4.4 The Christian and Money

Money Matters

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The sexual and financial affairs of Jimmie Bakker were big news in the media a few years ago. The superstar televangelist who was head of a $200 million ministry had his spectacular fall detailed world-wide by a gleeful media. His infidelity, his unethical fund-raising practices, even his wife's prescription-drug addiction were all described in exquisite detail. The consequence of all this has been that the lifestyles of all TV evangelists have been ridiculed and called into question.

Not without good cause, mind you. At the same time that the Bakkers were receiving the attention of the media, the fund-raising practices of one, Oral Roberts, came in for some ridicule. Roberts had the audacity to announce to his television viewers that God was going "to call him home" by "April 1" unless they donated eight million dollars toward his ministry. Believe it or not, they did!

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A report in *US News and World Report* told the story of another star of the "glitter gospel" who offered his viewers a gift of a paper prayer rug if they would send a donation of $10 or more. The report was entitled "Holy Hoaxers" and detailed how the evangelist sent out 122,000 letters to the faithful telling them how they could have health and prosperity if they used his rug.[312]

Then there was the TV evangelist who promised to send a small cloth that he had prayed over so that the recipients could place it on their ailing bodies in order to receive healing and prosperity. But only if they sent a faith pledge to his ministry!

Is it any wonder that when it comes to money, Christians often appear as either the biggest suckers or the worst crooks? Some prefer to opt out altogether and find it easier to convince themselves that money has nothing whatsoever to do with being a Christian.

But it does. And so it should if we believe that authentic Christianity touches everything we are, we do, and we have. That is stewardship.

I Never Have Enough Money So Why Even Bother To Talk About It

You are probably not another Bakker. The chances are that you will never have enough money to do everything you want to do. Most of us have to live in the real world. Therefore we have to learn to live with what we have.

Good stewardship for the Christian is all about earning as much as you can, learning to live as a Christian with what you have, and giving as much as you can. There is a familiar word which describes this discipline. It is the word "budget."

Even the Federal and State Governments have budgets. Business organisations have budgets. You too must have a personal or family budget. A budget is a method of anticipating your income and being intentional about how you are going to arrange your spending priorities so that you are able to care for the things that are most important to you. For example, for the

Christian, giving to the work of God and for the needs of others will be very high on the priority list. Other expenditures will be arranged in descending order of priority.

If you do not make out a budget and choose to muddle through a financial maze, the chances are that you could well get lost in the maze and never emerge from the mess that you could get yourself into. That is why you need to think about this whole issue now. Do not be controlled by money, or lack of it. Even if you never have all the money you would like, you still need to be in control of your finances. That is good stewardship. And that is why we need to talk about it.

A Brief Practical Guide to Personal Budgeting

Over the years my wife and I have developed a simple, efficient budget system. I describe it here, not because you must do the same, but as an illustration of the kind of system you may develop according to your own needs.

Our wages are paid directly into a bank account. Since we do not receive money in the hand, we need to keep track of the money in our account by keeping a simple budget book. In that book we allocate money each week to the ongoing expenses we have as a family; expenses such as telephone, electricity, petrol, school fees, insurances, clothing, etc. These amounts accumulate in the account until a bill is received and then there is money available to pay the account. In addition we put aside money for special things such as holidays, gifts, and just a little for savings—even if we can only afford $5 a pay period. We always ensure that there is money left over after we have apportioned it in this way so that we have cash available for the day-to-day expenses such as food and other contingencies. This money we transfer to another bank account so that we are not tempted to dip into the account where our money is accumulating for major expenses as they occur.

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As Christians we recognise that God is our provider. Therefore we choose to give first priority to putting aside money for support of the work of our church and the relief of suffering and poverty. There are practical and biblical reasons why Christians will choose to act responsibly and give their support to the work of God.

A Pragmatic Basis For Support of the Work of God

There is a very good practical reason why Christians in general and Seventh-day Adventists in particular need to support their church financially. That reason becomes obvious when the historical development of the practice of giving tithes and offerings in the Seventh-day Adventist Church is considered.

Early in the history of the Seventh-day Adventist Church, the need for a systematic plan to provide for the support of the ministry became apparent. The early advent believers had been supporting their "clergy" sincerely but somewhat haphazardly. In 1857, J. N. Loughborough, for example, preached eight months in the Midwest of the United States, receiving only thirty dollars in cash, a buffalo-skin overcoat, and room and board from some of the interested people he met. "My case was not an exception," he wrote. "Other ministers fared equally well, and we were happy in the Lord's work." James White continually appealed for greater support for the ministry during the 1850s. In one article he cited, among others, the example of one minister who had driven a borrowed team of horses 200 miles to meet a number of speaking appointments. In three weeks he preached about fourteen times but

received just four dollars to support himself and his family. White contended, "Is it not time that such evils were remedied among us?"[313]

In response to the crescendo of voices calling for a full-time, paid clergy, J. N. Andrews, early Adventism's greatest Bible scholar, was requested by the Battle Creek Church in 1858 to direct a Bible class which studied some biblical principles of financial support for the "ministry" and the spreading of the gospel. The class, eventually recommended a plan of systematic benevolence; later, affectionately referred to by church members as "Sister Betsy."[314]

A SUGGESTED BUDGET
Based on an Income of $100

Tax (For Example)	$20
Tithe	$10
Offerings	
Local Church	$4
Missions	$2
Other Offerings	$3
Special Projects	$1-$10
Rent	$20
Food	$20
Clothing	$5
Contingencies	$10
Savings	$5
Total	$100

This is an example only. The proportions are an approximation.

