

4. PAYING THE BILLS

Our list of important biblical attitudes towards money is growing. In our last study, we saw that God wants us to be prudent and yet generous with our money; to value it, and yet not value it too highly; to work hard and honestly and yet not to trust in wealth, for it cannot buy God's mercy. In this study, we will look at another aspect of the Bible's teaching that is closely related to these ideas. Like 'prudence', this particular aspect is somewhat old-fashioned these days, and yet it is rooted in the very character of the God we serve—the God who keeps his promises. It is the attitude of faithfulness.

INVESTIGATE

The New Testament shows that believers have various commitments and responsibilities to others, and these commitments have an impact on how we use our money. Build up a table of Christian financial responsibilities using the following passages.

Passage	Responsibilities	Financial Impact
1Timothy 5:3 - 18		
2Thes 3:10 – 13		
1Corin 9:3 – 15		
Romans 13:1 – 7		

Paying what you owe

“Pay to all what is owed to them”, says Paul in Romans 13, “taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honour to whom honour is owed”. These words echo the words of Jesus when he was asked about paying tax: “Therefore render to Caesar the things that are Caesar's, and to God the things that are God's” (Matt 22:21).

The attitude behind both of these quotes is extremely important: we must be faithful in paying what we owe. This goes right back to the character of the God we serve. God pays his bills. He is just. He faithfully and impartially “render[s] to each one according to his works” (Rom 2:6).

In the same way, when we owe something to someone, we must not hesitate to pay up. In terms of money, we have seen from the New Testament that Christians have various financial obligations. We are responsible to look after ourselves and our families. Wherever possible, we ought not to burden others with looking after us, but earn our own bread and pay our own way. We also have a responsibility to our own congregation—to pay for its upkeep and ministry—for the buildings, the running expenses and the wages of those who work among us (our pastor/s). And we are obliged to pay our taxes and to submit to the governing authorities.

In each area, the key attitude we must adopt is the same: to faithfully pay what we owe—to make sure that we meet our responsibilities.

IMPLICATIONS

(Choose one or more of the following to think about or to discuss in your group.)

- As much as it is in your power, do you seek to earn your own living and to provide for your family? (Unemployed people, please do not lash yourselves over this!)
- How would you assess your record in contributing to the financial needs of your congregation?
- What things work against us being faithful in meeting our obligation to our church fellowship?
- Do you pay your taxes in full and on time? In what areas are you tempted to fudge?

How much? This is the inevitable question, and we feel it most acutely in connection with our church responsibilities. It's not too hard for us to work out what it means to provide for our families; they are usually only too ready to tell us. And we know how much tax to pay to the government, if only because we hire an accountant to decipher it all for us. But when it comes to how much we should give to our local church, questions start to arise.

Ten percent? The first thing we should note is that 'tithing' is just a slightly religious way of saying 'ten percent'. That is all the word means. So we could quite easily dispense with 'tithing' (to avoid unnecessary confusion) and just talk about 'ten percenting'. Is ten percent, then, the required amount for Christians to give to their local congregations? If we mean 'required by the Bible', then the answer must be no. Jesus made it clear that as Christians we live under grace, not Law. However, Jesus didn't come to abandon the Law but to fulfil it (Matthew 5:17-20). Therefore, although the tithing regulations of the Old Testament cannot be translated directly to our New Testament situation, they can be taken as broad guidelines. Tithing, or giving ten percent is a helpful guide to aim towards in seeking to be generous towards God. However, as our wealth increases it is good to increase the percentage of our giving.

The Israelites were to put aside ten percent of their produce and offer it to the Lord (The main Old Testament references are: Lev 27:30-33; Num 18:21-24). It is also worth noting that even before the Law was given God's people also gave ten percent (For examples see Genesis 28:10-21; Hebrews 7:1-2).

Interestingly, we do see that the same principle applies in the New Testament as in the Old—that those who are set apart to do God's work should have their needs met by the recipients of that ministry. And this obligation is to be met regularly and faithfully.

What percent? "How much then?", you ask. The New Testament gives no percentage. It simply states that "you shall not muzzle an ox when it treads out the grain" (1 Corinthians 9:9—an image that all pastors should be reminded of from time to time!). As a congregation, we must ensure that those who labour among us are provided for, as a matter of basic justice. We feed the animals that work for us; surely those that work for our spiritual benefit should also receive wages. In our modern context, this no doubt includes the running expenses of the ministry, such as lighting, printing, property expenses and so on.

However, the sad fact is that many Christians are more faithful in feeding their dogs than their pastors. Many, if not most, churches struggle financially. The reason they do so is usually not because of a problem with the percentage, but a

problem with faithfulness. Christians tend to talk a lot about "how much?"; we should be more concerned with "how often?" And the answer to that is simple: regularly and faithfully.

Let us take an example. At the parish church of St Stephens-in-the-Sprawl, there are 50 families (and we'll assume they're all single income families) as well as about 30 single adults. The average income in their part of the world is a bit low for Australia—about \$600 dollars a week. However, if each family and single adult gave, say, just five percent of their income (half the traditional 'tithing'), it would yield about \$120,000 per year, which is more than enough for a congregation of that size to pay a pastor and provide for the basic expenses of the ministry.

That even this modest level of financial support seems beyond many congregations is a sad testimony to our lack of faithfulness with the money God has given us. Have we used our freedom from the law of tithing as an excuse to shirk our responsibilities? Or do we provide so lavishly for ourselves and our families that there is nothing left to meet our other responsibilities?

We need to weigh our own faithfulness in meeting our responsibilities, and to repent if that is necessary.

THINK IT THROUGH

1. What practical steps do you need to take (if any) in order to be faithful in 'paying what you owe':
 - to your family?
 - to the government?
2. If you have not already done so, stop now and plan how you can be faithful in paying for the work of your church.
 - How much will you give?
 - How often?
 - What method will you use to remind yourself to be faithful?

GIVE THANKS AND PRAY

- Ask God to help you to be faithful in all your financial responsibilities.
- Pray for a fruitful united year ahead for our new Parish Council
- Pray for gospel seeds sown at the High School Scripture Seminar this Thursday, plus a fruitful Senior Youth Camp this weekend.