

Outline

Chapter 3 - 2

Finances

- Introduction
- 1. Scripture
 - 1.1. Old Testament
 - 1.2. New Testament
 - 2. Confessions - Church Order - Forms
 - 2.1. Heidelberg Catechism
 - 2.2. Church Order
 - 2.3. Forms / Prayers
 - 3. Goals
 - 4. Deacons
 - 5. Collections
 - 6. Regular Voluntary Contribution
 - 7. Managing the Finances of the Church
 - 8. Minister's Honorarium
 - 9. Financial Education
 - 10. Work
 - 11. Evaluation

FINANCES

Introduction

When King David wants to build an altar to the LORD and Araunah offers to give him the piece of land and the animals for the sacrifice, David replies: "No, I insist on paying the full price. I will not take for the LORD what is yours, or sacrifice a burnt offering that costs me nothing." (1 Chron.21:24) At the end of his life, when David oversees the gifts for building the temple he prays: "But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand." (1 Chron.29:14) Both elements are important when it comes to our finances. When we give, we give from what we have. This is not always easy, because we like to hold to what we have earned. At the same time we know that we give to the Lord only what He first gave to us. This chapter deals with the use of finances, a touchy subject. It can be easier for some to speak about their faith than to open their wallet. But also our money is to be ruled by the grace of God in Jesus Christ.

1. Scripture

1.1. Old Testament

The Bible teaches us that God, as the Creator of all things, owns everything.

Ps 24:1-2

The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it upon the seas and established it upon the waters.

Ps 50:10-11

for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine.

We receive all we have in trust, in order to use it in the service of the LORD. We are stewards.

Lev 25:23

"The land must not be sold permanently, because the land is mine and you are but aliens and my tenants.

Ps 8:6-8

You made him ruler over the works of your hands; you put everything under his feet: all flocks and herds, and the beasts of the field, the birds of the air, and the fish of the sea, all that swim the paths of the seas.

Ps 115:16

The highest heavens belong to the LORD, but the earth he has given to man.

Eccl 2:24-25

A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God, for without him, who can eat or find enjoyment?

To have property, yes, even to have wealth is not wrong in itself.

I King 3:11-13

So God said to him, "Since you have asked for this and not for long life or wealth for yourself, nor have asked for the death of your enemies but for discernment in administering justice, I will do what you have asked. I will give you a wise and discerning heart, so that there will never have been anyone like you, nor will there ever be. Moreover, I will give you what you have not asked for-- both riches and honor-- so that in your lifetime you will have no equal among kings.

The book of Deuteronomy often addresses the use of material possessions. Israel will receive the land Canaan as a gift of the LORD, but it remains His. He will give a blessing when they use this gift to serve Him. He will show the power of His curse when they do not respect Him as the Giver or misuse what He gives.

Deut 8:11-14

Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day. Otherwise, when you eat and are satisfied, when you build fine houses and settle down, and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, then your heart will become proud and you will forget the LORD your God, who brought you out of Egypt, out of the land of slavery.

Deut 8:17-18

You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today.

Deut 15:7-8

If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother. Rather be openhanded and freely lend him whatever he needs.

No Israelite really owned land, he received it in trust. This is why each seventh year the land had to have rest (Lev. 25:1-7), and each fiftieth year all land returned to its original recipient (Lev. 25:8-55). Also in the feast of the first fruits the people were reminded of their stewardship before the LORD. The LORD demands the best and the first of the harvest.

Deut 26:1-4

When you have entered the land the LORD your God is giving you as an inheritance and have taken possession of it and settled in it, take some of the first fruits of all that you produce from the soil of the land the LORD your God is giving you and put them in a basket. Then go to the place the LORD your God will choose as a dwelling for his Name and say to the priest in office at the time, "I declare today to the LORD your God that I have come to the land the LORD swore to our forefathers to give us." The priest shall take the basket from your hands and set it down in front of the altar of the LORD your God.

In other customs this came out as well.

Exod 30:12

"When you take a census of the Israelites to count them, each one must pay the LORD a ransom for his life at the time he is counted. Then no plague will come on them when you number them."

