

GROWTH POINTS

With Gary L. McIntosh, D.Min., Ph.D.

Where Is Our Treasure?

How people and churches handle money declares the kingdom to which they belong. Jesus said there are two options. We can either store up treasures for ourselves on earth or store up treasures for ourselves in heaven (Matt. 6:19-20). He also said, "No one can serve two masters; for either he will hate the one and love the other, or he will be devoted to one and despise the others. You cannot serve God and wealth" (v. 24).

Handling Money

Money has two primary distinctions in the Bible. It can be an instrument of good or evil, and God does not leave us in the dark about managing it. Consider the following biblical guidelines for managing money, and think about what they mean for a church.

Matthew 6:33. We must first seek God's kingdom and righteousness.

Acts 4:32-35. God's grace calls believers to be generous.

1 Corinthians 16:2. We are to give to God on the first day of the week.

2 Corinthians 8:1-2. Even the poor can be generous in giving.

2 Corinthians 8:4-6. Giving is first to the Lord, but is also a way to serve

others.

2 Corinthians 8:7. Believers should excel in everything, including the grace of giving.

1 Timothy 3:2-3. Leaders must be trust worthy with money.

James 5:1-3. Accumulating money wrongly will bring harm.

These passages present several principles that fit churches wisely embrace in their stewardship ministry.

Unfortunately, in many churches the lack of God honoring stewardship is a major crisis, which, if allowed to continue without some intervention, will only get worse. In contrast to the lack of good financial stewardship found in some churches, fit churches honor God in the use of their finances. They believe wholeheartedly that to give is to sow. The result is fit churches are generous churches.

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Writing to the Corinthians, Paul introduced an important piece of doctrinal instruction. “Now this *I say*,” which is Paul’s way of saying, Pay attention. This is important. “He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully” (2 Cor. 9:6). While Paul was talking to individual believers, he addressed the church in Corinth as a whole body.

Fit churches apply this passage to themselves in understanding that by being generous, the church is sowing seed. Like a farmer, leaders in fit churches recognize that when seed is sown it may disappear for a time, but contrary to appearances, it will produce fruit in the future. Thus, fit churches seek to give generously to their staff, their people, and the world around them, realizing that by doing so, they will reap fruit in the future. In the case of churches, the fruit reaped may be new believers, or good will in the community, or a happy staff.

Fit churches recognize that their attitude toward finances reveals the heart of the congregation. Paul told the Corinthians, “Each one *must do* just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.” The source of a church’s generosity is its heart.

Churches that choose to hoard money rather than providing generously for their staff, programs, and community outreach, are revealing a miserly heart. Each church should cheerfully give to others, but there is no quota or standard percentage that the Lord expects churches to provide. Like people, churches are free to control their expenditures of finances as the leaders think best. Yet, the true measure of a church’s heart is seen in its attitude of generosity.

The leaders of fit churches also realize that as they model generosity, God will meet the church’s financial need, and even provide more financial income so they can sow even more in the ministry of outreach. “Now He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness: you will be enriched in every thing for all liberality, which through us is producing thanksgiving to God” (vv. 10-11). As churches generously invest the finances God provides to serve others, he in turn provides even more income so the church’s needs are met and there is more to invest.

Adapted from the forthcoming book *Building the Body: 12 Characteristics of a Fit Church* by Gary L. McIntosh and Phil Stevenson. Available January 1, 2018 wherever books are sold.

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FACULTY-MENTORS

DR. GARY MCINTOSH is Professor of Christian Ministry and Leadership at Talbot. He has served as a consultant for hundreds of churches in North America. Dr. McIntosh is also the Founder and President of the Church Growth Network, which provides a wide range of professional consulting services in the areas of church growth analysis, strategic planning, and generational change. He is the editor of the Growth Points newsletter. Having published over 100 articles and written over 16 books, he is a prolific writer and church growth expert.

DR. ALAN MCMAHAN has served in churches in North America and on the Pacific Rim. He has also taught in the areas of missiology, church growth, leadership, organizational development and evangelism. He has been active in training undergraduate and graduate students including mid-career professionals, Bible school teachers, pastors, and denominational leaders through the U.S., Canada, and much of Southeast Asia in the effective means to develop leaders and grow churches. He has served as Vice President for the Alliance Theological Seminary and as the Academic Dean at the King's College in mid-town Manhattan. He and his wife, Terri, have two sons, Billy and Jonathan, and live in La Mirada, CA.

"As I look at the United States today, I see people who are receptive to spiritual things. We need to learn how to communicate to them in a way that draws them to Jesus Christ."

DR. GARY MCINTOSH PROFESSOR OF CHRISTIAN MINISTRY
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