

BIBLICAL INSIGHTS #78:

MONEY, PART ONE

By John Temples

Our subject is money. Now that I have your complete attention....

Seriously, money--and money management (stewardship)--are important subjects for individual Christians and for churches.

Some people complain when the preacher preaches on money. "The church always needs money" is a complaint often heard. Well, yes it does! Show me a church that does not need money and I will show you a dead church. Money is required to do the church's work in the world. The church must conform to all civil laws, building codes, etc. The church must meet its obligations regularly and honestly. We are to "provide things honest in the sight of all men" (2 Corinthians 8:21) and "render to all their due," including taxes (Romans 13:7).

There are over 2,000 Scripture references to giving, money, and stewardship of possessions. We need to do away with the idea that money is evil or worldly, or that it is beneath the church's dignity to deal with money. Jesus had no such scruples about money. Out of some 40 unique parables of Jesus recorded in the gospels, nearly half deal with money or stewardship of material possessions. Some examples:

- The parable of the two debtors
- The hidden treasure
- The pearl of great price
- The rich fool
- The lost coin
- The prodigal son
- The talents

1 Corinthians 16:1-2 elevates giving of our money to an act of worship, on a level with singing, praying, preaching, or taking the Lord's Supper. Paul had no idea

church finances were not an appropriate spiritual subject--he talked about the resurrection of Christ in 1 Corinthians 15 and went right into the church contribution in chapter 16.

HOW SHOULD THE CHURCH RAISE ITS MONEY?

1 Corinthians 16:1-2 is the defining passage on how the church's money is to be obtained. It reads, "Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come."

Notice from this passage that the only Biblically authorized means of raising money is *freewill offerings of the members*. Public fund-raising drives are not authorized. Asking non-members for money is not authorized (although they might wish to contribute voluntarily). Car washes, raffles, pie sales, etc. to enrich the church treasury are not authorized. And assessments of members are not authorized--contributions are to be voluntary (2 Corinthians 9:7).

1 CORINTHIANS 16:2--GOD'S PERFECT PLAN FOR CHURCH FINANCE

This passage gives us a perfect plan for church finance. Note the particulars of this plan:

- *It is PERIODIC.* "On the first day of (every) week"; therefore regular and predictable. (Speaking of predictable, it's interesting that the possibility that a collection might be taken in the Sunday assembly seems never to have occurred to some people as they always fumble in their pockets for something to give.)
- *It is PERSONAL.* "Let every one of you...."
- *It is PURPOSEFUL.* "Lay something aside." (You plan your giving ahead of time. We are to "purpose it in our hearts," 2 Corinthians 9:7.)
- *It is PROPORTIONATE.* "As you prosper."
- *It is PREVENTIVE.* "That there be no gatherings when I come." When the need arises, the church should have the money to meet it. With Paul's plan,

there is no worry, no loans, no deficit, no delaying or defaulting on payment of bills.

HOW SHOULD THE CHURCH'S MONEY BE STORED?

We have seen how the church's money is to be obtained; another question that arises is, how is the church's money to be stored? In 1 Corinthians 16:2, the Greek word for "storing up" is *thesaurizo*, which means "to put into a common treasury or storehouse, to store in a safe place." (Remember Roget's Thesaurus? It was a "treasury or storehouse" of words.) Where this treasury or storage place should be is not specified, but a bank is a logical place. Under some member's mattress or in a box in the church secretary's desk is NOT a good place!

Also, money in a bank can earn interest. Is it permissible for a church to earn interest on its money? Well, Jesus condemned a man for NOT doing exactly that. In the parable of the talents, Jesus said to the "one-talent man" who hid his lord's money, "You ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest" (Matthew 25:27).

HOW SHOULD THE CHURCH'S MONEY BE SPENT?

