

BIBLICAL BASIS FOR FINANCIAL STEWARDSHIP

Titus M. Kivunzi

Introduction

A joke that carries a lot of weight has always been, "Man made money, money made man mad". This is looking at money from the secular point of view. But from the biblical point of view there is nothing wrong with money, but with the love of it. "For the love of money is a root of all sorts of evil . . ." (I Tim. 6:10).

One thing that concerns me is the attitude that many Christian workers have adopted towards money. A lot of people think that their need is money rather than what they need to buy with it. There is a desire to have money or a cheque book in the pocket all the time, so that if one does not have it, it is a bother to him or her. As a result of this, several things have been attempted in order to make sure that there is money in the pocket all the time.

1. Advancing salaries for those who are working, just a few weeks following the month and payment.
2. Taking loans bit by bit from the Church funds.
3. Spending public money little by little with the

intention of paying back at the end of the month, which usually ends up being a case of misappropriation. This is often practised by those in leadership positions where money is handled quite often.

4. Establishing a small scale business in the name of "tent making". This applies to church workers in particular, whose sole responsibility should be shepherding the flock.

Money has become the first item on the agenda of many church councils. It has become the first information to be sought for by those who are seeking for employment with the church. How much are you going to offer me? Some have even mentioned their academic qualifications in connection with the question. One wonders what academic achievement has in common with I Tim. 5:17. This sickening and unbiblical attitude has prompted me to suggest four areas in relation to money which every steward of the Lord should be familiar with.

Definition: Knowledge of What Money Is Helps Us Develop the Right Attitude Toward It.

"He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity" (Eccl. 5:10). (All the Bible quotations in this paper are from The New American Standard Bible)

When we talk about money we are talking about anything that is generally accepted as a medium of exchange, a measure of value, as is indicated in Webster's **New World Dictionary of the American Language**, Second College Edition. We are talking about something whose value can be enjoyed only when the possessor releases it in exchange for the item that meets his real need. This real need is to be seen in the light of the glory and honour of the Lord. As long as money remains in the possessor's pocket, the last part of a person to be saved, it is useless, for it cannot otherwise be

spent. When this is not clear we refrain from giving it to aid the right course or not giving it at all for any course. We hoard it and the result is that it rusts. "Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire . . ." (James 5:3a). No faithful steward would leave people uninformed concerning this tragedy. Therefore, it is imperative for a minister of the Word of the Lord to know what money is.

Knowledge of Real Need Eliminates Mere Want.

Covetousness and want are twin brothers if not one thing. The reason for this is that people who covet things are normally the people who own things. It is difficult for someone genuinely destitute to covet. He needs something because he does not have anything. But the coveters always look for an additional supply to what they already have and are hoarding. This is hard to accept, but it is what goes on in the coveter's mind. A good example of this type is Achan who caused Israel's defeat at Ai. When Joshua cared enough to confront him, this is what he said: "When I saw among the spoil a beautiful mantle from Shinae and two hundred shekels of silver and a bar of gold fifty shekels in weight, then I coveted them and took them; and behold, they are concealed in the earth inside my tent with the silver underneath it" (Joshua 7:21). Achan was not destitute at all. One obvious thing is that he had a tent to live in. I believe he had clothing and food to eat. He should have been content. "And if we have food and covering, with these we shall be content" (I Tim. 6:8). Ananias and his wife Sapphira provide another example of covetousness. This couple had more than they needed, but because they had not learned to release their possessions, they "fried themselves with their own oil" by coveting what already belonged to God (Acts 5:1-11).

A few years ago I received a letter from the

bookkeeper of a large denomination saying that he was fired by the church after an allegation that he misappropriated the church finances. He said to me, "People say that some money is missing and I must know where it is". Unlike Achan he resisted when he was confronted. This person as I knew him was one of the well-to-do people materially speaking. He was probably richer than the church he robbed. The point is that he wanted money because he had no knowledge of what need is. He thought what he had was need, but it was covetousness.

Mere desire for riches brings hurt to the person. "When good things increase, those who consume them increase. So what is the advantage to their owners except to look on?" (Eccl. 5:11). "There is a grievous evil which I have seen under the sun: riches being hoarded by their owner to his hurt" (Eccl. 5:13). It brings hurt because the person will never have enough to meet his wants, and what he has will keep disappearing. This means continuous want in continuous disappearing. Paul points out that "those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For to love money is to call upon us a piercing pang" (I Tim. 6:9-10).

Knowledge of the Owner of Money Provides Guidance to the Possessor in the Use of It.

