

Keeping Money For The LORD As A Congregation – Asaolu O. S. (asaolu@yahoo.com)

Teaching Presented at church of Christ, UNILAG, Lagos, Nigeria on 11/05/2014

Text – 1 Cor 16:1-4

Introduction –there is no controversy that the Lord Jesus owns the church, its members and whatever they own or possess as individuals or as a congregation -Acts 20:28, Rm 14:8-10.

“Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning.” - James 1:17

“For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?” –1 Corinthians 4:7

Thus Christians are stewards managing or holding resources for God and shall give account of how they have used their lives, time, talent, wealth, etc. Some of the things a congregation keeps in trust for the Lord include His Doctrine, His People, the Purse and other assets. Many congregations do not properly perceive this stewardship because members have their priorities wrong by focusing mainly on church money and the building! Some keep individual record of ‘Attendance and Collection’ but do not show concern for absentees whereas they will take up the Treasurer on any discrepancy about monetary records! Church officers especially Elders are appointed and entrusted by Jesus to keep His sheep and everything that pertains unto His kingdom on earth. When a church keeps that which was delivered unto it faithfully she can truly wear His name. *We should do things in the right way and with the proper motive.*

Thesis: We shall address three questions:

1. Under the Old Covenant, how was money generated and kept for religious purposes by God’s people?

a) The Israelites under the Old Testament gave by divine taxation (**Exo 30:11-16**), by freewill offerings (Exo 25:1-9, **Exodus 35:4-6,20-22**, 1 Chro 29:1-9, Nehe 7:70-72, Ezra 2:69) and by tithes (Deut 12:5-6; 14:22-29, Nehe 13:5, **Mal 3:8-10**) which were kept by the religious leaders (Moses and the Priests) to maintain the tabernacle and temple of God. [The priests were entitled to portions of the material and animal sacrifices – Num 18, Lev 7:29-38]. The practice of giving into a common treasury under the law was acknowledged by Jesus who commended the widow that gave two mites in Mk 12:41-44.

b) During and at the end of Christ’s earthly ministry, some women (Luke 8:1-3, Mark 15:40-41) and rich, influential men (Matthew 27:57-60, Mark 15:43) supported Him financially and materially. That His entourage had a bag or treasury kept by Judas is documented in John 12:3-6. What was such used for?

“And after the sop Satan entered into him. Then said Jesus unto him, That thou doest, do quickly. Now no man at the table knew for what intent he spake this unto him. For some of them thought, because Judas had the bag, that Jesus had said unto him, Buy those things that we have need of against the feast; or, that he should give something to the poor.” -John 13:27-29. See also John 4:8,30-31; 6:1-13 that shows that they sometimes bought food from their treasury. The miracle of feeding the multitude was partly because of the impracticality of making such purchase or sending famished people away from the desert place

2. Under the New Covenant, how was money generated and kept by saints for religious purposes?

At inception, several saints at the Jerusalem church served others with their goods and possessions just as Jesus taught in Lk 6:38, Acts 20:34-35 & Mt 5:24. Giving money and goods was an integral part of the fellowship and these were entrusted unto the leaders (apostles) who ensured distribution according to the prevailing needs –Acts 2:44-46; 4:32-37. We also have the inspired command later penned by Paul:

1 Corinthians 16:1 *“Now concerning the collection for the saints, as I have given order to the churches of Galatia, even so do ye. 2 Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come. 3 And when I come, whomsoever ye shall approve by your letters, them will I send to bring your liberality unto Jerusalem. 4 And if it be meet that I go also, they shall go with me.”*

This collected treasury was to be designated and set in ready collected position so that it would not have to be gathered out of the houses when Paul came. The reason individuals were requested, yea commanded to give freely on Sundays back then was so that there would be neither compulsive taxation nor house-to-house gathering whenever Paul arrived. It was not just a one-off thing that ended with this particular relieve program but was the pattern for the church at Corinth to raise and keep funds to meet its obligations such as:

- Helping others especially needy saints -2 Cor 9:1-13, Gal 6:10
- Supporting Preachers of the gospel -1 Cor 9:3-14 just as others did in 2 Cor 11:7-8, Phil 4:14-18
- Supporting widows indeed and Elders who labour in word and doctrine -1 Tim 5:3-9; 17-18.
- Meeting incidental needs such as items for edification e.g. the Lord’s Supper and meeting place outside a home -1 Cor 11:20-22, transportation/provision for saints on church errand –Rm 10:14-15, Acts 15:3 & Titus 3:13

In Corinth, selected brethren were to take the money along with Paul for delivery unto the Elders of the receiving churches as it was done in Antioch (**Acts 11:27-30**) and in Macedonia (**2 Cor 8:18-22**).

Once the money was collected in a congregation, it was to be handled by the leadership and they could either invest it in **the Lord’s business of evangelism, benevolence and edification** or go and hide it like the wicked and slothful servant (Mt 25:26-27). When leaders expend the church funds judiciously as good managers, believers will willingly give more for greater service whenever the need arise. The collection is not to be invested in worldly business for profit making. Since this world is not our home and the church expects to be taken away by Christ at any time, it is NOT prudent for her to keep vast amounts idling away in the bank. She needs to be active, abounding with all her resources to labour for the Lord. Thus while a Christian may save up for his family to have something upon his demise, the church should not amass worldly wealth and fat bank accounts idling away to be consumed should the Lord suddenly return. That is not to totally foreclose planning and saving ahead (**Lk 14:28**) but there is a difference between storing up for identified needs that cannot be

met at the moment and the keeping of a fat bank account balance whilst requesting brethren to contribute again by passing the bag several times on Sunday whenever a need arises! [A congregation should support local Preachers and have its radio or web or tract program she funds if she can't afford to be on TV or send Evangelists to far or foreign lands. It is wrong to band with other churches or support human organizations to the work on their behalf –autonomy must delineate who owns a work and on whose account the reward is divinely credited.]

