

Chapter Eight

GUIDELINES FOR MONEY MATTERS IN THE CHURCH

Money matters are always a delicate issue, and one of the areas most prone to cause problems in the church. We wish the Bible, especially the New Testament, had spelled out how money should be collected, disbursed, etc. As it is, we have only a few statements from which we infer certain facts. The Old Testament provides a few more examples, but we tend to ignore them, as not applying to the Church. There are, nevertheless, certain general principles we find in both Testaments, which may help us establish guidelines.

In this study we are not speaking as an authority on funding, banking, borrowing, etc. That is for others to do. We are only presenting some guidelines found in Scripture.

A. Where Money for the Functioning of the Church Comes From

1. From the believers

In Galatians 6:6 we read, “And let the one who is taught the word share all good things with him who teaches.” Jesus told His disciples that they should accept the hospitality of those they were ministering to, Luke 10:4-9. From I Corinthians 16:1, 2 the collection was coming from the Corinthian believers. From the image of the shepherd and his sheep in I Corinthians 9:7, we see that the flock provides for the shepherd. God’s people are the ones He uses to financially support His work.

2. From worshippers

This can be inferred from I Corinthians 9:13, "...those who perform sacred services eat the food of the temple..." There is a clear example in II Kings 12:4-16. King Jehoash's first attempt to raise money for the repair of the Temple failed. He had ordered the priests to take the assessment from the Jews, set by Moses in Exodus 30:13-16. His second effort succeeded very well. This time he set a chest at the entrance of the Temple, and now the true worshippers gave. There were no collectors; the people gave spontaneously from a heart of worship. Any giving that does not spring from love and worship is not acceptable to the Lord.

3. It should not come from unbelievers

Abraham refused the King of Sodom's reward. Riches from such a pervert would surely be tainted. Money from prostitution was not accepted by God, (Deut. 23:18). In the rebuilding of the Temple, the Jews refused the help of the Samaritans, who were not true believers, (Ezra 4:1-3). On the other hand, financial help was accepted from Darius, (Ezra 6:8-12), and Artaxerxes, (Ezra 7:15-23). In the New Testament there were two centurions, non-Jews, who made generous contributions to the Lord's people, (Luke 7:1-10; Acts 10:1-4). From this we can say, if God puts it on the heart of an honorable man, though an unbeliever, to give to God, it can be accepted. It should be voluntary and not solicited. Probably it should be explained to the giver that he can buy nothing from God. Such voluntary gifts from sincere nonbelievers indicate a disposition to honor

God, and it could lead to their salvation. Some businesses offer a reduction to religious institutions and pastors. This, too, may be accepted, but we should not ask for such reductions. This gives the image of a begging church.

As a rule, neither direct nor indirect appeals for financial help should be made to unbelievers. (See ahead for other wrong methods for raising funds).

4. Tithing, a primary source for the Church's support

We find tithing practiced by God's people long before the law of Moses made it an obligation for the Israelites. The Christian does not give the tithe because it is a commandment. For us, it is not a law but a Bible principle that is logical, reasonable and God-honored. Christians who quibble about the tithe do not have the law written on their hearts, (Heb. 8:10). Jesus supported tithing in His teaching to the Jews, (Mat. 23:23). Hebrews 7:6, 8 states that Jesus is the One Who receives tithes today.

5. Special offerings from the Christians

In the Old Testament, special offerings were raised to repair the Temple, (II Chr. 34:8-13). In the New Testament, special offerings were raised to help the poor, (Acts 11:27-30; 24:17; Rom. 15:25-28; I Cor. 16:1-3; II Cor. 8, 9). Also, Paul Received a special gift from the Philippians, (Phil. 4:10-19). We assume these offerings did not come from their tithe, but we cannot say for sure.

B. How the Believers should Give

As in most Christian activities, the way we give money to the Lord is more important than the amount we give to Him. Here are four guidelines that will make our giving acceptable to Him.

1. We should give voluntarily

It is clear from Exodus 25:2 (K..J.); 35:4,5, 20-29 (K.J.), and 36:2-7 that those who gave for the construction of the tabernacle, did so voluntarily: “every man that giveth it willing...”; “a willing heart...”; “a willing offering...”

