

# Church Finances

By J.W. McGarvey

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Second Corinthians, eighth chapter, twelfth verse: " For, if the readiness is there, it is acceptable according as a man hath, not according as he hath not."

The financial part of a Church's work is very difficult of management. This is the experience of all religious bodies ; and it was the experience of the Church in the beginning. The very first sin and scandal within the Church in Jerusalem was connected with its financial matters—the sin of Ananias and Sapphira; and the apostle Paul devotes a very considerable amount of space in his epistles to the regulation of the same matter in the congregations that he planted. So, then, this difficulty is not a new one, and it is not peculiar to any particular congregation, or any particular body of believers, or any particular country.

Failure to manage the finances of a church successfully has in more instances than one, yes, more than a thousand, been the cause of the complete downfall and ruin of a congregation of the Lord. When a few persons have to carry the whole burden, they grow weary of it by and by, just as in a team, if one or two of the horses are balky, finally the whole team becomes so—they can not be relied upon to pull an ordinary load. Men and horses are very much alike. And whenever the free and willing givers in a congregation grow weary and give it up, then the congregation dies. The schemes that men have devised by which to overcome this difficulty are numberless.

This is the origin of all church fairs and entertainments. Many of them are of questionable morality. They are sometimes carried to such an extent that in some of our States churches have been indicted by the grand jury for gambling in their church fairs. I have known of a horse race to be gotten up to raise church money. I am glad to say it was not a Protestant Church. Among earnest Christians this has produced a great reaction, and there are a great many now who are opposed to any good kind of measure for raising money for religious or benevolent purposes, except the single one of drawing it from your purse and giving it direct. I think that is going to an opposite extreme. I do not think there can be any impropriety in a few Christians who desire to raise a sum of money for any religious or benevolent purpose, resorting to any means of raising it that is enlightening, elevating, purifying, and beneficial to the community, provided they always keep within the limits of what is thus beneficial. I do not think any reason can be given why they should be forbidden to do this, and yet the Church as a Church, of course, is not a business institution, except so far as its own internal business is concerned. It should not undertake, as a congregation, any enterprise outside of this. I do not think that this question of church finances (and by that I now mean not the raising of money for religious and benevolent purposes in general, but for the current expenses of the Church), can ever be settled so as to secure correct management until the brethren and sisters come to understand and appreciate the principles

that are to govern us in the matter, as laid down in the Word of God. When the principles are once correctly understood, the application of them will not be very difficult. Hence, I first call your attention to some of the principles that are laid down to govern us in the whole matter of our contributions to the treasury of the Lord.

### **PRINCIPLE OF GIVING – WE ARE NOT OWNERS, JUST STEWARDS**

The first that I will mention is a very radical one—it goes to the very root of the matter. It was presented by our Savior in connection with the parable of the unjust steward, by which parable he represents all the disciples of the Lord as stewards of God in regard to the things which they possess ; and he lays down this principle: “If ye have not been faithful in that which is another's, who will give you that which is your own?” He regards all the property that we have in this world as belonging to God, and regards us as God's stewards, employed to manage for Him that much for a limited time. It is none of it our own ; and now, if you are not faithful in that which is thus another's, put temporarily into your hand, who will give you that which shall be your own ? That which is given us to keep forever is our own ; that which is given us to keep for a certain indefinite time is another's. What He gives to us here is His. We are stewards. What He will give to us hereafter will be ours forever—He calls it our own. Now, who will give you that which is your own, if you are not faithful in that which is another's ?

Paul continues the same thought when he says: “Brethren, ye are not your own. Ye are bought with a price.” You know what that price is, the blood of the Son of God. Put these two thoughts together now. What we have in the way of property is not our own ; we hold it as stewards. We, ourselves, are not our own ; we have been bought, and we belong to God. The brethren in the first Church—the Jerusalem Church—were taught these two great lessons, and, consequently, we read in the fourth chapter of Acts that there was not one of them that counted anything which he possessed as his own, but that they had all things common. Suppose, now, that in any congregation on earth these two great principles were fixed in the minds and hearts of the brethren : I do not belong to myself, I am God's; my property is not mine, it is the Lord's. Don't you suppose there would be reproduced in that congregation the liberality of the first Church? They would all say, as a consequence of those two great principles, The things that I possess are not mine. And consequently they would come, as the first Church did, and lay down at the feet of the dispensers of the bounty of the Church all that should be needed for any good purpose.