When the church bookkeeper I referred to wrote to tell me what the church was saying, I wrote to ask him to tell me what he was saying about the missing money. This is what he said: "Before this allegation I had had the books audited by people who are *well qualified* and are *recognized by the government*. But I don't know those other auditors who told the church that some money is missing." It is obvious that this person was responding to my question from the legal point of view, while my question was a moral one. Having an idea that he had knowledge of the missing money, this is what I

wrote to him: "I believe that both the government auditors as well as those of the church are well qualified. But the government is losing money month after month in the presence of these specialists. The point is, what does the Heavenly Auditor know about the money?" To this question he did not respond and I concluded that the problem with this bookkeeper was that he just saw organizational money, but he did not see the God of Haggai, who said, "The silver is mine, and the gold is mine" (2:8). Money is God's just as those who use it are His. All financial records are well kept by Him. It does not require training to audit every single cent which we possess on earth. If then we limit our handling of it within the human organization and fail to see the Heavenly Owner of it, we fall into the same trap as Achan. Because He possesses material wealth, He commands that those who possess it be instructed not to be conceited or to fix their hope on its uncertainty, but to fix their hope on God, who supplies us with all things to enjoy. He goes on to say that they should not only learn to hope in God but they should also be willing to share what they have generously. And by so doing they "store up for themselves the treasure of a good foundation for the future" (I Tim. 6:17-19). If our finances do not go to the heavenly store, they are either not used at all, in which case they are hoarded, or they are misused. Either way God is not glorified and therefore woe to the possessor of it for it is but rust. In Psalm 127:2 we read, "It is vain for you to rise up early, to retire late, to eat the bread of painful labours; for He gives to His beloved even in his sleep." And in Ecclesiastes 5:12 we read, "The sleep of the working man is pleasant, whether he eats little or much. But the full stomach of the rich man does not allow him to sleep." When God is not revered in our receiving as well as spending of money, our labour is in vain, and our life is restless. As stewards of the Lord we need to recognize that we do not get money simply because we are working, but because God is involved in providing for us. Sleep to a poor labourer, in this sense "poor

in spirit," is sweet and gives him tranquility, but to the rich it is the reverse. He is sleepless because he is concerned that he might lose what he has, as well as concerned about how to get more than what he already has. All this is because he does not acknowledge the One who owns silver and gold. To acknowledge that He is never without silver and gold and that any time we spend what we have for the right course, we are actually lending to Him. "He who is gracious to a poor man lends to the Lord, and he will repay him for his good deed" (Prov. 19:17).

It must be realized that in this paper I am not trying to exegete the Bible; rather, I am pulling out the absolute truths to point out that God is the owner of our finances and any use or misuse of them has inevitable consequences to the one handling them. God forbid that we should think that money belongs to us just because it bears images and signatures of human beings. Yes, He has given it to us to use and to control its usage, but we are not the originators of it. It is His and for Him it must be spent.

Knowledge of Money in Relation to Eternity Controls our Future Motives Toward It.

There is one person in the Bible who, according to my understanding, had a clear understanding of his relationship with material possession. This man is Job. No sooner had Job received the final report that all he had, including his children, was no more, than he realized that he had two things remaining. The first thing was the hair. When Job came from his mother's womb he was naked, possibly with little hair. The second thing was clothing. Job remembered that when he was born he had no covering on his body. For this reason he arose, tore his robe and shaved his head, and he worshiped, then said, "Naked I came from my mother's womb, and naked I shall return there . . ." (1:20,21). This is the same message Paul the Apostle is getting across to us: "We brought nothing into the

world, so we cannot take anything out of it either" (I Tim. 6:7). Our attitudes and behaviour toward money seem to suggest that there is a fear of becoming poorer than we were when we came into the world. Therefore, we tend either to seek after godliness in order to become financially rich, or to keep whatever we have no matter what our needs are. The Apostle says that this is based on a misunderstanding. He says that the supposition that godliness is a means of gain is untrue. But to be godly is to be rich spiritually and to be content with having our basic needs met. Such a life attitude would lead us into the knowledge of the following facts:

1) One cannot be poorer than he was when he was born, Job 1:20-21.

2) We brought nothing to this earth. Therefore, riches are not the origin nor the end of man, I Tim. 6:7.

3) Godliness accompanied by contentment is great gain, 6:6.

4) Food and covering is all we need to supplement our natural state the time we came to the earth, 6:8.

5) We need to flee the destruction brought about by the love of money, 6:9-11.

6) We ought to pursue the spiritual values of life, 6:11b.

7) In faith fight every battle of want that may come our way or need that we really have, 6:12.

F - Forsaking or Forgetting

A - All

I - I

T - Trust

H - Him

8) We must adorn the doctrine and avoid the "iniquity of the holy things in the ministry, 6:14; cf. Titus 2:10; Ex. 28:38.

9) We need to be willing to instruct and to be instructed concerning the wise handling of financial or material possessions, 6:17-19.

10) Since there is no **automatic** victory over temptation in this area of finance, it is imperative that stewards **learn** to be content in all circumstances: In humble means and in prosperity. This is a secret to be learned by Christians, Phil. 4:10-12.