Deut 26:12-13

When you have finished setting aside a tenth of all your produce in the third year, the year of the tithe, you shall give it to the Levite, the alien, the fatherless and the widow, so that they may eat in your towns and be satisfied. Then say to the LORD your God: "I have removed from my house the sacred portion and have given it to the Levite, the alien, the fatherless and the widow, according to all you commanded. I have not turned aside from your commands nor have I forgotten any of them."

We have examples when the people were willing to give.

Exod 35 and 36

Moses said to the whole Israelite community, "This is what the LORD has commanded: From what you have, take an offering for the LORD. Everyone who is willing is to bring to the LORD an offering of gold, silver and bronze; blue, purple and scarlet yarn and fine linen; goat hair; ram skins dyed red and hides of sea cows; acacia wood; olive oil for the light; spices for the anointing oil and for the fragrant incense; and onyx stones and other gems to be mounted on the ephod and breastpiece. and everyone who was willing and whose heart moved him came and brought an offering to the LORD for the work on the Tent of Meeting, for all its service, and for the sacred garments. Then Moses gave an order and they sent this word throughout the camp: "No man or woman is to make anything else as an offering for the sanctuary." And so the people were restrained from bringing more, because what they already had was more than enough to do all the work."

There were also times when the people did not use their possessions to the glory of God. Take for example the situation during the time of Amos.

Amos 2:6

This is what the LORD says: "For three sins of Israel, even for four, I will not turn back [my wrath]. They sell the righteous for silver, and the needy for a pair of sandals."

Amos 5:11

You trample on the poor and force him to give you grain. Therefore, though you have built stone mansions, you will not live in them; though you have planted lush vineyards, you will not drink their wine.

Amos 6:4-7

You lie on beds inlaid with ivory and lounge on your couches. You dine on choice lambs and fattened calves. You strum away on your harps like David and improvise on musical instruments. You drink wine by the bowlful and use the finest lotions, but you do not grieve over the ruin of Joseph. Therefore you will be among the first to go into exile; your feasting and lounging will end.

The Bible teaches that money is not evil in itself, but the people of God have to use it in the fear of the LORD. They may not rely on or live for money.

Prov 10:22

The blessing of the LORD brings wealth, and he adds no trouble to it.

Prov 11:4

Wealth is worthless in the day of wrath, but righteousness delivers from death.

Prov 11:28

Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

Prov 18:11

The wealth of the rich is their fortified city; they imagine it an unscalable wall.

Prov 28:11

A rich man may be wise in his own eyes, but a poor man who has discernment sees through him.

Prov 30:7-9

"Two things I ask of you, O LORD; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the LORD?' Or I may become poor and steal, and so dishonor the name of my God."

Eccl 5:12-19

I have seen a grievous evil under the sun: wealth hoarded to the harm of its owner, or wealth lost through some misfortune, so that when he has a son there is nothing left for him. Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand. This too is a grievous evil: As a man comes, so he departs, and what does he gain, since he toils for the wind? All his days he eats in darkness, with great frustration, affliction and anger. Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him, for this is his lot. Moreover, when God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work, this is a gift of God.

Without such wisdom believers can come in serious crises.

Ps 49:16-20

Do not be overawed when a man grows rich, when the splendor of his house increases; for he will take nothing with him when he dies, his splendor will not descend with him. Though while he lived he counted himself blessed-- and men praise you when you prosper-- he will join the generation of his fathers, who will never see the light [of life]. A man who has riches without understanding is like the beasts that perish.

Ps 73:3-12

For I envied the arrogant when I saw the prosperity of the wicked.
 They have no struggles; their bodies are healthy and strong.
 They are free from the burdens common to man; they are not plagued by human ills.
 Therefore pride is their necklace; they clothe themselves with violence.
 From their callous hearts comes iniquity; the evil conceits of their minds know no limits.
 They scoff, and speak with malice; in their arrogance they threaten oppression.
 Their mouths lay claim to heaven, and their tongues take possession of the earth.
 Therefore their people turn to them and drink up waters in abundance.
 They say, "How can God know? Does the Most High have knowledge?"
 This is what the wicked are like-- always carefree, they increase in wealth.