### **PRINCIPLE OF GIVING – ACCORDING TO PROSPERITY**

Another principle is laid down by the Apostle Paul in his first epistle to the Corinthians, the sixteenth chapter, when he says that we are to give according as the Lord has prospered us. That, now, is the measure of the giving from day to day, and from year to year. It will vary in amount—as we are prospered more, we give more ; as we are prospered less we give less. That is the great regulating principle, then, by which a man is to determine from time to time, as he goes on through the struggle of life, what he should give—according as you are prospered by the Lord. And that principle, like the other, is one that is self-evidently correct. If I am to give to the Lord of that which he has entrusted to my hands for the time being, it follows, as a necessary conclusion, that the amount I am to give is proportioned to the amount which He gives me.

### **PRINCIPLE OF GIVING - READINESS**

Another is this, We are to give readily and freely, according to our ability, as laid down in the text that I read you : " If there is first a readiness, it is acceptable, according as a man hath, and not according as he hath not." Now, our ability is measured not always by the exact amount of money we have in our hands, or in the bank, or invested in our business ; because, in order to measure our ability, we must take into consideration both what we have and the other demands that are laid upon us. Our ability is measured then, and we give to the Lord's cause and the Lord's treasury according to that which duty requires us to give in other directions, as well as according to the actual amount that God bestows upon us. A man has certain obligations to discharge to his family, to the State, to his neighbors, and to the poor around him; and then, after these obligations are discharged, there is a certain proportion that he must give to the treasury of the Church of God to be dispensed for the salvation of men.

### **PRINCIPLE OF GIVING – EQUALITY**

Another principle that the apostle lays down, of great importance, is that there shall be equality in giving. He insists, in this chapter, that he is not willing for one to be oppressed and another to be eased—for one congregation or community to be oppressed and another to be eased. But there shall be equality ; and this is another of those self-evident principles. I do not suppose there is a club (social club) in your city or any other city, with which it is not a principle so obvious that it is never called in question, that each man in the club shall pay his equal proportion of the expenses. Why, if a fishing or hunting party is made up, or a pleasure excursion is undertaken, every man that goes in expects, as a matter of course, that he shall pay his equal portion of the expenses ; and no man would be regarded as a gentleman who would hesitate about it, because it is one of those self-evident moral principles that all human beings acknowledge at once, without dispute or hesitation. There is to be equality, then, in giving in the Church ; and equality here means just what has been stated in those previous principles — that every man shall give according to his ability, and according as the Lord has prospered him.

### **PRINCIPLE OF GIVING - CHEERFULNESS**

Still another principle of great importance is laid down by the apostle in another chapter, where he says, "The Lord loveth a cheerful giver." Cheerfulness must grace all the giving done by Christians, in order that it may be acceptable to the Lord. The Lord does not love a grudging giver. I think it ought to be a rule with the deacons of a church that if a man gives and growls about it when he does it, give it back to him. Don't let him bring upon himself the displeasure of the Lord by giving grudgingly to the Lord's treasury. Hand it back to him, and say. Now, brother, keep this money until you can find yourself in the frame to give it more cheerfully; for that is what the Lord requires. Some men take advantage of this, and say, I could not give so much and do it cheerfully. Well, then, don't give it. But remember, my brother, that the Lord is displeased with you because you can not do it cheerfully. You must not think you escape God and God's judgment because you can not do the thing cheerfully. The very fact that you can not do it cheerfully is against you. With these principles to govern us, I do not think it will be very difficult for us to decide what is the best way to secure from the members of a congregation that portion of their funds which is necessary to carry on the work of the Church. I am guarded in saying that

portion of what they have, because I do not think it can ever occur in this country (it certainly can very seldom occur) that all the giving to be done by the members of a congregation is that which is necessary for its own regular and current expenses. Of course, that must be met. But what man is there that is willing to be contented with that ? What man who loves the Lord, and desires to do some good in the world, is willing, while giving what he ought for his own congregation, to never give a cent for the broad, outlying world that is perishing in sin for the want of aid from those who have the knowledge of the truth? The home demand can not bound the liberality and the benevolence of any man or woman who has a heart to feel for the suffering and dying nations of the world. A man can not be contented to give to the treasury of his own congregation what is necessary to keep it up, and refuse to give to the suffering poor in the city. Our benevolence must reach out beyond the narrow circle of our own congregation's wants. Still, it is within this narrow circle of which I speak that the great difficulty lies in managing the finances of the Church.

