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# Handling Money in Ministry

## 2 Corinthians 8:6-24

*Stevan Vaughan*

### Introduction

#### Church corruption, financial scandals live on long past Bakkers

*By Matt Kennedy*

*Associated Baptist Press*

DALLAS (ABP)—For some, Tammy Faye Messner's death July 20 (2007) stirred fond memories of a joyful Christian TV personality, and for others, painful memories of the sex-and-money scandal that destroyed her former husband's popular Christian television network. Her death also reminds Christians that financial scandals are still very much alive in the church.

In 1989, Jim Bakker was convicted of 24 counts of fraud and conspiracy and sentenced to 45 years in prison (he served five). Messner—known as Tammy Faye Bakker before her remarriage—was not included in the indictment, which accused Jim Bakker of conspiring to defraud partners of his PTL cable TV network out of \$158 million.

The story of how Bakker stole from those he led in Christ's name captivated the nation's attention and epitomized a decade of televangelist scandals. Eventually they all faded from the headlines. But, while televangelists are no longer the focus, stories about clergy theft in general have not disappeared.

In fact, 20 percent of American congregations lose money to people entrusted with church finances, according to a 2005 *Newsday* article.

The worst cases make headlines. But experts say some instances of misappropriation of church funds occur for reasons other than theft and deception.

Dalen Jackson, associate professor of biblical studies at the Baptist Seminary of Kentucky, said many instances of financial misappropriation are unintentional, due instead to laziness or lack of understanding about tax laws.

Steve Clifford is a financial planner who specializes in clergy tax returns. He said that of the more than 10,000 tax returns he's filed involving clergy, he has found only one misappropriation of funds. And in that case, Clifford said, it was clear the minister was guilty only of being sloppy, not doing wrong.

"Greed is a temptation for anyone but not for most of the pastors I work with," Clifford said. "Most of them are self-sacrificing."<sup>1</sup>

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<sup>11</sup> (Kennedy, 2007)

## Excel in Everything (v. 6-8)

My initial sermon in “The Pleasing God” series was on pursuing the grace of giving even in difficult financial times.

2 Corinthians 8 has dual purposes. The first purpose was to encourage the Corinthians to excel in giving, and to pursue the grace to give. The other purpose was to ease their fear of the Corinthians concerning the delivery of that gift to the Jerusalem church. While we will track both purposes through this passage, the primary purpose of this message will be to focus on the character and accountability of the second purpose and how it relates to how we are handling our financial resources here at the Chapel. This passage has largely influenced and informed our monetary policies here at The Chapel. Turn in your Bible to 2 Corinthians 8:6:

<sup>6</sup> Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. <sup>7</sup> But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also. <sup>8</sup> I say this not as a command, but to prove by the earnestness of others that your love also is genuine.

### A Valued Partner

It was important to Paul that the Corinthian’s know who the persons were involved in this ministry and how their character influenced the success of the outcome of the ministry. Titus is the first person mentioned by Paul and was a vital part of collecting for the saints in Jerusalem. Titus was a valued leader and partner in Paul’s ministry to the Corinthians, and it was Titus who initiated the ministry of giving in the first place, and now Paul was encouraging Titus to return to Corinth and complete the task he began.

## Christ’s Example and Enabling Grace (v. 9)

Paul initially uses the example of the Macedonian church giving beyond their means in a life situation of severe poverty and persecution to exhort the Corinthian church to pursue a ministry of giving, but the greater example that Paul used to illustrate the ministry of extreme giving was that of the giving of Christ himself. Christ’s act on the cross for our behalf was an important example for the Corinthian church and for us today, but even more important, Christ is the cause and focus of our giving. Let’s continuing reading at verse 9:

<sup>9</sup> For you know the grace of our Lord Jesus Christ that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.

Christ gave the supreme sacrifice of his sinless, perfect life that enabled us to become rich with true and renewed life.

Christ’s sacrifice on the cross on our behalf is the cause and basis for pursuing the grace of giving. Without Christ and a transformed heart we do not have the capacity to excel in giving or even to consider giving beyond our means, or have the honoring character necessary to handle money wisely within the church. We are wholly de-

pendent on Christ for the grace necessary to give of ourselves in a Christ-honoring way. So while Christ is the example of honorable giving and managing resources, he is reason we want to give and manage money in a Christ honoring way.

## **Finish What is Started (v. 10-12)**

Because of the name and reputation of Christ and the church Paul urged the Corinthians to finish the ministry of giving that they desired and began. Paul reminds the Corinthians that it is beneficial to everyone, both the giver and the recipient if the Corinthian's follow through with their commitment. Look at verses 10-12:

<sup>10</sup> And in this matter I give my judgment: this benefits you, who a year ago started not only to do this work but also to desire to do it. <sup>11</sup> So now finish doing it as well, so that your readiness in desiring it may be matched by your completing it out of what you have. <sup>12</sup> For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have.