We can summarize the work of the church under four headings:

- *Worship*. This includes everything to do with the assemblies--building expenses, song books, the preacher's salary, even restrooms.
- *Evangelism*. Under this heading are all efforts to reach the lost: mission work, TV and radio programs, web sites, tracts, gospel meetings, advertising, etc.
- *Edification*. This means everything connected with nurture and instruction of members (Bible class materials, projectors, maps, charts, furniture, etc.)
- *Benevolence*. Doing good, helping the poor, "visiting the widows and orphans in their affliction" (James 1:27).

What about church buildings? Some folks are not sure if churches have Biblical authority for them, since they are not mentioned specifically in the New

Testament. But in my view, church buildings are authorized by implication in several ways:

- We are commanded to assemble (Hebrews 10:25). This requires a place. Not many homes can accommodate 3,000 people (Acts 2:41). There are also zoning laws and legalities involved when large numbers of people gather in unauthorized structures.
- We are commanded to edify, teach, and build up the membership. This implies the need for classrooms and learning facilities.
- Even the church's benevolence responsibility implies the need for a place to store food and clothing.
- Fellowship is an essential part of church life, and a church building provides a dedicated and safe place for such.

Of course, there are two extremes with regard to church buildings, one view being that churches should not own buildings at all. Some would say the church must either meet in homes or rent a facility. But as we noted earlier, this is not practical with large congregations (in the hundreds or thousands). Also, renting a facility often leads to conflicts. I read of one congregation that rented a lodge hall on Sundays. But every Sunday morning, they had to clean up cigarette butts and beer bottles before they could worship. And what if the lodge decided to have a function on Sunday or Wednesday night?

The other extreme view is that we should build elaborate "cathedrals" that drain the treasury. As with most situations, there is a happy medium.

Let me address some questionable uses of church buildings. Some of these might not be wrong, but we should make sure we have legitimate Biblical authority for them, either by direct statement, apostolic example, or implication. Many modern churches are adding gymnasiums, family life centers, community meeting rooms, day care centers, etc. to their buildings. For any such large expenditure, the question should always be: Which of the four areas of church work justifies it-- worship, edification, evangelism, or benevolence? And you know, I always heard that the home was the center of family life!

What about day care centers? With these and certain other building uses, the church could easily get entangled with government rules and regulations they might not agree with. In my area, it's common to see churches advertising movies, concerts, plays, art exhibitions, exercise classes, cooking demonstrations, etc. Again, it's proper to ask which Biblical area of church work these fall under. Notice that I did not mention potluck meals, kitchens, or fellowship halls. I believe these are justified uses of the church's money for fellowship and edification of members. As with most issues, we just need a good dose of common sense and proper stewardship. Ultimately, everything a church does should glorify God (1 Corinthians 10:31). Along with assuring ourselves that a planned project falls under the umbrella of the church's defined work, this should be the acid test: Does it glorify God and aid the church in performing its God-given mission--the saving of souls?

CONCLUSION

We have seen that money is a Bible subject, and its proper use is of concern to both churches and individuals. We have dealt with several questions:

Why should churches be concerned with money? To meet legitimate expenses for the work of the church, to render unto Caesar what is Caesar's, and to provide things honest in the sight of all men. Money is not evil. It is a tool to be used in God's service.

How is the church's money to be raised? The only Biblically authorized way is by freewill offerings of the members (1 Corinthians 16:1-2).

How or where is the church's money to be stored? 1 Corinthians 16:1-2 teaches that the church's money is to be brought together in a common storage place or treasury. The logical, safe place is a bank. It is not sinful for a church to earn interest on stored money.

How is the church's money to be spent? There are four legitimate areas of "church work": worship, edification, evangelism, and benevolence. If a contemplated expenditure does not fall under one of these areas, the expenditure might need to

be rethought. Such things as church buildings, even though not specifically mentioned in Scripture, are authorized by implication under all four areas of work.

When is the last time you prayed for the church treasurer(s)? Theirs is often a thankless job. But it is a Biblical one and a vital one. Pray for them and thank them.

In this article we have looked at the subject of money as it concerns the church; in Part Two we will look at some principles of money management for individual Christians. --John Temples