



Editor's Note

In His Olivet Discourse, the Lord made this interesting promise, “But he that shall endure unto the end, the same shall be saved” (Matt. 24:13). Students of Scripture have different understandings of the timing and events relating to the Lord’s coming, but all agree He will return. And most agree that His reference here is not to salvation as the new birth, but as deliverance from danger by the Lord’s return. Considering current global events, His words take on new meaning. Many are talking about

“getting back to normal,” but the new *normal* might be a matter of *enduring*. And this can be done in the light of another promise He gave: “Lo, I am with you always, even unto the end of the age” (Matt. 28:20). What a comfort for the people of God! We send this issue out with joy, knowing that He “is able to keep you from falling, and present you faultless before the presence of His glory with exceeding joy” (Jude 24).



Practical Ministry

Safeguarding a Good Assembly Testimony: Finances

by Ed Anthony

It isn’t surprising that the first significant issue the apostles in the early church had to deal with involved the giving and receiving of money (Acts 5:1-11), and the second dealt with its distribution (6:1). Everyday living involves the use of financial resources. As might be expected then, the Bible has much to say about financial matters, both through historical record as in Acts and parable (Luke 16:1-13). We are warned that the *love* of money creates serious difficulties, and is a result of the sin nature within us (1 Tim. 6:9-10). Numerous times we see the sad consequences of capitulating to these desires presented for our consideration in the Scriptures (Acts 5:1-11; Luke 12:15-21; Mark 10:21-22).

It is important to notice the apostles’ and elders’ responses to the two situations noted in Acts: they made sure problems were properly dealt with. They understood the reality of what might happen and how Satan might use money as a means to cause division in the church and cause the testimony to fail.

Things haven’t changed, have they? A quick look at the news headlines only corroborates the point. “Church Members Allege Misuse of Funds by Pastor.” “Swelling Debts Force Church into Bankruptcy.” “IRS Wins Case Against Church for Misclassifying Employees.” “Ex-minister Accused of Stealing \$800K.” These are hardly the types of headlines we would want to see concerning a local church or assembly.

The consequences of sin and errors related to money, no matter how large or small the assembly, profoundly affect its testimony.

There is tarnishing of the testimony to the community where the assembly is supposed to be a light. Strife can also develop within the assembly over such things, with some leaving the gathering or redeploying their financial resources elsewhere.

When speaking of the substantial gift that he was bringing to the Jerusalem saints, Paul was careful how it was handled to avoid any possibility of wrongdoing. He noted that he was “taking precaution so that no one will discredit us in our administration of this generous gift; for we have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men” (2 Cor. 8:20-21). If Paul was so careful in dealing with a single financial matter involving the local churches, it would seem wise to follow his example in all financial issues related to the local church. Honesty before all those to whom the church might be a testimony is imperative. That testimony can be much larger than realized since there are those in fellowship, the immediate community,

the greater local and regional community itself, and the government entities with which a church must interact on financial matters.

With Paul’s example in mind, there are four financial areas that an assembly should review so that all might be done honestly and in order (1 Cor. 14:40; 1 Tim. 3:15), thus providing an excellent

testimony to all (Rom. 15:25-28; 1 Cor. 16:1-4; 2 Cor. 8:1-9:15). These stewardship areas are acquisition, management, distribution, and accounting. The testimony of an assembly can

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Biblical Foundations

The Profitability of Doctrine *by Jack Spender*

Elders know that Bible doctrine is profitable for the assembly, because the Scripture says it (2 Tim. 3:16), and so most churches have at least one “Bible hour,” or teaching time in their schedule, and this is commendable. However, as the years go by, it’s easy to carry out routine activities without thinking about why we do them. Over time, an easy reasoning takes place: since all Scripture is profitable for doctrine... then as long as there is a message from the Bible, we’re feeding the sheep, right? Well, yes, and maybe no.

Just as Mom knows that all good food is nutritious but not necessarily suitable for the present need of the family, so elders must discern what their particular flock needs. For example, if there are

If there are baby believers but no milk, problems will come.

baby believers but no milk, problems will come. Hopefully, speakers and Bible teachers will pray and be Spirit-led in their choice of subjects (and that’s a subject for another day). But whether the ministry of the Word is given by the elders themselves or invited guests, the Scripture is clear that the responsibility for the feeding or diet of the saints rests with the elders.

This is a very weighty responsibility. A number of passages mention the need for “sound [or healthy] doctrine.” Likely, this means more than just correct or orthodox interpretation. It is that, but it’s also what we might call “health-giving teaching.” Sheep need a balanced diet or, like children, they will eat whatever appeals to them. Some Christians spend a lot of time in the Psalms looking for comforting and soothing passages, and view doctrine as dry, even heading home before the church’s Bible hour on Sunday if the subject doesn’t suit them.

The Practical Side of Doctrine

Recently, a guest speaker at our assembly gave an interesting introduction to his message, which I have been thinking about ever since. I can’t quote

him exactly, but here is the substance of what he said. “Over the past several months, with all the craziness going on in our world, much of my time in prayer and daily Bible study has been taken up with seeking answers to life’s urgent questions and pressing problems. Consequently, time for ‘normal’ conversation with the Lord tends to get squeezed out.