In the time of Haggai the people did not give to the LORD. The result was that their harvests failed. The LORD calls them to give to Him first again, then they will have enough food on their plates as well.

Hag 1:4-13

"Is it a time for you yourselves to be living in your paneled houses, while this house remains a ruin?" Now this is what the LORD Almighty says: "Give careful thought to your ways. You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it." This is what the LORD Almighty says: "Give careful thought to your ways. Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored," says the LORD. "You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?" declares the LORD Almighty. "Because of my house, which remains a ruin, while each of you is busy with his own house. Therefore, because of you the heavens have withheld their dew and the earth its crops. I called for a drought on the fields and the mountains, on the grain, the new wine, the oil and whatever the ground produces, on men and cattle, and on the labor of your hands." Then Zerubbabel son of Shealtiel, Joshua son of Jehozadak, the high priest, and the whole remnant of the people obeyed the voice of the LORD their God and the message of the prophet Haggai, because the LORD their God had sent him. And the people feared the LORD. Then Haggai, the LORD's messenger, gave this message of the LORD to the people: "I am with you," declares the LORD.

In the days of Malachi the LORD regards not giving to Him as robbing Him.

Mal 3:9-10

You are under a curse-- the whole nation of you-- because you are robbing me. 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.

1.2. New Testament

In the New Testament we read the warnings of the Lord Jesus with regard to the misuse of property.

Matt 6:24

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money."

Matt 19:23-24

Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."

Matt. 22 : 21

Then he said to them, "Give to Caesar what is Caesar's, and to God what is God's."

Matt.25:14-30

The Parable of the Talents

Luke 21:1-4

As he looked up, Jesus saw the rich putting their gifts into the temple treasury. He also saw a poor widow put in two very small coins. "I tell you the truth," he said, "this poor widow has put in more than all the others. All these people gave their gifts out of their wealth; but she out her poverty put in all she had to live on."

In the parable of shrewd manager the Lord shows that we need to use our money for the benefit of our brothers and sisters. The Lord connects to this a blessing. Faithfulness in material things on this earth leads to eternal reward on the new earth.

Luke 16:10-12

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

The church after Pentecost put in practice the teachings of the Lord.

Acts 2:44-45

All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need.

Acts 4:32-37

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had. With great power the apostles continued to testify to the resurrection of the Lord Jesus, and much grace was upon them all. There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need. Joseph, a Levite from Cyprus, whom the apostles called Barnabas (which means Son of Encouragement), sold a field he owned and brought the money and put it at the apostles' feet.

The apostles were not opposed to possessions as such.

1 Tim 4:4-5

For everything God created is good, and nothing is to be rejected if it is received with thanksgiving, because it is consecrated by the word of God and prayer.

The apostles had to warn against the misuse and danger of money.

Rom. 13 : 8

Owe no one anything except to love one another

1 Tim 6:7-11

For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

1 Tim 6:17-19

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

James 1:9-11

The brother in humble circumstances ought to take pride in his high position. But the one who is rich should take pride in his low position, because he will pass away like a wild flower. For the sun rises with scorching heat and withers the plant; its blossom falls and its beauty is destroyed. In the same way, the rich man will fade away even while he goes about his business.

James 2:2-6

Suppose a man comes into your meeting wearing a gold ring and fine clothes, and a poor man in shabby clothes also comes in. If you show special attention to the man wearing fine clothes and say, "Here's a good seat for you," but say to the poor man, "You stand there" or "Sit on the floor by my feet," have you not discriminated among yourselves and become judges with evil thoughts? Listen, my dear brothers: Has not God chosen those who are poor in the eyes of the world to be rich in faith and to inherit the kingdom he promised those who love him? But you have insulted the poor. Is it not the rich who are exploiting you? Are they not the ones who are dragging you into court?

