What the church should do with its money

1. It should pay its own elders and workers, especially teaching elders (1 Tim. 5:17,18; Gal. 6:6; Lk. 10:7-10).

2. It should pay for evangelistic and missionary work, including logistic expenses for meetings and training (Acts 18:5; Phil. 4:15,16; 1 Cor. 9:4-11).

3. It should give to the needs of the Christian poor (Gal. 6:10; Jn. 12:8; Lk. 10:30-37; Mt. 19:21).

4. It should give to the needs of the non-Christian poor (Gal. 6:10; Jn. 12:8; Lk. 10:30-37; Mt. 19:21).

How the church should handle its money

1. Those who lead in spiritual matters should also lead in financial matters (Acts 4:35,37; Acts 11:29,30; 1 Tim. 3:3,8).

2. Money should be handled in such a way that is defensible against any accusation (2 Cor. 8:21).

3. Money stewards should be trustworthy people. More than one person should perform every function so that we have accountability (2 Cor. 8:18-24; Acts 6:3-6).

How the church should collect its money

1. It should not demand that its people tithe. The tithe was a tax levied on Israelites which supported the Levites. There is no evidence that it was prescribed for Christians. However, it is not wrong to suggest ten per cent as a rule of thumb for what consistent and significant giving means. We would also hope that because grace produces a righteousness superior to that produced by law, giving under grace will also exceed giving mandated by law.

2. Collections should be done with sensitivity to the non-Christian (2 Cor. 2:17; 2 Thes. 3:7-9; 1 Cor. 9:12). NonChristians are often suspicious about collections because of the existence of so many religious charlatans and hucksters. When collections are taken with nonChristians present, we should make it clear that giving is an opportunity for Christians to thank and serve God, and that we do not want our guests to feel obligated in any way to give. We should also periodically publicly articulate key Xenos financial policies designed to decrease suspicion. At the same time, we should be frank unapologetic with nonChristian guests that giving is an important part of Christian living.

3. Collections should be done in a regular and orderly manner (1 Cor. 16:1-3). We should facilitate consistent individual giving by reminding members in a variety of ways, including taking collections on a regular basis. We should view this as no different than calls to pray or witness.

4. The church should teach Christians the many biblical reasons for giving. These reasons include:

   a. Out of gratitude for what God has given us through Christ. The image of giving ourselves as a thank-offering in response to God's grace is cited in Rom. 12:1. Notice that this same image is applied specifically to giving money to support God's work in Phil. 4:18. This seems to be the primary motivation taught in the Bible.

   b. To meet real needs in the name of Christ. In Phil. 4:16, Paul says that their financial giving to his missionary work has met his needs. Similarly, in 2 Cor. 9:12, Paul says that
the Corinthians' financial giving was "fully supplying the needs of the saints." In a very real way, God transmutes the money that we give to the church into ministry which meets peoples needs.

c. *To experience eternal reward.* In Phil. 4:17, Paul says he wants them to give, not simply so that he may receive their money, but so that they experience "profit in their account." This probably refers to the reward that they will receive at the judgment-seat of Christ, when he evaluates our service for him as Christians (1 Cor. 3:10-15). In a very real way, we are making an investment in our own eternal futures when we give our money to God's work. This is one very practical way to "lay up treasure in heaven" (Matt. 6:20).

d. *As a way of experiencing God's faithfulness to provide for our material needs.* Phil. 4:19 makes the promise that as we give to support God's work, he will care for our material needs. Many passages teach this (Matt. 6:33; 2 Cor. 9:8,10). God invites us to learn experientially about this exciting aspect of his loving care for us as we give in this way. Stated differently, it is not possible to say that we are trusting God with our finances unless we are giving significantly and consistently of our money to his work.

e. *To increase our commitment to God.* In Lk. 12:33,34, Jesus urges us to give of our money to help the poor because "where your treasure is, there will your heart be also." This passage is not saying that our giving is an index of our commitment (though this is often true), but rather that our giving affects our level of interest and commitment to God. If we invest in stocks, our interest in, and commitment to, that company will increase. The more we invest in God's work, the more our interest in and commitment to God will increase.

f. *To be morally responsible.* Several passages teach that because we receive spiritual benefit from God's servants, we are responsible to minister to their material needs. Rom. 15:27 teaches this principle and applies it extra-locally (Gentile Christians should acknowledge their spiritual "debt" to Jewish Christians); Gal. 6:6 applies it locally (those taught should share materially with those who teach). 1 Tim. 5:17,18 applies it to elders. 1 Cor. 9:4-11 applies it to paying apostles. Many of us have wrongly dichotomized the idea of grace-motivation with this complementary truth that such giving is a moral obligation. Certainly, we should be able to render to God what is his, and do it with an attitude of thanksgiving because he is so good to us (2 Cor. 8:9 For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, that you through His poverty might become rich.).

g. *To prevent our mission from failing.* Our history as a church shows that all our efforts can be blocked completely by widespread failure to give sacrificially. Every ministry needs funding, and We are no different. In this connection, we should take notice of members who give, but only to ministries other than Xenos. This unusual, but known practice clearly suggests lack of confidence in our ministry, or possible hostility and disunity, which needs to be resolved.

h. *To avoid having God remove us from ministry.* Jesus said if we can't be trusted in the use of a little thing like money, who will trust us with the true riches of the kingdom of God? (Luke 16) According to this passage, unless we become faithful stewards, God will not trust us with leadership in the church.
Memory Verses

*1 Tim. 5:17,18

*Gal. 6:6

*1 Cor. 16:3

**2 Cor. 8,9 (content knowledge)