3. Which Option Is Expedient Today for Keeping the Lord's Money as a Congregation?

We have NT authority to give to a common treasury or purse and though it is church money being '*collection for the saints,*' it is by extension the Lord's money because it no longer belongs to an individual after it has been remitted or given out (Acts 5:3-4). The early Christians did not insist that the apostles lodge church funds in banks. Now, Elders decide as overseers on how to collect and keep the money but should use scriptural and expedient means while carrying the church along. A congregation is to select faithful men to administer this work and trust them to discharge it as in Acts 6. When those men have been prayerfully chosen and appointed to take care of food ministrations, neither the apostles nor the people worry any more about the details of how they carried out the work; they were allowed to deliver. ***If it ain't broken, you don't fix it!***

Church money should be kept in a lawful manner that is **most** beneficial unto the congregation to fulfill its duty (**1 Cor 6:12**). When the selected men (e.g. Elders/Deacons/Preachers/Teachers/Members) decide on how to keep the collected funds, it should be in a manner that will not cause the church to sin. For example, it would be wrong for them to write a Constitution for the church(es) and appoint themselves a national Chairman or regional General Overseer simply because some banks request such a document based on denominational practices. *The church does NOT have to violate scripture while trying to register with authorities in order to own bank accounts and landed property.* Under Nigerian Constitution, *freedom of religion and freedom of association* allows a church to operate without being necessarily registered with the authorities. Registration does not preclude or prevent people from stealing or converting church funds/property, it primarily ensures official recognition as a denomination and grants a group the capacity to sue or be sued in its own name. Many in churches of Christ today, seem to be over-wary of those appointed to handle money and insist that funds MUST always be kept in corporate congregational bank accounts.

- Could it be that such individuals doubt their own integrity and assume everyone else would embezzle the church fund? That you do not wish to be trusted with church funds does not mean someone else can't be.
- So what if a Treasurer and Financial Secretary, etc. actually collude to steal the church fund? Would that end your faith and may we take such to court (1 Cor 6:1-7) or should we simply discipline them if they fail to repent and refund?

Hope, faith, love and trust should permeate our fellowship and we must note that the epistles are written so that we may know how to behave ourselves in the house of God. If we are going to live in suspicion, mistrust and fear of ourselves, we better expand it beyond keeping money. Indeed, many have! When a congregation refuses to recognize as Evangelists, able brothers in their midst who are knowledgeable in the

scriptures and are passionate soul-winners but decide to advertise for only “*Bible College-Theologian, Experienced, Married Graduate,*” isn’t that human wisdom? But the foolishness of God is wiser than men! The Lord has given simple instructions which we are to trust and obey. Since many believers are now suspicious of themselves unto paranoia, lack confidence in fellow Christians but trust the unbelievers to resolve dispute for saints, produce Preachers for them and help keep the congregation’s money, **let them also:**

- Contract all cooking and serving of refreshment at lectureships/gospel meetings unto outside Caterers since a Sister may steal their Onions or (in)advertently poison someone?
- Contract out the cleaning of the meeting place as the Sisters/Youths lack ‘cognate experience’?
- Hire professional Nannies to handle Children’s Class and Infants since some cannot trust a saint to take good care of their children, fear maltreatment, incompetence, etc?
- Deposit church documents and other valuables in bank vaults since no-one may be trusted to hold or keep amongst the saints! Which is more important and difficult to replace, the money or the files?

Conclusion - The claim that the early church was ignorant of banking was not true; they simply entrusted their leaders to handle funds and minimized dependence on unbelievers for their functionality. The argument that they could not save in banks because of persecution is untenable because persecution did not start on the day of Pentecost, it occurred much later. The assumption that the saints were poor and the congregations too wretched to have something to save is false because there were well-to-do, generous ones in their midst like Barnabas, Luke, Lydia, Zenas, Gaius, Theophilus, Stephanas, Aquila & Priscilla and Proconsuls! The early church could have banked collections if they wanted for banks existed then -Lk 19:22-23. Depositing in banks was NOT the Lord’s will for the servants unto whom He distributed talents, immediate usage was, but that was the next best thing concerning the case of the lazy servant. A church should budget and make good use of its resources, including money as a faithful steward. Saving funds should not be for ego’s sake but for concrete, pursued programs within the purview of the divinely assigned work. When we contribute today, let us keep the money as a body without violating scriptures.

For example, each local church may appoint trusted brothers as *trustees* to act on their behalf rather than struggle to make the church a legal and corporate entity. Scripturally these are the Elders and Deacons and it is those who have been proved **as working and capable** that are eventually appointed into these positions -1 Tim 3:1-13, 1 Pet 5:1-4. We have an example in Acts 6:1-6. The individual(s) concerned may keep the money at home or in a bank if it is much and rarely-or-lowly-expended, in order to avoid self-temptation or risk being robbed. Such could open a personal or joint bank account in their own capacities but list the church as beneficiary/next-of-kin because they hold such money in trust. They can tender monthly bank statements to the congregation. A congregational meeting resolution authorizing their appointment (Acts 15) & bank mandate can serve as evidence to their family and the public that it is operated for and on behalf of the church. This will ensure no relation or creditor of theirs can claim such funds in any eventuality. When a church saves money in the bank in its own capacity, it carries unnecessary **yokes** like ‘*enacting their own Constitution, registration with worldly authorities and making annual returns, profiteering via interests rates and over-regulating the bank account operation, etc.*’ Those who subject brethren to these yokes shall give account unto Christ for why and how they carried the avoidable burden.