The plan of giving that was adopted by Sabbath-keeping Adventists in Battle Creek the following year consisted of setting aside from five to twenty-five cents for men and from two to ten cents for women each week.[315] Five years later members were encouraged to give, in addition, a weekly gift of two cents for each one hundred dollars worth of property that they possessed. James White argued for this additional gift on the basis of the example of Israel, and quoted Mal 3: 8-10 and Luke 11:42.[316]

A tithing system based on the Levitical model was in place by 1879. Church leaders encouraged members to participate in the tithing plan and believed that it was God's ordained arrangement for the support of the clergy and the work of the church. Tithes were to be gathered in the churches and remitted to the conferences for the support of the clergy in their respective territories. The conferences were considered to be the "storehouses" for the tithes that were "returned to the Lord" by faithful Seventh-day Adventists. For the support of the General Conference and its workers a tithe of tithes was passed on to that body by the local conferences.

Ellen White clearly supported the principle of tithing. While recognising that there would be some who would "pronounce this [tithing principle to be] one of the rigorous laws binding upon the Hebrews," she made it patently clear that she regarded "the special system of tithing" as being "founded upon a principle which is as enduring as the law of God." She contended that "our Heavenly Father did not originate the plan of systematic benevolence [including tithing] to enrich Himself, but to be a great blessing to man."[317] She also understood that widespread tithing practice would be invaluable to the church for the facilitation of the spread of the gospel. In 1904 she wrote,

> Some ministers who have been sent to foreign lands, to enter fields never worked before, have been given the instruction, "You must sustain yourselves. We have not the means with which to support you." This ought not to be, and it

would not be if the tithe, with gifts and offerings, was brought into the treasury.[318]

The institution of the practice of giving tithe and freewill offerings went hand in hand with the development of compre-hensive organisational struc-tures in the Seventh-day Adventist Church. The rationale for both was the sense of world mission and urgency that motivated the leaders and faithful members of the denomination. That the need for adequate support for the ministry and the need for organisation were intrinsically bound together was affirmed by Ellen White when she recollected that before the organisation of the Seventh-day Adventist denom-ination in the years 1860-63, "it was evident that without some form of organisation there would be great confusion, and the work would not be carried forward successfully. *To pro-vide for the support of the ministry*, for carrying the work in new fields, … and for many other objects, organisation was indispensable."[319]

20. Stewardship
We are God's stewards, entrusted by Him with time and opportunities, abilities and possessions, and the blessings of the earth and its resources. We are responsible to Him for their proper use. We acknowledge God's ownership by faithful service to Him and our fellow men, and by returning tithes and giving offerings for the proclamation of His gospel and the support and growth of His church. Stewardship is a privilege given to us by God for nurture in love and the victory over selfishness and covetousness. The steward rejoices in the blessings that come to others as a result of his faithfulness.

If the church does not have the financial support of its members it must cease to exist. A church cannot continue to sustain itself if it does not have a systematic means of financial stability.

Biblical Basis for Support of the Work of God

The principles of general stewardship of life and means are clearly taught in Scripture. Notice the wording of these passages:[320]

- Psa 24:1 "The earth is the LORD's, and everything in it, the world, and all who live in it"
- Mal 3:10 "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it."
- Matt 6:2 "So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth, they have received their reward in full."
- Matt 6:19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal."

- Luke 6:38 "Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."

If you are reading these words and you are not a committed Christian please do not be offended by us Christians talking about money. One of the greatest mistakes the church has made is to give the idea that it is out to get into the pockets of the people of the nation and fleece out every cent it can. Unfortunately there are characters around such as those that we mentioned at the beginning of this chapter who have lined their pockets and given the church a dirty name.

But not all are like that. The church and its members have the responsibility to maintain high ethical responsibility in the manner in which money is raised and spent.

Discussion Questions
1. Should Christians reserve the right to allocate their tithes to whatever charity they personally choose? Why? Why not?
2. References to tithes and tithing mainly occur in the Old Testament. What kind of case for the "tithing principle" can be built from the New Testament?

If you are a committed Christian may I please challenge you to serious consideration of the stewardship of your life and means. I invite you to consider the words of Jesus himself: "But seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matt 6:33).