James 5:1-6

Now listen, you rich people, weep and wail because of the misery that is coming upon you. Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded. Their corrosion will testify against you and eat your flesh like fire. You have hoarded wealth in the last days. Look! The wages you failed to pay to the workmen who mowed your fields are crying out against you. The cries of the harvesters have reached the ears of the Lord Almighty. You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. You have condemned and murdered innocent men, who were not opposing you.

Office bearers should give the proper example and not be greedy**1 Tim 3:3**

not given to drunkenness, not violent but gentle, not quarrelsome, not a lover of money.

1 Tim 3:8

Deacons, likewise, are to be men worthy of respect, sincere, not indulging in much wine, and not pursuing dishonest gain.

The apostles gave the example in encouraging the churches to contribute for the needy churches in Judea**Rom 15:26-27**

For Macedonia and Achaia were pleased to make a contribution for the poor among the saints in Jerusalem. They were pleased to do it, and indeed they owe it to them. For if the Gentiles have shared in the Jews' spiritual blessings, they owe it to the Jews to share with them their material blessings.

1 Cor 16:1-2

Now about the collection for God's people: Do what I told the Galatian churches to do. On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made.

2 Cor 8:7

But just as you excel in everything-- in faith, in speech, in knowledge, in complete earnestness and in your love for us-- see that you also excel in this grace of giving.

2 Cor 8:13-15

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."

2 Cor 9:6-7

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Cor 9:11

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

2. Confession/Church Order/Forms**2.1. Heidelberg Catechism**

The fourth commandment mentions the giving of Christian offerings for the poor. The eighth commandment addresses the use of money in our lives of gratitude.

Q/A 103.

What does God require in the fourth commandment?

First, that the ministry of the gospel and the schools be maintained and that, especially on the day of rest, I diligently attend the church of God to hear God's Word, to use the sacraments, to call publicly upon the LORD, and to give Christian offerings for the poor.

Second, that all the days of my life I rest from my evil works, let the LORD work in me through His Holy Spirit, and so begin in this life the eternal sabbath.

Q/A 110.

What does God forbid in the eighth commandment?

God forbids not only outright theft and robbery but also such wicked schemes and devices as false weights and measures, deceptive merchandising, counterfeit money, and usury; we must not defraud our neighbour in any way, whether by force or by show of right.

In addition God forbids all greed and all abuse of squandering of His gifts.

Q/A 111.

What does God require of you in this eighth commandment?

I must promote my neighbour's good wherever I can and may, deal with him as I would like others to deal with me, and work faithfully so that I may be able to give to those in need.

2.2. Church Order

The Church Order contains several articles that deal with finances

- Art. 10 The consistory with the deacons, as representing the congregation, shall be bound to provide for the proper support of its minister(s).
- Art. 13 If a minister of the Word, ... does retire ... he shall retain ... his official bond with the Church which he served last, and this Church shall provide honourably for his support. The same obligation exists towards a minister's widow and/or other dependants.
- Art. 19 The Church shall maintain an institution for the training for the ministry
- Art. 20 The Churches shall endeavour that there be students of theology, extending financial aid to those who are in need of it.
- Art. 23 The specific duties of the office of deacon are to gather and manage the offerings and distribute them in Christ's Name according to need.

2.3. Liturgical Forms and Prayers

In the Form for Ordination, and then especially that part that deals with the deacons touches on the subject of finances and giving. Also the Form for Marriage refers to helping those in need. Among the Prayers, the opening prayer for the Meeting of the Deacons should be mentioned.

Form for Ordination

They [=deacons] shall gather and manage the offerings and distribute them in Christ's Name, according to need.

You, deacons, be faithful and diligent in the gathering of gifts and distribute them cheerfully to those who need assistance, especially to the widows and orphans

Take care that the deacons have sufficient means to fulfil their ministry. Be good stewards of all that the Lord has entrusted to you.

Form for Marriage

Work faithfully in your daily calling, that you may support your family and also help those in need.