“But,” he went on to say, “I am learning that if I spend time focusing on Who the Lord is, many of my other questions just clear up in the process!”

Good advice. Do you see the connection? Sound doctrine is not just a collection of truths, interesting but of no real life value. It is very practical because it is used by the Holy Spirit to change us into more Christ-like Christians. And thus our understanding of what to do about those vexing questions that are continually pressing upon us, becomes clearer as the fog lifts, because we are thinking more with the mind of Christ.

Now of course, practical ministry and proper application of truth is of great value, and an assembly that lacks it will suffer. But because practical things can be satisfying to the mind, we may begin to place so much emphasis on them that Bible doctrines get left behind in our Bible ministry because they’re getting left behind in our private quiet times. We must remember that truly practical ministry is powerful because it is based on and flows from sound doctrine, and sound doctrine is really just the divinely given and orderly pathway toward knowing the Lord. One cannot know the Lord without knowing about Him.

Watching the Saints Grow

Think about how a good understanding of all this might revolutionize the life of the flock of God. In our private lives, one takes a step toward spiritual maturity when one moves from asking,

“What answer to my specific problem can I discover in the Bible?” to the question, “What can I learn about the Lord today Who loves me too much to hurt me, and is too wise to ever make a mistake in leading me?”

And think about the impact this could have on the assembly in general. A life changing teaching ministry doesn’t present the Bible as an “answer book,” but rather as the Living Word communicated to our hearts through the written Word. We no longer view doctrines as dry and theoretical, but now they help our faith by becoming the “evidence of things unseen,” (Heb. 11:1) most notably the divine Person around Whom we gather.

The influence would extend to all of the other meetings and functions of the church. Remembrance that leads to true worship becomes centered on a living Person in our midst, not merely on His works or our blessings. These latter are important, but must not obscure His command, “This do in remembrance of me” (Luke 22:19).

Prayer meetings are revitalized when the believers begin to pray Ephesians 1- and 3-type prayers for one another, not simply the list of current needs and problems.

How Can Elders Beautify the Doctrine?

Paul uses an interesting expression in Titus 2:10 when he refers to conduct that will “adorn the doctrine of God, our Savior in all things.” To adorn means to make beautiful. One goal of leadership should be to make Bible doctrine beautiful! Prayer and planning are essential.

- Know what the fundamental doctrines of Scripture are; be sure the believers are learning what they are, and why they are important. A list of what doctrines have been covered, when, and by whom could help. Keep that information in your notes.
- Take the feeding of the flock seriously, and more so if you are one of the “feeders.” For good reason,

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the Scripture refers to “those who *labor* in the word and doctrine.” (1 Tim. 5:17 emphasis added) It’s hard work to study well and communicate clearly, to make Bible doctrines “come alive” to the hearers.

- If guests are invited to share in the ministry of the Word, make sure they also hold these values. Young believers may “love” preachers who are great story tellers or make them laugh, but popularity is not the goal.
- Don’t be upset if someone occasion-

ally drifts elsewhere because the teachings don’t “tickle their ears.” Paul warned Timothy that this would be common in the end times (2 Tim. 4:3). More than ever today, many are seeking a “feelings oriented” Bible ministry, and consider doctrinal subjects as harsh or dry.

- Protect the Bible ministry time from all competing “ministries,” including lengthy announcements, extended music (including ‘special music’), extra readings etc.

An assembly that consistently provides good food for the flock will grow. Never mind the charges of “sheep stealing.” That’s usually not true anyway. Truth is, sheep know good food when they find it, and they will quietly move toward greener pastures as they begin to grow. But this won’t just happen. Adorning takes time, effort, and sometimes expense. Ask any woman if adorning “just happens”!



Finances (continued from page 1)

be enhanced by orderliness in each of these financial areas.

Here are five pointers to help keep the testimony burning brightly.

Rule: Spiritual oversight of financial matters

Though many were involved in Paul’s collection, he had the oversight of what was happening to make sure that all was done with integrity. Elders may find it easier to commit the oversight of financial matters to a committee, deacons, or someone skilled in accounting in the business world. This decision can certainly help, but that is not the end of the matter. Even those to whom the work is given should be full of the Holy Spirit (Acts 6:1-6); and then there is the giving of an account of the matter (Luke 16:1-13). Dealing with temporal issues requires mature, spiritual men. Perhaps this is why elders’ and deacons’ qualifications are very similar (1 Tim. 3:1-13).

Internal Regulations: Written policies with checks and balances

More than one individual should be involved in the financial functions of the assembly. In small churches, this can be more difficult, but having multiple individuals involved at each step in the process will provide integrity, catch mistakes, and reduce temptation. Paul’s example is well to be considered in this respect (2 Cor. 8:20-21). Typically the treasurer is responsible for the distribution as well as reporting. If possible, have two rotating individuals for receiving, counting, and depositing funds. Deposits should be made as soon as possible. Have

two signers for large expenses over a predetermined amount. Elders and deacons should approve expenditures over a certain amount. Seek multiple bids for large expenses. Bank statements should be sent to two different individuals and checked/reconciled against the treasurer’s reports.