### **Completing Commitments is Beneficial to All (v. 10)**

It may seem obvious that following through with a commitment will help the recipients, especially since we are talking about monetary needs, but Paul also says that following through will help the Corinthians., In our context, following through with our commitments is beneficial to all of the community of believers. It is especially important for the reputation of the Christ and his church that we keep our commitments when it comes to managing our resources.

### **Complete Commitments (v. 11)**

As God's people we are to be a people of our word and complete our commitments. Part of being a good steward is learning to count the cost before we make a commitment. This extends to all areas of our lives, but particularly in the context of giving to the needs of the church. We need to be known as people who joyfully complete our commitments to others. Willingness is important, but our good name is based on our planning and follow-through. Consider the example of Christ who followed through with his commitment to die for us while we were still sinners. Again, Christ's follow-through was both the example and the empowerment to keep our commitments. The full value and richness of who we are in Christ should cause us to be nothing less than people of both the word, and subsequently people of our word.

### **Readiness and Completion Based on Stewardship (v. 12)**

Perhaps the Corinthians were failing to complete what they originally intended because they felt they did not have the means to give what they had pledged, or they had lost their initial enthusiasm. But Paul encouraged the Corinthians to give proportionately out of what they had been given, not out of what they did not have. .

In our accountability before God we have been given a measure of resources that we are to steward, both individually and as a church body. God expects wise and

careful planning as well as the enthusiasm and joy to give. Both have to be married together in God's grace.

Be enthusiastic about giving to God's people. Be willing to budget and plan wisely in order to give generously and regularly a portion of your increase. Don't unwisely commit to giving without first counting the cost. But through faith follow through with your giving plan so that everyone involved is both refreshed and replenished, vital needs are met, and the Lord's name is glorified.

### **But What is Fair? (v. 13-15)**

Paul clarifies what it means to give out of our excess to supply another's need. Look at verse 13-15:

<sup>13</sup> For I do not mean that others should be eased and you burdened, but that as a matter of fairness <sup>14</sup> your abundance at the present time should supply their need, so that their abundance may supply your need, that there may be fairness. <sup>15</sup> As it is written, "Whoever gathered much had nothing left over, and whoever gathered little had no lack."

How is fairness in our world typically defined? Is it not based upon what I have or do not have (with the emphasis on "I")? What I have does not define fairness in God's economy. Fairness is based on love and grace that is provided through Christ. Christ gave all he had so that we might have the grace to give out of our excess in order to help a brother or sister in need. Was Christ's work on the cross fair? God is not asking that we give every penny we have for another, but with likely minimal sacrifice on our part we can provide for the needs of another in the body of Christ and bring them up to a more comfortable existence as needs dictate.

It is interesting to note that Paul actually uses the word "fairness" to describe the equality that is intended. He describes fairness not as giving to the point of creating a burden on ourselves in order to shift the excess to another, but as a mutual giving out of abundance to shore up another's comfort level, during time of need. This is not a permanent state of one giving to another, but a mutual sharing of goods as needs and abundance shifts from one person to another.

### **Stewardship of Fairness in God's Economy (v. 13-15)**

The historical biblical context that Paul uses for his instructions are set in the book of Exodus chapter 16: The children of Israel, who were roughly six weeks free from Egyptian bondage, waste no time in grumbling against the Lord because of a lack of food.

In God's sovereignty, he chose to test the children of Israel by providing food for them on his terms and planning. The Lord, through Moses and their circumstances, will teach and test the Israelites to depend on and glorify God through the miraculous provision of daily food.

The children of Israel were to be, not a people of excess and greed, but a people completely dependent on God for their very existence. The people of Israel were provided clear instructions for the provision. They were only to gather what they

could eat for one day; not save or hoard what the Lord provided. Not that there was anything wrong or unwise about saving for future provision, but the greater lesson was dependence on God for daily food.

What about today, are we fully dependent on God for our daily bread? Is your giving shaped by a lack of recognition that God in fact does fully supply each one of our meals and every cent of the resources that we possess? Each person was to gather only what they could eat according to how many were in their family, measuring approximately 2 liters. Those who had gathered more would give the excess to those who gathered little, thus a measure of equality or fairness. The people were completely dependent on God's miraculous daily provision for their food each day, with equality provided through the giving and work of one another as the Lord clearly directed through instruction. It is within this context that Paul's instructions to the Corinthians takes shape.

