

**SESSION #10**

**THE FINANCES OF A LEADER**

I need to make a qualifying statement right at the start of this lesson—I like money! I enjoy having cash in my wallet. I’m glad to have savings in my bank account. I appreciate having money, but I’m not obsessed with it—that’s another point for later. Money is only a tool that you need in order to live in this world—it puts gas in our car, food on our table, clothes on our body, a roof over our head, a bed to sleep in—but it also enables us to bless those in need, and who hasn’t been on the receiving end at some point? What a joy to see the expressions of deep relief and gratitude on the faces of those who had such a financial need and you were able to offer real help, sometimes in the very hour of desperation. That’s what I love about money in the right way—it is better to give than to receive. Amen!

Jesus taught 16 parables that deal directly with how we handle finances—money comes with responsibility. ***“The wise man saves for the future, but the foolish man spends whatever he gets.”*** Proverbs 21:20.Practically speaking, the church is no different than any other business—it operates on money. It pays the rent on the building, it covers the hydro bill, it provides a salary for the pastor, it supplies outreach programs to help feed, clothe and shelter the poor and it makes resources available for spiritual growth among the members. None of that could be accomplished without money. God has made us stewards of His Kingdom enterprise. It’s totally legitimate for leaders to have properties, possessions and wealth—as long as their properties, possessions and wealth do not have them. Sadly, that is a major stumbling block to many careless leaders in God’s house. It is today and it always has been throughout the church age. Peter warns leaders,

***“Feed the flock of God which is among you, taking the oversight thereof, not by constraint, but willingly; not for filthy lucre, but of a ready mind; 3 neither as being lords over God's heritage, but being examples to the flock.”***1Peter 5:2-3

Peter uses a term which is not common in our modern conversation today. *“Filthy lucre”.* Jesus also warned in Luke 16:13 that we cannot serve God and mammon.

Filthy lucre and mammon both express the same danger of the obsessive spirit of greed, envy and covetousness. Leaders must diligently exercise extreme caution not to fall into the deadly trap of avarice.

**LEADERS WILL BE TESTED**

When I first got a taste of church ministry as a young man, God began gradually testing me in the area of finances. My Pastor at the time gave opportunity for leaders being raised up in the church to preach from time to time. On one occasion, one of my fellow leaders-in-training was scheduled to speak on a Sunday. Due to sickness, he had to decline, and I was asked to take his place. I did so, but requested that my honorarium would go to him and not to me. That was the beginning of being weaned from any wrong relationship with money, especially in the ministry. By the way, years later, that same sick preacher and his wife blessed Julie and me with a much-needed vehicle. God keeps the books! I have performed countless weddings and funerals over the years, and not once have I required any fee. I’ve been blessed financially by some and a “thank you card” by others. It matters not to me. God is my Source! You don’t ever have to feel uncomfortable as a leader when someone wants to financially bless you—don’t make it awkward, just receive it—God rewards His faithful leaders!

Our attitude and handling of money is one of the first things that God deals with in His leaders. The reason why is obvious—Paul emphatically warned in 1 Timothy 6:10, that ***“the love of money is the root of all evil.”*** Just how dangerous is the obsession of riches among leaders? According to 1 Timothy 6:9, it holds the power to destroy you, your family and your ministry. ***“Those who desire to be rich fall into temptation and a snare and into many foolish and harmful lusts, which drown men in ruin and destruction.”*** Many sincere and upright leaders have fallen from grace through the years as a result of a carnal lust for wealth. We know that wealth in itself is not wrong, it is the motive of the heart that is the age-old problem. The Bible says, ***“If riches increase, do not set your heart upon them”.*** It’s all a matter of the heart—Jesus said in Matthew 6:21, *For where your treasure is, there will your heart be also.”* Make no mistake—God will test us as leaders in this very area of finances for one purpose—to see where our heart is! There was a time when I was sitting in McDonald’s with a coffee and my laptop, doing church work and message preparation. (I’ve composed many great sermons in McD’s!)