External Regulations: Government policies

Occasionally, having an auditor or accountant look at the organization’s financial records can identify issues that have been missed, which could lead to significant legal problems and a poor testimony if not corrected.

Errors or misunderstandings of the law in the assemblies are usually related to misclassifying employees, failure to submit appropriate forms related to them (such as W-2 or 1099), and incorrectly handling designated gifts or funds. Be careful. There could be financial/tax implications when looking at the rental of assembly facilities or participating in non-religious activities, among other things.

Running: Handling of funds as stewards in an orderly manner

Providing software to keep track of financial transactions and assets, even for small churches, is essential today, as is having backups for all digital records. The reality of a digital economy is with us. Using online banking, bill pay, giving apps, and kiosks can help reduce errors,

make access more readily available, and provide records for accountability. This digital aspect has taken on new importance in light of the various restrictions on meetings by states recently (1 Cor. 16:1-2). Prayer is regularly needed to use the Lord’s resources wisely to maximize the return for His glory. An assembly should avoid debt and save funds for larger purchases.

Reporting: Clear communication and financial reports

Provide reports and financial matter updates on a monthly or quarterly basis to the believers who meet together. These reports would also include the

assembly’s budget and actual expenses so the saints can see what is happening. In a digital economy, this can be very helpful for the saints to see. It shows how the assembly together is doing the Lord’s work, seeing the participation in the work’s financial needs, which may not be so visible otherwise.

It is evident, then, that there is much to the stewardship of funds. And it is important that the overseers help guide the assembly in the various phases of the process by considering how to implement procedures that keep everything above reproach and be a benefit to the assembly’s testimony. Like Paul, let us have regard for what is honorable, not only in the sight of the Lord, but also in the sight of men (2 Cor. 8:21).



Wives' Corner

Home-building by Rachel Kichar

"The Lord by wisdom founded the earth; by understanding He established the heavens. By His knowledge the deeps were broken up, and the skies drip with dew."
—Prov. 3:19, 20

"For by wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches."

—Prov. 24:3, 4

"The wise woman builds her house, but the foolish tears it down with her own hands."
—Prov. 14:1

To us, as wives, is given the holy job of home-building. The tools God prescribes for our use are the same that He used to make this universe: wisdom, understanding, and knowledge. He is, after all, the first and greatest Home-maker.

The management of my home is not to be an afterthought or something that I squeeze in when I can. It requires diligence and careful thought, and study and practice to develop the necessary knowledge. It is something for which I continually need God's guidance and direction.

So where do we begin? Surely the best blueprint comes from the first home God made for us, His creation. What can we learn about how God made our physical home?

1) Creation is orderly. Order is the framework for peace. And James reminds us that "the seed whose fruit is righteousness is sown in peace by those who make peace" (James 3:18). Do we want righteousness to flourish in the people who live in our homes? Let's make them places of peace, so that the good seed of God's Word can work its slow, sure work without being disrupted by chaos.

On a practical note, I have been so blessed by God's answers to very specific prayers for wisdom in this area, even as trivial as, "Please show me the best way to store all these hats and coats," or, "Please help me think of meals to make this week."

2) Creation is functional. Everything is designed in a specific way in order to accomplish a purpose. Our homes, too, have a role in God's master plan. Do we manage them with God's purposes in mind? Do we structure our routines, use our resources, and allocate our space in ways that are geared toward producing eternal fruit?

3) Creation is beautiful. How much we learn about our God by admiring His handiwork! Christian homes should be

places where the lost can catch a glimpse of what God is like. They should be pleasing, uplifting places. Of course this doesn't mean that they need to be elaborate, expensive, or fashionable. So much of the beauty that God has made is free for the picking, or planting, or copying with pencil or paint or photograph. By looking for ways to showcase the beauty of God's handiwork, we can add beauty to our homes and glorify Him. Pick a flowering weed from a crack in the parking lot, put it in a glass in the sunshine, and praise God for its beauty.

4) Creation was designed by a loving heart. If we do all these things, but without love, it will profit us nothing. We should strive for order, for functionality, and for beauty, but as soon as we feel like someone else (a child, a husband perhaps) is "getting in the way" of our

success as a home builder, we have stepped out of the way of love.

Yes, He's given us a big job. But what a noble one! For it is shared by the Lord Jesus Himself,

who is making a home for us in heaven, and rejoicing because He will soon bring us there!

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THE SMALL PRINT

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Note: All words referring to God have the initial letter capitalized. While the original languages of the Bible do not use capitalization, this is the convention in some translations but not in others. So at times there may be inconsistencies in usage in ESN articles.

"Shepherd the flock of God which is among you, serving as overseers" 1 Peter 5:2a NKJV