### **PRINCIPLE OF GIVING – IN PROPORTION TO ABILITY**

One of the principles of which I have spoken deserves our very special attention here, while all the others that I have laid down must not be lost sight of, and that is the principle of equality. By equality is evidently meant this : the rich man and the poor man are expected to give to the purposes of the congregation equally in proportion to their ability. I do not think I could have any respect for myself if I had to carry about in my soul the humiliating conviction that I was giving less in proportion to my ability to keep up the Church than the other members. I could have no self-respect; I do not think any man could. Well, how is that proportion to be determined ? How am I to be sure that I am doing that ? If I am left to determine it myself alone, I am very apt to underestimate it. The selfishness that belongs to our nature prompts a man to overestimate the relative amount of what he gives. At the same time it always prompts him to overestimate that which his neighbor ought to give. A man has to be very level-headed and very level-hearted not to do both of these things. If we could get rid, absolutely rid, of all the selfishness that belongs to our nature, we would not be liable to this misjudgment ; but we can't very well do that. I hope we will be able to do it by the time we get to heaven. I think I have known a few persons that had gotten rid of selfishness, at least so far as practical exhibitions were concerned, or very nearly rid of it, before they got to heaven. I hope that we are all growing in that respect, for if we are not, we are not growing in anything that is good ; but still we all have some selfishness left. So, then, if every man is to be the sole judge in the Church of the relative amount that he ought to give, some of us will certainly give less than we ought. How then, can we settle the matter? Why, it is perfectly obvious and plain that it ought to be left to somebody that is disinterested, who can judge of the question without being biased by selfishness—somebody who can look at me and at that brother, standing off separate from us, and make a fair, disinterested estimate of the relative ability of each. I think that is perfectly plain. Well, now, it so happens that God has the appointment ordered in his Church of certain officers whose business it is to look after the finances of the Church—those whom we call the deacons; that is their official duty.

If, then, they have been appointed for that purpose, if that is the official duty of that class of men in the Church, I should like to know where we can find anybody in the whole Church so likely to decide the relative amount that you and I and all of us should give. When a church elects deacons, if the members

know what they are about, they select out of their number men whom they consider specially qualified for this very business. They are supposed, by their knowledge of all the members, by their business experience, and by their ability to find out what they do not yet know, to be better acquainted with the actual ability of the members than anybody else, or any other set of men of the same number in the same church; and as for you and me, they are disinterested, not interested judges, as we are ; so I think that God's plan and the plan of common sense (which is always in harmony with the plan of God) suggest that we should leave it to them. Well, I am very glad so to do, so far as I am concerned.

### **DETERMINING THE AMOUNT**

I should hate, when all things are revealed before God, to find myself put down as a short-comer on the subject of giving; to be set down among the meaner set of Christians, the narrow hearted set. I think I would be ashamed of myself through all eternity, if I should discover that that is my place. I do not want to be in that class ; and I am afraid that if I were left all my life long as a church member to decide every year for myself what my equal part of the expenses of the church is—I am afraid I might fall short. I do not like to trust myself too much on that point. So I am very glad to be relieved of it; for in our church at Lexington, ever since it was first organized, we have left that matter to the deacons. These brethren, who have been selected for the purpose, tell me how much I ought to give ; and when they do so, I feel quite certain that when I give that, I have not given too much. I feel sure I have not given too much, because the judgment of seven or ten or fourteen men is far better, far surer and more certain, as to what I should give, than my own judgment. And then, if I ever have a little doubt on the question of their assessing me too much, I know it can not be much too much; and if in giving to the Lord I happen to give a few dollars over, I know very well that it is safe. I have not hurt myself any. He will take good care of it, and He is sure to keep a good account of it. If I have given it cheerfully, it will rebound to me beyond all calculation. I am perfectly safe. I am not very likely to be set down as one of the mean or close or stingy men, when I give freely and cheerfully all that they say is my share; and if they assess me a little too high, why that is still a great blessing to me, because it places me where I want to be, among the more liberal givers. The wisest and best then of all the methods that can be devised, is to leave the question of the amount of giving to these men purposely set apart to take care of money matters. Just say. Brethren, I don't know how rich the others are. I do not know how much they are able to do. You know better than I do. I am a little selfish when it comes to deciding my own amount; tell me what you think it ought to be, and here it is. That is the principle. Just here let me remark, that I find men all over the country in the churches, who think that they are not responsible to anybody except God, as to their giving; —Nobody's business but mine and my God's. I wonder if those men could give a reason why a man should be held accountable by the authorities of the Church for all the other sins he is guilty of, or may be guilty of, and not be held accountable for this particular sin. When I read through the New Testament, I find that the sin of covetousness or stinginess, is more frequently held up to condemnation by the Lord Jesus and the apostles, and dealt with in severer and more terrific terms, than any other sin in the whole category. Indeed, a covetous man is more unlike Christ than any other wicked man in the world. A drunkard who gets drunk every day may, and often does, have a good deal of the kindness and good heartedness that ought to belong to every Christian. And a man who in a passion gets mad and murders another, may sometimes be a good kind of a man ; but if a man is covetous, stingy, penurious,