### **Fairness in the New Testament (Acts 2:42-47)**

Let's look to see now how this principle of fairness takes root through love and grace in the early church as recorded in the book of Acts: Acts 2:42-47:

And they devoted themselves to the apostles' teaching and the fellowship, to the breaking of bread and the prayers. <sup>43</sup> And awe came upon every soul, and many wonders and signs were being done through the apostles. <sup>44</sup> And all who believed were together and had all things in common. <sup>45</sup> And they were selling their possessions and belongings and distributing the proceeds to all, as any had need. <sup>46</sup> And day by day, attending the temple together and breaking bread in their homes, they received their food with glad and generous hearts, <sup>47</sup> praising God and having favor with all the people. And the Lord added to their number day by day those who were being saved.

The important thing to note in both of the New Testament contexts is that the motivation for equality and fairness is love, fueled by grace from Jesus' sacrificial giving to us through the cross. Our desire should be to give out of the abundance that the Lord has blessed us with in order to supply the needs of a brother or sister who is struggling.

Please recognize that mutual giving and equality in the New Testament was never under compulsion or force, but love and grace on the part of the giver. The point is less about who has what, but everything about our hearts and what we want, and what godly love and grace looks like in the midst of very real needs within the community of believers.

### **Important Commendations (v. 16-19)**

The rest of this chapter has key elements and instruction that the Chapel has used in crafting our own biblical policies and procedures as it relates to how we handle money in ministry. Let's continue reading together at verse 16:

<sup>16</sup> But thanks be to God, who put into the heart of Titus the same earnest care I have for you. <sup>17</sup> For he not only accepted our appeal, but being himself very earnest he is going to you of his own accord. <sup>18</sup> With him we are sending the brother who is famous among all the churches for his preaching of the gospel. <sup>19</sup> And not only that, but he has been appointed by the churches to travel with us as we carry out this act of grace that is being ministered by us, for the glory of the Lord himself and to show our good will.

### **A Willingness to Serve (v. 17)**

Titus and his companions were willing to serve the churches in this important ministry and they showed care and sacrifice in their service. Here we have Titus who is really doing the hard work face to face with the Corinthians to encourage the completion of the collection that he earlier initiated. It clearly says that Titus desired to lead the Corinthians in this ministry of his own accord. Like all of our ministries here at the Chapel, our finance team members are serving the church of their own accord, using their gifts to serve the community of the church.

### **An Honorable Escort (v. 18)**

Because handling a large sum of money was involved in the Corinthian ministry to the saints at Jerusalem; the transportation of that money was required over a long distance and rugged terrain, Paul recognized the wisdom in providing honorable men to escort Titus. He reassures the Corinthians that the men escorting their collection to Jerusalem were honorable men who could be trusted. In Paul's careful planning he is showing us that this type of oversight and accountability is honoring to the Lord.

### **Principles of Honor (v. 19)**

When it comes to managing money, and especially money that other people have given to the Lord's service, we desire honorable accountability in the handling of that money. In your own finances consider accountability to honorable people. At the very minimum, your spouse should provide oversight and input in your finances and financial decisions. Other options might be a trusted and wise friend from church; an older, experienced brother or sister; an elder; a financial planner; or a CPA. Consider your finances as God's, not your own, and remember that careful planning and accountability are key components in glorifying God.

This passage and many others in scripture help us shape and implement biblical, wise and honorable principles as we have created and follow as it relates to how we handle money here at the Chapel. Here at church we use Generally Accepted Accounting Principles (GAAP) when working with our finances. We choose honorable men to oversee the handling of the finances, from beginning to end. Beginning with the collection of resources, where honorable men collect the tithes and offerings during the service, to multiple persons on the counting and bill-paying teams, we make sure that we always have multiple levels of accountability.

## Honorable in the Sight of All (v. 20-24)

Let's continue with verse 20 as Paul builds on the practical biblical principles that he implemented:

<sup>20</sup> We take this course so that no one should blame us about this generous gift that is being administered by us, <sup>21</sup> for we aim at what is honorable not only in the Lord's sight but also in the sight of man. <sup>22</sup> And with them we are sending our brother whom we have often tested and found earnest in many matters, but who is now more earnest than ever because of his great confidence in you. <sup>23</sup> As for Titus, he is my partner and fellow worker for your benefit. And as for our brothers, they are messengers of the churches, the glory of Christ. <sup>24</sup> So give proof before the churches of your love and of our boasting about you to these men.

### An Honorable Accountability (v. 20)

Paul recognizes that the apostles and elders might be quick to be blamed or accused of faulty intentions in the taking of a large collection of money. Multiple trustworthy men provide the level of accountability for the benefit of both the church and the world, which recognizes this as a necessity when dealing with money. Paul knows that enemies of the church who hear of such a collection might find any way to use the handling of the money against the leaders of the church.

