us played a role in building this stunning sanctuary that has inspired tens of thousands of worshipers over the years. Whenever I pause to drink in the impressive architecture and the stories depicted in the windows, I absorb beauty – something that is so often lacking in our souls.

We greatly benefit from those who came before us. Of course, that is true in all of life, isn't it? We live in cities we did not build. We benefit from trees we did not plant. We benefit from wisdom that has been passed down to us. We enjoy the freedoms of democracy because of those who came before us.

We at Westminster are heirs of an exceptional church that has been bolstering peoples' faith and sharing God's love near and far for 136 years. How can we say "Thank you" to those previous generations for all they have handed down to us?

We express our gratitude by carrying out inspiring and life-giving ministries in our day. And we are doing an exceptional job of it! From the people who receive a meal at Emmanuel Dining Room to the city children who receive new backpacks to people struggling to overcome addiction to women in Guatemala raising chickens to children in Gaza getting clean drinking water to resettling Afghan refugees and to our many other ministries and missions.

We could not positively impact so many people's lives today without our endowment fund. Each year, we use a percentage of our endowment to support our ministry, but not so much that we decrease the fund. Our responsibility is to continue to grow it so that our financial future is solid.

Raise your hand if you receive communications every year from your alma mater. Colleges and universities saw the writing on the wall decades ago. If they do not have a significant endowment, they close their doors. It's that simple. Churches are in a similar position. If a church does not have an endowment, it simply cannot impact as many people's lives.

One of the chief ways we express our gratitude to those who bequeathed us this vibrant community of faith is by insuring a solid financial foundation for those who will come after us.

Just a couple of weeks ago, you received a letter and a brochure from me asking you to pray and to ponder the impact you can have on future generations by making a legacy gift.

I'm guessing that some of you set it aside – maybe tossed it into your recycling container – because in your mind, only wealthy people make a legacy gift to the church. Not true. Not only do small gifts combined with others make a difference, but many people are surprised to discover their total assets.

Have you made specific provisions for how your assets are to be distributed once you are gone? Those directions need to be in writing and witnessed so that no one misunderstands your intentions.

A few weeks ago, I celebrated my birthday. Not going to tell you what the number was. I received a number of birthday cards from friends and family. Our daughter in Tulsa sent me one that on the cover says: "You're only young once." And you open it up and says: "Your turn's over." Ugh! It was a dagger in my heart! So I'm in the process of rewriting my will. Just kidding.

One of the greatest mistakes many people make is waiting until they are old to do their estate planning. Everyone should do it when they are young and healthy. Then revisit it from time to time. If you did your estate planning 10 years ago, are you certain that it is still exactly the way you want it? When was the last time you read it?

If you are over 21 and have any assets, you should have a will. I did not understand this when I was young. But you should ask yourself. If you were to die in an accident next week, who would receive what is yours? Are you positive that your assets would be distributed exactly as you would want them to be?

I'm not being morbid. One thing we all know is that we will not live forever and many of us will be gone before we think we will.

This is a true story, but the woman's name has been changed. Alice was 33 years-old when she was killed in a car accident. She and her parents had clashed over her political views and it had strained their relationship. When she was twenty-one, Alice had inherited \$100,000 from an aunt. She had saved the money using only the interest it generated to augment her salary. With no spouse or children, Alice's \$100,000 went to her parents. She may not have objected to that, however, to counter what they saw as Alice's mistaken ideas, her parents gave it all to organizations that were diametrically opposed to Alice's values.¹ If you don't have a will, start working on it.

I'm going to give you a memory test. Are you ready? This is easy. I'm only going to give you two numbers and you may write them down if you wish. Here are the two numbers: 54 and 7. Have those committed to memory? Fifty-four percent of the adults in American do not have a will. Only 7% of those who have a will include a bequest. I beg you not to be among the 54 or the 7.

If you have a will, you decide what happens to your assets after you die. If you do not have a will, the state will do it for you. Please don't make that mistake.

Also, keep this in mind. Including a bequest in your estate planning shows your heirs in unmistakable terms what you value. Is your faith really important to you? Do you value the church?

Camilla and I have three children and we have them in our will. We also have Westminster in our will. We have designated a percentage of our assets to go to Westminster after we die. It will remind our children of what we believe is truly important. Even more significant, it is a way for us to keep supporting Westminster's ministry and mission long after we are gone. That's a wonderful feeling.

Of course leaving a percentage of your assets is not the only way you can make a legacy gift to the church. You can give a designated amount or appreciated stock or an insurance policy or real estate or an IRA. There are a number of possibilities and there can be excellent tax benefits if done properly. That's why it is vital for you to sit down with a financial advisor or an attorney to help you plan your estate. They will likely have creative ideas you have never considered and ways to maximize your gift.

Austrian composer, Franz Schubert, completed only two movements of his eighth symphony. He died before he completed it. And like Schubert, each of us begins composing a symphony we never finish. Our lives come to an end with unrealized hopes and dreams. But if we are wise, our symphony is not silenced when we take our final breath. If we provide a legacy gift, we can continue to have a positive impact on people's lives well beyond our time.

Making a planned gift to Westminster is a powerful way to express your gratitude to God for the blessings of your life. It is a way to say thank you to those who bequeathed us our fabulous facilities and a remarkable legacy. It is a way to remind your heirs of what you value. And, finally, it is a way for us to build upon this firm foundation so that this community of faith can have a dynamic future. May it be so!

NOTES

1. Kim Klein, "Considering Legacy Giving," *nonprofitquarterly.org*, May 4, 2020.