miserly, he is further away from Christ, who gave up everything in heaven and came down to this earth and gave up everything that ordinary mortals consider desirable while here, and gave up his life, for the benefit of others, while this poor wretch wants everything for himself, and is not ready to give anything for others. I verily believe that the covetous man is the most wicked of men in God's sight. He is called an idolater. Paul says, " No covetous man shall inherit the kingdom of God." Men of my acquaintance have lived and died in the Church, whom I knew, and all the neighborhood knew, whom whole counties knew to be covetous men. I had ten thousand times rather die the death of a drunkard, than to die the death of such a man as that ; I would have more hope that God might forgive me and save me at last. Consequently, the Apostle Paul commands the brethren to withdraw from and put away from them every covetous man. He says "I have written unto you not to keep company, if any man that is called a brother be a fornicator, or covetous, or an idolater, or a railer, or a drunkard, or an extortioner; with such a one no not to eat." " Put away the wicked man from among you." How many covetous men are put away in obedience to this apostolic command ? The Church has greatly sinned in not dealing with them as it ought. The time is coming when we shall deal with them more faithfully.

If this teaching is true, there must be some way of deciding who is covetous. If the Church is commanded to put covetous men away, it must have some way of determining who they are. The elders of the Church must decide the question. How are they to decide it? I will tell you. If a man is doggedly unwilling, and persistently and determinedly refuses, to give to the treasury of the Church of which he is a member, I will not say the exact amount, but at least some where in the neighborhood of what the disinterested of the deacons of the Church say he ought to give, that man is just as certainly a covetous man, as he lives. I feel quite certain that this is a just decision, because if he were not a covetous man and thought they were requiring too much of him, he would say, I think that is too much, but I do not want to be set down on the side of the covetous, and therefore I give it and I give it cheerfully. But, if he loves his money more than he loves his God, more than he loves the Church, and more than he loves his good name as a Christian, he refuses, and that proves what he is. let us follow that precept of Paul, brief but full of power, "Flee covetousness ;" and this means, run away from it as you would from a serpent in your path—from a lion or any wild beast you might meet in your journey. I am afraid that we preachers are not as faithful as we ought to be in dealing with this subject in the pulpit. I have myself tried to be, and consequently I have never yet lived and labored regularly for a congregation that was not a liberal one. I remember an incident told me by an aged brother when I was a young preacher, which often comes to me in this connection. There was a man about to die, the richest man in the congregation. He sent for his preacher. "When he came, he said, " I want you to read and pray with me; I think I am going to die. " The preacher sat down, and not recalling at once any particular passage to read, opened the book at random. His eye fell on this—"Lay not up for yourselves treasures on earth, where moth and rust do corrupt, and where thieves break through and steal. But lay up for yourselves treasures in Heaven." He said to himself, I will not read that to the dying man ; he will think I am hitting at his great failing. So he gave the leaves a flirt at random to another place, and the first passage his eye fell on, was the story of the man who was clothed in purple and fine linen, and fared sumptuously every day, but who, when he died and was in Hades, lifted up his eyes in torment. He would not read that. Then he flirted the leaves towards the back of the book, and the first passage was this: "But they that desire to be rich fall into a temptation and a snare and many foolish and hurtful lusts, such as drown men in

destruction and perdition." The preacher's conscience began to hurt him now. He felt as if the Lord was dealing with him. He said to himself, maybe it is the intention of the Lord that I should read these very passages. So he read this last passage ; he turned back to the story of the rich man and read that ; he turned back to the passage in the sermon on the Mount and read that ; and when he got through, the dying man looked up at him and said ; " Why haven't you called my attention in your sermons to these passages? You know, and I know, that they strike the very sin of my life, and you have been unfaithful to me." Oh ! how did that preacher feel ? I do not want to be involved in any thing of that sort. I want to be faithful to men. And, brethren, bad as the preacher felt, how did the poor rich man feel ? I beg you, my dear brethren and sisters, to flee covetousness. Hate it. Put it away from you, and resolve that with the help of God you will cultivate a liberal spirit, free and liberal giving. If the Lord loves a cheerful giver, then place yourselves in the position where the Lord will love you. If the Lord loves you, he will take care of you. If the Lord loves you, no matter how much you give He will not let you suffer for it. He will feed you ; He will clothe you ; He will bless your soul as well as your body ; and He will redeem you from death and destruction. Let us all act upon these true and self-evident principles, and may God help this congregation, and all others to get along more prosperously and smoothly in this respect in days to come. Let us remember what Christ has given to us, and be always ready to give freely to Him.