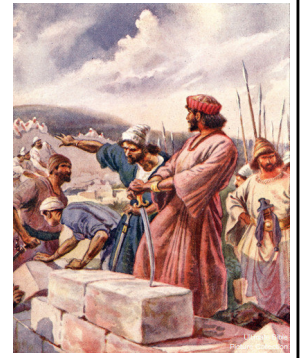


The Sword and The Trowel

They which builded on the wall, and they that bare burdens, with those that laded, every one with one of his hands wrought in the work, and with the other hand held a weapon. For the builders, every one had his sword girded by his side, and so builded (Nehemiah 4:17-18)

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The Lord's Money

The title of this article comes from a term used to describe a collection of contributions given on the Lord's Day for the work of the church. Some will call it "The Treasury." I have no problem with such terms, but have had some difficulty remaining at ease with some of the attitudes that my brethren have had toward the funds of a local church.

There are a few brethren who will deny that a church has a treasury (I have personally known one man who denied such). By the word treasury I mean a standing accumulation of funds. This seems to be problematic in light of several teachings in the New Testament. The early church had occasions where certain brethren sold possession and laid the proceeds "at the apostle's feet" (Acts 4:35, 37; 5:2). Whether you think this is literally a laying at the apostle's feet or a figurative expression (I favor the latter), one has to see some kind of accumulation of funds. I also see where brethren accumulated funds to send to the brethren suffering from a famine in Judea (Acts 11:27-29). Paul wrote to the Corinthians and told them to take up a collection for the poor saints in Jerusalem (1 Cor. 16:1-2). Paul mentions that there were churches that sent him support while he was preaching in Corinth (2 Cor. 11:8). He also received support from Philippi on more than one occasion (Phil 4:15-16). This would also indicate some accumulation of funds. I mention these instances to show that there surely was some accumulation of funds among churches. Even during the time of Jesus personal ministry His disciples had an accumulation of funds (Jn.12:6, 13:29). The fact that Judas was in charge of the funds does not prove that such an accumulation of funds is either right or wrong. Brethren who desire to deny some standing accumulation of

funds (or treasury) will have to deal with such instances as are covered in this paragraph.

1 Corinthians 16:2 tells us the frequency of such a collection. The wording of "on the first day of the week" is exactly the same as that found in connection with the Lord's supper in Acts 20:7. Consistency demands that whatever it means in one place it means in the other. This isn't rocket science. Brethren gathered together and celebrated the Lord's Supper. Brethren gathered together and took up a collection. Both were done on the first day of the week. I am unaware of some other time or some other manner of taking up a collection in the New Testament. I will gladly acknowledge that this passage is not telling us all of the ways in which a collection might be used, but it does tell us how and when it was done. Apparently Paul understood that this procedure was satisfactory not only for Corinth, but also for the "churches of Galatia" and so ordered (commanded) the same procedure.

I might add that some brethren think that a collection is something that just happens, almost by happenstance. I simply reject such a notion out of hand. The idea that an apostle would command something to take place by happenstance is to imagine a vain thing.

This collection is for the Lord's work. It is for the church to be able to conduct its business of evangelism, benevolence and edification. It ought to be use for those purposes. Unfortunately, this has not always been the case. Sometimes brethren have a different idea about what to do with the accumulation of funds and that is to let it accumulate.

Some 28 plus years ago I was preaching at a church in Indiana. It was in a small town of about 2000. This

congregation had about 70-75 in attendance on Sunday mornings. The contribution would generally be about \$270. I am convinced to this day that there were about five households that made up over half of that amount. Nevertheless, the brethren were lax in giving because the church had about \$30,000 (thirty thousand dollars) in a bank account. In light of the small contribution, this meant that they been accumulating this over a long period of time in order to have such a large balance in the treasury.

One of the elders asked me to preach on giving. I thought it was necessary and did so. The usual contribution increased by about 25% over the next few weeks. A couple of months or so passed and this same elder asked me if I had noticed the increase. I told him that I had noticed it. He said that it still wasn't what it should be and I agreed. He suggested that perhaps another lesson on giving was in order. I also agreed with him on this and said I would do so at some point in the future. However, I also asked him if this was just in order to enlarge our coffers. "What are you going to do with it?" I received no reply.

Obviously this was (and would be anywhere) a problematic situation. A large amount (given the circumstances) and no intention to do anymore than keep it in the bank. "Oh, we must have a nest egg in case of disaster." They had enough to go a long way to build an exact replica of the building and – they had insurance that would cover the majority of said disaster. I have encountered other brethren who have used the same explanation only to learn that they also have similar insurance coverage. Folks, it won't wash!