11) We can succeed by trusting the Lord who alone can accomplish the impossible for us, Phil. 4:13.

12) Let us give to the Lord by supporting His ministry for which He called us, and by caring for that which He has entrusted to our care, Prov. 19:17; II Cor. 9:6-15. For it is more blessed to give than to receive, and the Lord loves a cheerful giver (Acts 20:35; II Cor. 9:7). A cheerful giver is a cheerful user, and a careful manager of church finances. To this end tithing and offerings are not an option for Christians, Malachi 3:10ff.

If we fail to observe these things, our stewardship is going to be either like that of the unfaithful servant (Luke 19:20-27), or that which we are warned of by the prophet Isaiah (55:2), "spending money for what is not bread, and . . . wages for what does not satisfy," or even worse than this, that of Ananias and Sapphira, Acts 5:1-11. I realize that these verses may be out of their context, but the underlying principle is that we are responsible for the way we give to the Lord and the way we use and for what reason we use what is given.

It is through failing to put into practice these Biblical teachings concerning finance that many Christians live in perpetual debt. They either put

the church into enormous debts or get into unremovable debts themselves. Borrowing beyond our ability to pay back at the agreed time, in order to build larger churches, gymnasiums, or our own houses, is wrong. It is wrong because the borrower becomes the lender's slave and it destroys relationships (Prov.22:7). It is wrong because it is an easy way to get money, but a hard way to repay it. A good adage regarding this is, "Borrowing is wedding, paying is mourning". It is wrong because it doubles the debt, when the Bible encourages us not to owe anyone anything except love, Romans 13:8. Because of fear that the lender may demand his money back, the borrower's love becomes imperfect (I John 4:18). Without love our journey is unpleasant because while there remain three (faith, hope and love), the greatest of these is love (I Cor. 13:13).

Again note three dangers brought about by the love of money:

1. Hindrance to the gospel (Mat. 28:12, 15). Note that these soldiers were given "a large sum of money". The purpose of this "generous" giving was to support the falsehood that Jesus did not rise from the grave, but that his disciples took him away. The result of receiving this money was that "the story was widely spread". Anybody who is out for large sums of money has ceased to preach the gospel because it condemns his desires.

2. Violation of God's principle (Prov. 22:7). The rich rules over the poor. The lender rules over the borrower. The result is slavery. This is why it is absolutely wrong and unbiblical to borrow money from the secular source to do the work of God.

3. Destruction of the lover (I Tim. 6:10).

Therefore, as Christians we must do something about our material needs:

1. Accept God's invitation to the market place. Is. 55:1; Luke 9:3. In this place no exchange is necessary. Only faith in God is necessary. But the problem is, are we willing to go?

2. Accept God's teaching in I Tim. 6:6-8, with special emphasis on verse 7.

3. Accept God's promise, Heb. 13:15.

This is of course a biblical response to the question so often raised, How much money is enough?

In conclusion, I believe that there are three things every steward of God needs to know and apply to the ministry:

1) God's steward must ask himself, What is the real need that I or we have? It is interesting that we think we need money, but, as I said before, the only way to use money is to let it go out of our pockets; man's need is not money. What man needs is what he wants to exchange with the medium money. If we can have food without money, we would escape many temptations connected with love of money. "Give us this day our daily bread" (Matt. 6:11). If we would wake up every morning and find that all we have on the dining table is bread, our prayer would change to "Give us this day some money to buy milk, jelly, or peanut butter" instead of asking for the supply of these things. We require God to give us money instead of praying to get what we need. I believe that this is the attitude we grow up with. But we should learn that our need is not money, rather what we intend to exchange with it. That is what we should ask God to give us. If He gives money, praise Him and use it for that purpose. If He provides milk in a container, thank him and don't ask for money.

2) Budgeting our church finance. If we know what

the need is, let us make plans. John C. Bramer, Jr., in his book **Efficient Church Business Management**, says that the church budget has three purposes: a) It functions as a guide. In other words it is a plan or operation for a given period of time. It helps tell the reader what is anticipated. Without budgeting any need is a big need and money will keep on disappearing through petty needs. Without budgeting the congregation does not know what is the real need and the giving is likely to come to a halt. b) It functions as an authorization for the collecting of income and expenditures of resources. It guards the person handling it against stretching his tentacles beyond his province of authority. c) It functions as a control. That is, it serves as an assurance that the income of the church is being used properly.

3) The third thing which God's steward needs to take seriously is auditing the church finances. An annual checkup seems to be a reasonable practice. Auditing has two main purposes: to encourage and/or correct the one caring for the public money, which is also a good testimony as well as encouragement to those who give since the report confirms that their funds are in good hands. If these things are not considered and acted upon, the church is in trouble and it may lead to the sin of mishandling God's money.

Some Christians need a more stern warning than others in the area of money. But all of us need to watch lest we find ourselves moving from God to gold. "He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity" (Eccl. 5:10).