In the booth right beside me, I overheard a man talking to the woman he was with. He was complaining about a situation that occurred and he was not trying to keep it even somewhat quiet. As he continued to grumble, he mentioned how upset he was at the small amount of the honorarium he received for ministering at a church somewhere. This was not a short conversation.

He carried on for quite some time, fuming over his coffee. As I finished up my work, I approached him and mentioned that I overheard him and asked if he was a minister. The embarrassed look on his face said it all, knowing that he had exposed his unthankful, murmuring heart. I said sincerely, *“God bless you”* and no more and left. He got the message loud and clear. Are we shepherds or hirelings? If we approach ministry as a career for what’s in it for us and not as a calling, money will influence every decision we make. But when we serve others out of selfless love and not selfish ambition, we free God’s hand to supernaturally bless us with every need supplied and oversupplied!

This is the lesson we all must learn and at times, it’s tough training to come to the place of realization that He alone is our Source and we can fully depend on Him even when others fail in their rightful responsibility to dutifully provide for us. Can you recall an incident when you had no other resource or option but to depend totally upon God to supply an urgent, financial need?

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**GOD’S LABOURERS ARE WORTHY**

Some years ago, Julie and I agreed to pastor a small church in Wasaga Beach with a one year commitment. The people were amazing, and received us with great love and honour. Our new church family was blessed with a young couple who served as worship leaders. At our first board meeting, I inquired if they were receiving any kind of financial honorarium for their service. The answer was no. I have come to appreciate the labours of volunteers, but I also recognize that the labourer is worthy of their hire. In other words, it is only right to honour faithful, committed, dependable leaders as an expression of gratitude and appreciation for their labours of love to the congregation. And with that, I recommended to my board that we bless them with a monthly gift. They agreed, and when we presented the decision to our worship leaders, they were surprised and utterly thankful.

I was taught by my first pastor the importance of honouring ministers with more than just a handshake and a “thankyou”. Jesus made this practical statement in Luke 10:7, ***“The labourer is worthy of his hire”.*** Explain what you think that means personally for you as a leader.

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**WEALTH IS GAINED THROUGH LABOUR**

God came up with a reliable, foolproof plan to provide for our needs—it’s a four letter word called W-O-R-K. Jesus Himself, helped to provide for His mother as a carpenter, an honest trade taught Him by His father, Joseph. Like Jesus, leaders are fitting examples of God’s labourers who work hard in His kingdom—in fact, the Bible instructs us in 2 Thessalonians 3:10 that ***“If a man will not work, neither should he eat.”*** Paul was directing that mandate to believers, who are to set the bar. Leaders above all others, should excel in their reputation as hard workers.

We must remember that God Himself is our source of supply—if we put our trust and our hope in anything else, it becomes an idol and blocks His blessings. God does not use gambling, such as casinos or lottery tickets to bless His people. His ordained method is to work at your calling and be a generous giver.

***“Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows over time.”*** Proverbs 13:11

As we close this lesson, I want to assure you of a foundational principle for financial prosperity as faithful leaders in God’s house. The principle of the tithe. Tithes and offerings are a scriptural and an experiential principle of the Kingdom.

***“Bring all the tithes into the storehouse, that there may be food in My house, and test Me now in this, says the Lord of Hosts, if I will not open for you the windows of heaven and pour out for you a blessing, that there will not be room enough to receive it.”***  Malachi 3:10

That is God’s irrevocable promise to shower His blessings on those who trust Him and test Him in the area of tithes and offerings. Julie and I have made tithing a way of life and commitment for over 40 years, and we have been blessed beyond measure in many ways. God has proven Himself faithful time after time.

Let’s close this session with a few honest questions concerning leadership finances between you and God. The Holy Spirit will speak to you as you prayerfully evaluate these personal questions. He will show you where your heart is at.

*Are you a giver?*

*Can God entrust you with kingdom wealth?*

*Do you support your church with tithes and offerings?*

*Do you look for opportunities to bless others in need?*

*Are you sincerely happy for others who the Lord has blessed?*

*Would you be willing to give it all away only if God tells you to?*

Let’s say AMEN to these questions and see God’s blessings flow!