Prayer # 15 An Opening Prayer for the Meeting of the Deacons

May He [=Holy Spirit] lead us to them [=those who are truly in need] and help us distribute the alms that have been collected as each one's need may render necessary, in a spirit of joy, fidelity, and liberality. Kindle fervent love in the hearts of Thy people, that they may generously contribute to the possessions entrusted to them as stewards. Grant us sufficient means to bring relief to the needy. May we discharge the duties of our office as Christ's ministers of mercy. Give us Thy grace to relieve want by means of material gifts and to instil the comfort of Thy Holy Word into the hearts of the afflicted, that they may put their trust in Thee alone. Bless, we pray Thee, our ministration and multiply the bread of the poor, that both they and we may praise and thank Thee, while we await the blessed appearance of Thy Son, Jesus Christ, who became poor for our sakes that He might enrich us with eternal treasures.

3. Goals

Since the Lord makes us stewards, our calling is to be good stewards. This applies to how we

- receive His gifts in thankfulness;
- use them in faithfulness;
- give in cheerfulness.

As overseers we have to instruct, help and supervise the congregation in being good stewards.

4. Deacons

See 2-2 The Service of Mercy.

See 3-8 The Deacons

5. Collections

In our worship services we may show our thankfulness in giving for the ministry of mercy according to the measure in which the Lord has blessed us. This means that the collection is an integral part of worshipping the Lord. The Catechism and Church Order indicate this as well.

The collection for the ministry of mercy is to be distinguished from the regular contributions for the church. When in Lord's Day 38, q/a 103 the Catechism lists the various parts of the worship service and also refers to the collection, then it speaks of giving "Christian offerings for the poor." The Church Order in Art. 23 mentions as one of the tasks of the deacons "to gather and manage the offerings and distribute them." As a separate item both the Heidelberg Catechism and the Church Order also speak of the need to take care of the church and its budget. Lord's Day 38 says that the ministry of the gospel be maintained, but the way the answer is formulated shows that this is not directly connected to the worship service. The Church Order speaks about financial obligation of the members, e.g. in Art. 10, 13, 19 and 20. Again this is not directly tied to the worship service. We see thus that the offerings for the poor are connected to the worship services, but the other financial obligations toward the church are not.

This is in line with the Word of God. Both the Old and New Testament teach the obligation to take care of the needy. Both also indicate that this care for the needy is part of the worship service. From the O.T. we learn that the meals connected to the sacrifices included the care for the needy (Deut. 26:12). Care for the needy flowed out of receiving the blessing from the LORD. In the N.T. we read about the care for the needy in the church soon after Pentecost. Acts 2:42-45 indicates that this care was related to the worship services. At the same time both the Old and New Testament speak of providing for those "employed" in the ministry of the Word. In the O.T. the people were supposed to bring their tithes, but this was not connected to the yearly feasts which celebrating redemption. In the N.T. Paul speaks about the "wages" and "honour" for those labouring in the gospel (1 Cor.9:9; 1 Tim.5:18), but this also was not connected to the worship service either.

The churches of the Reformation returned to the practice of collecting in the worship service for the needy. In the Middle Ages the collections and contributions had come to be regarded as gifts that should appease the Lord. It was part of our good works by which we could earn grace. The Reformed churches stressed that the gifts are tokens of thankfulness (Calvin, *Institutes*, IV, 17, 44). Although there was some difference among the early Reformed churches with regard to the place of the collection in the worship service (at the end of the service or earlier), there was agreement in that the collection was to be for the needy. Over the following centuries collections were introduced for causes other than the ministry of mercy. This was not in line with the Reformed heritage. We do well to stay in line with the Confessions and Church Order by limiting the collection to the ministry of mercy. The ministry of mercy is not limited to the needs within the congregation but could also include causes like Anchor or CRWRF or Coram Deo. They are all means by which we show mercy to those far away or closer by who are in need. Matters related to the ministry of the Word, such as Mission or Theological College should be part of the annual church budget.

It is the deacons office to gather, manage and distribute the gifts of the congregation. The distribution is done within the congregation. At times they may help the deacons of a sister church. They may also distribute the money to other worthwhile causes that fit within the ministry of mercy outside the congregation. They have to inform the congregation which causes they support. As a rule this is done with the statements in the bulletin.