Again in I Chronicles 29 when King David asked for contributions for the construction of the Temple, it says five times “willing(ly).”

When the Macedonian Christians gave an offering for the Jerusalem Saints we see this same wonderful spontaneity in II Corinthians 8 and 9.

Since giving is really to the Lord — even an act of worship, (Phil. 4:18; Heb. 13:16), it cannot be under constraint, else it is not acceptable to Him.

2. We should give cheerfully

A companion sentiment to giving voluntarily is to give cheerfully. In II Corinthians 9:7 we see both thoughts expressed, “Let each one do just as he has purposed in his heart; not grudgingly or under compulsion; for God loves a cheerful giver.”

3. We should give unostentatiously

Jesus taught that when we give, the left hand should not know what the right hand is doing, (Matt. 6:1-4). The true disciple gives to God, his Father, with no desire to be seen of man.

4. We should give sacrificially

Again, the Macedonian Christians set a beautiful example in their giving. Their liberality came in spite of their poverty, (II Cor. 8:1-5). David sets down an important principle in II Samuel 24:24. He says, "... I will not offer burnt offerings to the Lord my God which cost me nothing..." Giving a tithe or an offering means making a sacrifice, and it is precisely this that makes giving an act of worship. The widow's mite in Luke 21:1-4 and the alabaster vial of costly perfume poured out on Jesus in Matthew 26:6-13 were not only noted by Jesus, but He also gave these women the highest approbation.

In the above references, the Israelites and the Christians gave generously and sacrificially. This is why we do not hesitate to challenge believers today to give sacrificially to the Lord.

C. What the Money is Used For

1. For the support of the ordained minister, the one who is caring for the church members. Under the old covenant, the Levites and the Priests were supported by the tithes of the Israelites, (Num. 18:8-32; Deut. 14:27-29). Paul quotes both the Old Testament and Jesus to point out that financially supporting the pastor is normal, (I Cor. 9:8-14). The image of the shepherd and his sheep in I Corinthians 9:7 clearly shows who benefits from the flock.

In order of priority, the pastor's needs come first. There are churches where purchasing a building, other maintenance expenses, and even missionary contributions take precedence over the pastor's support. A church that does not adequately pay its pastor is not honoring him. See I Thessalonians 5:12, 13 and I Timothy 5:17, 18. In I Corinthians 9:3-6, 11, 18 and II Thessalonians 3:7-9, Paul establishes the rightness of supporting the pastor, while explaining why he himself did not take money from the church.

Should the pastor get all of the tithe? For reasons that we give later, it is not a wise policy to do so.

2. For the maintenance of the services

The upkeep of the Temple came from the offerings and the tithes of the Israelites, (Num. 18:21-24; Ezra 7:16-23; Joel 1:9, 13, 16). In the New Testament there is no mention of money being spent for buildings, maintenance, or other purchases. In consequence, the question has been raised by house-church advocates as to whether our costly church buildings with their demanding maintenance costs are biblical.

Though in New Testament times we do not see buildings erected for meetings, we do have the example of the Jewish synagogues, which Paul used when possible. Once he used a school (Acts 19:9).

As a rule, they met in homes that had a large room and probably had little expenses for upkeep. Life today, however, is

so much more complex. We can not return to the simple New Testament lifestyle. Today we must build; we must paint, purchase adequate furniture, pay for utilities, Sunday School materials, etc.

3. For the poor

The New Testament church was generous in caring for the poor. In Acts 2:44, 45 and 4:34-37, lands were sold and the money given to the needy. The Antioch church sent money to the poor in Judea. The generous giving of the Macedonian churches was destined for the needy in Jerusalem, (I Cor. 16:1-3; II Cor. 8-9; Rom. 15: 25-28). Jesus gave to the poor from His funds, (John 13:29) as also did Paul and the other apostles, (Gal. 2:10).

In the Law of Moses, the tithing of the Israelite was also to help the destitute, (Deut. 14:28, 29).