It doesn't take long to realize that the "disaster" answer is little more than

an excuse to do little, if anything, with funds given for the Lord's cause! How about a congregation that has \$100,000 (one hundred thousand dollars) plus in the bank? They are supporting four or five preachers. A while back one of the elders refused to even consider increasing their own preacher's wages at all. Why? "Some thing might happen." Of course, something did happen and the economy took a downturn. This particular congregation came out of the downturn and now has a balance of \$130,000. It is a good thing they were so well prepared for such a "disaster." The downturn still has its effect as they apparently still do not feel comfortable about "turning on the tap" a little yet!

I understand that some wise judgment needs to be practiced. There needs to be some practical amount maintained. There is a certain amount of relativity to what that amount ought to be. I think it would be extremely foolish to see too large an amount and decide to "get rid of it at all costs." However, let's be honest – some of these cases are not nest eggs or a safeguard against disaster, they are miser's troves. It is not a matter of a group of brethren being untaught or unlearned on the work of the church and how it ought to be administered. It is a matter of refusing to do anything with it except to hoard it away. These accumulated funds have been given for the Lord's cause and there it sits in the bank.

Brethren who become obsessed with accumulating funds beyond what is reasonable need to carefully and seriously consider what the Lord taught about the talents in Matthew 25:14-30. The talent, in this case, was not an ability to do something. A talent was a term used for an amount of money. The talent was based on the weight of precious metals such as silver or gold or copper. Since coins were issued in silver or gold or copper the weight was likewise assigned to coinage. There is some disagreement as to the exact values respective of each metal, but a talent of silver likely was equivalent to twenty years of wages for a common laborer. Thus, the amounts entrusted to these servants, whether five or two or one, were considerable amounts. There soon came a day of reckoning where the servants would have to give account of wherewith they had been entrusted. It is clear that the one (described as their lord) who gave these respective

amounts expected something to be done with them to gain some increase. The servants who received the five and two talents gained one hundred percent over what they had received. Their lord was pleased with them and told both of them, "*Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord*" (Matt. 25:21, 23). The servant who received the one talent did not do as the other two. He had taken the one talent entrusted to him had "*dug a hole in the ground, and hid his lord's money*" (Matt. 25:18). When the one talent man gave report he began by accusing his lord of being unjust and unfeeling. He readily admitted to a refusal to show any increase, but thought he might be acquitted since nothing was lost. This was unacceptable. His lord said, "*So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest*" (Matt. 25:27). His lord said that some increase would be better than none. This man was called an "*unprofitable servant*" and ordered cast "*into the outer darkness. There will be weeping and gnashing of teeth*" (Matt. 25:30). This was certainly not a happy ending for the one talent man.

Stop and ask yourself who in this parable resembles those who would take the Lord's money and do nothing with it except to hoard it away. It is neither the five talent man nor the two talent man. It is the one talent man. This is easy to see. The other two men would represent those who take what the lord entrusts to them and puts it to work. Why is it that brethren think that acting like the one talent man will be approved? Hiding it away did not seem to bring much joy to the lord. Whether it is a little or a lot, the lord here in this parable desires some increase. These things were given that they might be put to work and something accomplished. Likewise, the Lord's money ought to be put to work, not hoarded up as some kind of an alleged "disaster plan."

Let me address one more issue concerning the Lord's money. Sometimes brethren have determined that it would be wrong if the church gained in any way financially. We might hear an expression like "The church is not in the business to make money." I agree

with the sentiment behind such an expression. The church should certainly not be in that kind of business. However, I do not share the excess that some brethren employ in the administration of such a sentiment. Occasionally a congregation will sell the church property. What cost \$75,000 in 1950 will naturally be worth more in 2010. Let us say that it has increased dramatically—say, to the tune of \$300,000. The church then sells the building and property at market price. Does this mean that the church has been in the business of making money? No, it is something that happens. A member of the church has purchased some bonds and leaves them in a will to the church. These bonds were originally purchased at a price of \$2,000 each. When cashed in at the time of receipt they brought \$2,400 each. Does this mean that the church was in the business of making money? A church has their accumulated funds in a checking account that bears a very small amount of interest each month. Is the church in the business of making money? Some might go to excess and demand that the property be sold at 1950 prices and that the interest on the bonds or checking account refused. I do not share that point of view because these are things that happen and are not deliberate attempts or schemes to make money. The parable of the talents shows that the lord in the account accepted what some brethren will not accept. Sometimes brethren have a stiffer set of standards and are more concerned about things than that which is written. In cases like this, I think we ought to go with what is written and not more.

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