6. Regular Voluntary Contribution

Lord's Day 38 of the Heidelberg Catechism states that "the ministry of the gospel be maintained." The Lord demands that we make sure that the gospel can be preached. This includes among other things the

financial contribution to meet the budget of the church. Under the Old Testament the people of Israel had to make sure that work of the priesthood could continue. So also under the New Testament the church is called to make sure that the ministry of the gospel can continue. To be responsible in the use of its money the council prepares a budget annually. It is published and discussed with the congregation. The congregation is allowed to give its input. After all the members are expected to contribute. Involving the congregation encourages the council to exercise proper stewardship.

For further info on the budget, see 3-7, Committee of Administration.

All wage earners in the congregation are expected to contribute on a regular basis according to their blessings. Also young people are stimulated to give their first fruits to the Lord. When a member makes public profession of faith, he promises to be a living member of the church. This involves financial obligations as well. All communicant members therefore receive a box of envelopes. A married couple receives one box of envelopes. The contributions are recorded by the treasurer and once per year a tax receipt is issued. Every three months the ward elders receive a list of contributions for their ward.

The contributions to meet the budget are called the Regular Voluntary Contributions (R.V.C.). It is important to distinguish these contributions from the gifts for the needy. We are called to provide for those in need and have to see to it that the deacons have sufficient funds. Besides this we have the obligation to maintain the ministry of the Word. At times members will object to using the envelopes because they feel that it should remain secret what they give. They use the words of the Bible that the right hand should know what the left is doing. However, that text applies to the gifts for the needy, not to the task to maintain the ministry of the gospel. There is nothing wrong with the overseers knowing how much a member is contributing. In the Old Testament the contribution was open to the priests as well.

We use the word contribute. This word means: to give together with others, or to give for a common purpose. The word contribute brings out that we do this together. The apostle Paul speaks about this in 2 Corinthians 9, referring to the ingathering of the manna. The R.V.C. is not an assessment, nor a membership due, but evidence of thankfulness towards the Lord. We use the word "regular" in connection with this contribution. The regularity of the contribution shows the commitment. It should not be that we pay whenever we feel like it. The council does not give the congregation a set time period, although it favours a weekly or monthly contribution. This contribution is also voluntary. The Lord loves the cheerful giver. This also means that we must give according to the measure in which the Lord has blessed us.

Each year Council indicates the average amount expected from a single member and from a married couple. This is a touchy and difficult matter. We do not want to give the impression that R.V.C. is an assessment. Members who legitimately cannot make this average should not feel that they are falling short when they are doing their best. On the other side, members who can do better, should not hesitate to give more. The average is in that sense a guideline. Monthly the income figures are published in the bulletin, to inform the congregation whether more is needed or not.

The ward elders receive a report of the contributions in their ward every three months. Once a year the consistory goes over these figures. This is usually done in September, prior to the home visit season. In this way the consistory can decide whether this matter should be addressed with a particular member or family. This way the elders, when dealing with this at the home visit, have the backing of the whole consistory. The drawback of this set up is that if the time the home visit takes place several months later the decision of the consistory has faded to the background and the elders may even forget to address it. Nor is there much opportunity to follow up on it. The elders may contact the members whenever they receive the quarterly statement.

What is the duty of the elders in regard to the contributions? Some elements are:

- The elders have to follow up on promises of members to increase their contributions.
- The elders and deacons in their home visits have to speak about proper stewardship in concrete

- terms and with specific questions.
- Parents have to be instructed that they have to teach their children to give their first fruits. The matter of budgeting must be stressed in this respect.
 - The monthly income figures must be published and the elders receive their quarterly statements. The members receive semi-annual income figures.
 - Most of all, members who do not contribute must be admonished. Not contributing is often connected to other things in their lives, a lack of love for the Lord. Not contributing is sin before God.

7. Managing the Finances of the Church

The church has a treasurer and a bookkeeper. The treasurer is member of the Consistory.

For the task of the treasurer:

See 3-7 Committee of Administration.