4. For traveling ministers

In John's third epistle he encourages Gaius to "send them on their way" (vs. 5-8). The generous gifts of the Philippians to Paul are another good example (II Cor. 11:8,9; Phil 4:10-18). In Titus 3:13 Paul exhorts Titus to help Zenas and Apollos on their way. Acts 15:3 and Romans 15:24 indicate that Paul received financial help for his voyages. The greatest example is that of Jesus and the twelve, who received support from certain rich women (Luke 8:1-3). From these passages we conclude that the support of evangelists and missionaries is part of the financial responsibility of the church.

5. For a celebration before the Lord

In the Old Testament the pious Israelite ate part of his tithe. In the presence of the Lord your God (Dt. 12:5-7; 14:22- 26). A similar use of the church tithes would not be inappropriate today.

D. Those who Handle the Disbursement of Church Funds

From Acts 4:34-5:2 and 11:29, 30, we see that money was laid at the feet of the apostles and then the elders. These are the spiritual leaders of the church, and it is important that they be the ones who handle the funds. Deacons can collect the tithes and offerings, and they may purchase supplies, care for the needy, etc., but the decisions as to how the money is to be spent must be in the hands of the pastor and the board of elders. Money controls, and so it cannot be left with those who are not the church leaders.

Monetary decisions should never be made by one person—a treasurer or a pastor. In both of the cases from Acts, the plural form, “apostles” and “elders,” is used. All the spiritual leadership should be aware of the needs and should agree on all major disbursements. (See chapter 6 on unanimity.)

In some churches there is one board (the eldership) which makes decisions relative to the spiritual oversight of the church, and another board, the deacons, which makes all the financial decisions. This is a mistake. Eventually there will be a conflict and the body that controls the money will have the last word. Deacons do not give orders to the elders but rather the contrary.

E. General Guidelines for the Handling of Money by the Elder Board

1. Unscriptural methods of raising money should be avoided, such as: selling meals, cake sales, rummage sales, bingo parties, raffles, direct door-to-door solicitation or personal appeals in public. These are the world's ways and the church eschews them. Using wrong methods will weaken the church, because it is appealing to carnal motives, or it is appealing to nonbelievers for help. Some churches push their people to pledge support for the church. Any system that puts people under obligation will not produce good fruit.

2. In Matthew 6:1-4 the Lord says the **giving of the believer should not be done for show**. Since the believer's giving is not done for people to see and praise him, the church leaders should receive their gifts with appropriate discretion and secrecy. In some churches, a list of tithers with the amount they give is posted. This is obviously contrary to the spirit and letter of the Word.

3. We find no explicit advice as to **handling money**. Paul, however, counsels openness and honesty, using himself as an example; "but we have renounced the things hidden because of shame, not walking in craftiness...commending ourselves to every man's conscience in the sight of God," II Corinthians 4:2. (See also: II Cor. 6:3; 7:2; I Thes. 2:3-5; Acts 20:33-35). In Romans 12:17 Paul says, "...Respect what is right in the sight of all men." Again in II Corinthians 8:20, 21: "taking precaution that no one should discredit us in our administration of this

generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men.

In view of this, no transaction should be made that involves cover-up or secrecy. Monthly or quarterly financial reports should be made available to the church members. These reports should indicate the total received in tithes and offerings and special offerings. The expenditures also should be given, but not necessarily in detail. If church funds are low or in the red, the Christians need to know. Some will give extra as a result.

When a congregation knows how the money is being spent, it will not be difficult to make any appeal. But if there are questions in their minds as to what happened to certain funds, then they will be reluctant to make further sacrifices.

4. In some churches the entire tithe goes to the pastor, and offerings pay for other church necessities. This is not wise, for if the congregation is large, it puts a large amount of money in one man's hands. This exposes the pastor to extra temptation and suspicion. In addition, the needs of the church will not be met. It is wisdom for the pastor to receive a fixed amount. This salary should be set by the elders.

In conclusion, may we emphasize the fact that any money given to the Lord is His money. To properly dispense it is a solemn responsibility. All too often, the Lord's money is wasted or spent for private projects. Elder boards should pray, seeking the Lord's will for the church budget as well as other needs. God's money will not be blessed by Him if it is improperly spent. If used as He directs, it will bring glory to Him, and will effectively spread His Kingdom.