

**4.-Supply the basic needs of your family.** In other words, food and clothing, keeping in mind that we are not talking about going to fine restaurants or buying brand name clothing, but just applying what *1Timothy 6:8* says: **“And having food and clothing, with these we shall be content.”** And if your parents are already old, poor and unable to work, you need to provide their basic needs too, because **“anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.”** (*1Timothy 5:8*).

**5.-Help the poor.** Biblically, “the poor” are those who have nothing to eat or wear. Sometimes we help those who do not lack food or clothing, which is not bad; but God wants us to help those who truly have nothing. *James 1:27* says: **“Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.”** I learned from my dad that it is better to fulfill the needs rather than giving in cash, and that it is better to offer a small job to the needy, than to give them money without any commitment on their part.

**6.-Save.** It is better to save money until you have the amount needed to buy something, than to borrow money and not pay it back (*Psalms 37:21*) or pay interest (*Proverbs 22:7*). One must also save money for emergencies and have enough in times of labor shortage. Ants work during the summer to have enough in the winter, when they can no longer work (*Proverbs 6:6-8*).

**7.-Enjoy the rest.** Once you put into practice the first six steps, there is nothing wrong in having things that are more “wants” than “needs”, because God **“richly provides us with everything for our enjoyment,”** as the last part of *1Timothy 6:17* says.

The one with abundance should not forget the poor, as the poor should not envy the wealthy. And we say this because it is a tragedy when this comes to happen even among preachers.

### **Who should manage the money in the family?**

Among my grandparents, my granddad was the one who managed it; among my parents, it was my mother; and between my wife and I, each of us manage our own income (at the time when she was a school T.A.). Ultimately, the husband is responsible before God to be the breadwinner (*Ephesians 5:28-29*), as the woman is responsible of managing the budget as the virtuous woman (*Proverbs 31:10-31*). Sometimes, among couples, there is a spender and a saver, common sense dictates that the saver should manage it; but if it is the husband, he should consider his wife’s needs and wants, and if it is the wife, she should remember that the husband is still the head of the household.

It is very important that the couple manage their money wisely, because the world is full with tricky people who know how to tempt people with false promises. Do not be fooled; get informed with the brethren of the church first if the large expense that you are about to make is truly wise or not. Also remember what *Hebrews 13:5* says: **“Keep your lives free from the love of money and be content with what you have, because God has said, “Never will I leave you; never will I forsake you.”** There are some who even fight over an inheritance, and even in those cases, Jesus’ answer is: **“Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.”** (*Luke 12:15*). Instead, as Moses did, let us **“esteem the reproach of Christ as greater riches.”** (*Hebrews 11:26*).

# **The life of the family of God’s ministers: Their income & finances**

{Writer: Min. José Elmer Pacheco}



This message was prepared for a Hispanic preacher’s seminar, so, even when it will be a blessing to all, our focus will be the preacher’s income and finances, for the benefit of his home and the church.

### **How is a church financed?**

**1.-Supporting the evangelist.** We cannot deny that today there are many “**corrupt minds**” “**who think that godliness is a means to financial gain,**” as Paul warns us in *1Timothy 6:5*; but how sad it is when churches of Christ use this same verse, as an excuse to deny a salary to honorable preachers that are providing them with the Word of God.

A congregation starts in a town, when the ones who receive the Gospel, get baptized and show their appreciation by sustaining the evangelist. In *Luke 10:4-7* we can read the indications that Jesus gives to the ones that He sends to evangelize: **“4 Do not take a purse or bag or**

sandals; and do not greet anyone on the road.  
<sup>5</sup>“When you enter a house, first say, ‘Peace to this house.’ <sup>6</sup>If someone who promotes peace is there, your peace will rest on them; if not, it will return to you. <sup>7</sup>Stay there, eating and drinking whatever they give you, for the worker deserves his wages.” It is obviously easier to support a preacher who is single, like: Paul, Timothy, Titus and Barnabas; but the evangelists that are married should also receive a salary according to the needs of the family. *1Corinthians 9:14* says: **“In the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel.”** (This verse includes the married ones, according to v.5).

In the beginning, the evangelist’s budget may be small; but once the church is made up of about ten families, the evangelist can receive a full salary (which, apart from cash, may include goods and services). Paul teaches the churches in Galatia this principle: **“Let him who is taught the word share in all good things with him who teaches.”** (*Galatians 6:6*). Another version says: **“Those who are taught the word of God should provide for their teachers, sharing all good things with them.”**

**2.-Helping their poor members.** When a church has members that have nothing to eat or nothing to wear, the rest of the members need to help them satisfy their needs; **“but whoever has this world’s goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him?”** (*1John 3:17*). In *Acts 4:32*, in the beginning of the church, we can see that **“the multitude of those who believed were of one heart and one soul; neither did anyone say that any of the things he possessed was his own, but they had all things in common.”**

**3.-Supporting their elders.** Once the evangelist has taught the church in such a way that elders are elected, the church should sustain those elders that will serve as full time preachers, as we see in *1Timothy 5:17-18* **“The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching.”** <sup>18</sup>For Scripture says, **“Do not muzzle an ox while it is treading out the grain,”** and **“The worker deserves his wages.”** In the elders’ selection, it might happen that the evangelist is elected as one of them (the apostle Peter calls himself an elder); but otherwise (as with the apostle Paul), the plan of the evangelist might be to start new congregations in other towns.

**4.-Sending an evangelist to other towns.** Once the church supports their own elders who work full time as preachers, the church can finance the sending of an evangelist to other towns (*Romans 10:13-15*), and the cycle of how a congregation is financed is repeated.



Once the offering is used for what God authorized in the N.T., each congregation, according to their budget, can use the rest of the collection for other things, including building or leasing a property; just be careful not to invalidate the commandments of God as to the purpose of the offering by spending it on other things. It would be similar to a family spending their money on a mortgage and not having enough left to buy food. When the apostle Paul would not receive a salary from a church that he was serving, he would rebuke them saying: **“I robbed other churches, taking wages from them to minister to you.”** (*2Corinthians 11:8*).

## Manage your money in seven biblical steps

**1.-Work.** Either in church or in a secular job, to be worthy of a salary, you have to work. *2Thessalonians 3:10* says: **“For even when we were with you, we commanded you this: If anyone will not work, neither shall he eat.”**

**2.-Make a budget.** You have to know your income in order to know what kind of expenses you are able to handle. *Luke 14:28* says: **“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it.”** Those who do not set a budget are always spending more and end up with too much debt.

**3.-Give your offering to God.** You need to determine the percentage of your income you are going to set apart for the church collection, as *1Corinthians 16:2*, speaking of the offering, says: **“On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come.”** We know that God wanted the Jewish people to tithe under the Old Covenant; but if the church is founded on better promises (*Hebrews 8:6*), to give only a tenth of what we earn to God should be considered pitiful. Whatever percentage you decide to give to God, remember that no one can force another person to give a certain amount; **“so let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver.”** (*2Corinthians 9:7*). Just remember the exhortation of v.6.