For the task of the bookkeeper is:

See 3-7 Committee of Administration.

Prior to presenting the new budget to the congregation the Council appoints several audit committees, to audit the books of the treasurer, of the deacons, and of other committees that use funds under the supervision of the Council. These audit committees report to the Council prior to the congregational meeting in writing. The congregation is informed of these reports and they are placed in the archives.

8. Minister's Honorarium

Maintaining the ministry of the gospel includes the support for the minister and his family. The Church Order gives several stipulations in this regard. In the Letter of Call the church promises to provide for the minister and his family. This is worked out in an agreement added to the letter of call. Twice a year the ward elders visit the minister and his wife to ask about the financial situation. They report to Council. The report is discussed without the minister present. He will be informed of Council's decision after re-entering the meeting.

9. Financial Education

The book of Proverbs shows that being able to handle money and possessions wisely requires wisdom. Often you notice that lack of funds is due to mismanagement. There is a task for the elders and deacons to instruct in such situations. This instruction requires wisdom as well. It is easy to hurt people in this regard. Not every one can do the same with the same amount of money. Yet, such education is important. We must also encourage parents and grandparents to instruct and help children and grandchildren. We live in a greedy society. We live in a wasteful society. This does not bypass our homes either. We want a certain standard of living and a certain amount of luxury and comfort, but at what costs does this come? It is necessary to teach contentment and frugality. We must also warn against the easy use of credit, and promote the use of a budget and saving. This instruction should start at an early age.

10. Work

The eighth commandment which requires that we are not to steal also implies the command to work faithfully. The Heidelberg Catechism then also states in Q/A 111 that we must work faithfully to be able to give to those in need. The Bible warns against stealing, and unfair practices, but also against laziness and calls us to be useful with our hands. Dealing with finances then also involves our attitude toward work.

Ex. 22:25-27

If you lend to one of my people among you who is needy, do not be like a money lender; charge him no interest. If you take your neighbour's cloak as a pledge, return it to him by sunset, because his cloak is the only covering he has for his body. What else will he sleep in? When he cries out to me, I will hear, for I am

compassionate.
Lev. 19:35-36
 Do not use dishonest standards when measuring length, weight or quantity. Use honest scales and honest weights, an honest ephah and an honest hin. I am the LORD your God, who brought you out of Egypt.

Lev. 25:35
 If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you.

Prov. 6:6
 Go to the ant, you sluggard; consider its ways and be wise!

Prov. 9:17
 Stolen water is sweet, food eaten in secret is delicious

Prov.12:24
 Diligent hands will rule, but laziness ends in slave labor.

Prov.18:9
 One who is slack in his work is brother to one who destroys.

Eph. 4:28
 He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.

1 Thess 4:11-12
 Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.

2 Thess 3:6-13
 In the name of the Lord Jesus Christ, we command you, brothers, to keep away from every brother who is idle and does not live according to the teaching you received from us. For you yourselves know how you ought to follow our example. We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this, not because we do not have the right to such help, but in order to make ourselves a model for you to follow. For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat." We hear that some among you are idle. They are not busy; they are busybodies. Such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat.

We witness in our congregation an increase in the number of mothers who go out to work. Many explain that this needs to be done in order to make ends meet. This can be true, but it should not be forgotten either that this may be done not only to make the school payments but also out of a desire to maintain a certain lifestyle or to cover up a lack of financial management. We do well to talk about this with the family involved if we have concerns.

11. Evaluation

1. Do we agree on points Scriptural/Confessional basis and goals? Are elements overlooked?
2. Are the R.V.C.'s coming in so that the budget is met? If not, what must we do to stimulate this?
3. What are we doing on homevisits in this regard? Is this sufficient? Can we improve?
4. What can we do to encourage and improve financial education?
5. How can we involve the whole congregation in contributing?
6. What is the financial agreement with the minister? Are he and his wife regularly visited? That is done in light of art. 13 C.O.?
7. What is the protocol followed in counting and depositing money?
8. Do the audits work properly?
9. Are there items which need follow up? Why? How will we go about it?