Paul reinforces the desire to send three trustworthy men who care deeply about the faith and care deeply about the reputation of the Corinthian church and the reputation of Christ. They willingly serve in this ministry to transport and deliver the collection of money to its rightful recipient and to do so with honor in the sight of all.

### Honor for the Lord (v. 21)

Ultimately, the way we handle our money, particularly before the world, reflects on Christ and the church, and the goal of taking all of the extra steps in planning wisely is to glorify and honor Christ. There was a certain amount of pressure on the Corinthian church because Paul had bragged about their willingness to give generously to others, so it was important that everything was done well and with accountability.

### Honor in the World

It is particularly interesting to note that Paul was not only concerned with their reputation within the church, but how they looked to the world. Paul also writes that everything was to be done with honor and careful planning in order that the church would be without fault and Christ would be honored in the eyes of the world. Paul took great care to plan well, organize, and gather honorable gifted men with good reputations to take care of the money for the saints at Jerusalem,

because he knew those outside the church would be quick to scrutinize the efforts to raise money and look for ways to use it against Paul and the others.

## Conclusion

### Personal Application

In conclusion I want you to recognize the biblical principles of handling money brought out today and apply them to your life on an everyday basis, so that you, as a believer, and the church would be seen in an honorable light as you handle money, and that because of this Christ would be glorified.

Excel in giving and keep your commitments. If the Lord has provided you with excess, plan wisely and honorably with your finances. Look for ways to help and give to others who are in need.

Make a plan and budget. Don't live beyond your means so you can look for ways to bring fairness and parity to the church body through love and God's grace to your family.

Consider allowing someone to look over your financial plan and hold you accountable with your resources, and strive to be upright and honorable in the use and management of all your financial resources. In this way you will help bring a good name to the church and to Christ.

### Church Application

As a Church we take very seriously the guidelines that Paul implemented in managing the church finances:

1. The elders oversee the finances here at the Chapel.
2. I am the elder over stewardship. This includes the finances and oversight of the finance team. I do not write the checks, nor handle the money. No elder directly handles the money, including the offering that we take on a weekly basis.
3. The finance team is currently made up of four men and one woman who directly oversee and make recommendations to the elders. The head of the finance team is Chris Smith, who is accountable to me, as are Tom Wiggershaus, who is the church treasurer and responsible for our three counting teams; Jim Hoium; and Joni McNeese, who is the church bookkeeper. The finance team is directly under my leadership and accountable to the elders.
  - a. Pastor Steve Vaughan – Elder of Stewardship
  - b. Chris Smith (Deacon and Finance Team Leader)
  - c. Tom Wiggershaus – Church Treasurer
  - d. Jim Hoium – Finance team member at large
  - e. Joni McNeese – Church Bookkeeper
4. The elders are responsible for the church budget and planning, and for approving the overall church budget. The church budget is a current year spending plan which includes each individual ministry budget as well as fixed church expenses. The finance team is responsible for putting the budg-

et together for the elders to consider and approve, and suggesting spending changes as ministry needs arise in any given ministry year. The church budget is also based upon historical and projected giving patterns of our members.

5. We use QuickBooks for our accounting software, and publish standard giving/expense reports to the elders on a monthly basis as well as a church balance sheet.
6. The finance team meets regularly to discuss any changes in the church financial picture, and reports to the elders in a detailed report in a monthly elders meeting.
7. The church has a policy and practice of using a two person system from the collection of money on Sunday mornings, to counting and verifying funds to the signing of checks.
8. We have three two person counting teams that serve on a monthly rotation
9. All expenses begin with a requisition request that is a paper request that must be approved by me or the church treasurer or finance team leader, and out of budget expenses over \$500 must be approved by the elders.
10. All checks have two signatures required, and check signers cannot write checks, nor can those who write checks allowed to authorize or sign checks. So you can see that even at the most basic level our policies follow a robust system of checks and balances.
11. This system applies to everyone in the church even the elders. Some might say especially the elders. As elders we are responsible to the Lord for being wise and prudent stewards of his resources; money that he has entrusted all of us together to manage to the best of our abilities. It is vital that we as elders remain honorable and above reproach in all matters financial.

Paul clearly recognized the importance of wise planning, accountability, and the ministry of honorable men and women in the ministry of finance. Paul calls us to excel in giving, and to look for needs within the church, help one another as one has a need and another has abundance. As we desire and strive to excel in the ministry of giving, we are called to honor Christ in our finances through wise and careful planning and accountability. This begins in our hearts, flows through our jobs, families and homes and extends to and through the church. Pray for God's grace and wisdom and apply these and all Biblical principles when it comes to the resources God has given us.





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Stevan Vaughan

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Requests for CD/ tapes or questions about this message may be directed to the church office at (937) 885-2143  
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The *English Standard Version* is generally used in our pulpit ministry.

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