1 Timothy 6:10: "For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."

I have an opinion on money. Don't we all. There are very few people who don't love money. There are a few fallacies in the Christian world. One is that Christians hate money. Don't they call it the root of all evil? Yet, Paul worked for his keep. Peter fished. Some even say Jesus was (himself) a carpenter. Money within itself is not a bad thing. Christians use money to build churches. To build ministries that help the poor.

Another misconception is that money is the root of all evil. You don't have to go far on the web to see this statement. Yet, the verse they quote is found in 1 timothy 6:10. What is missed is a single word; love. It's the "love" of money that is the root of all evil. We could also say that it's the love of sex. The love of power. Love and money are not exclusive to each other. Don't get me wrong money is big. We need money sometimes. Who does not love having money. There are very few people who intentionally live without money. Why? It's because, no matter the place on this earth, money makes the world go around. It puts food on tables too.

Currency can be described as anything we use to buy something. It can also be described as making something worth more than it was. What that means is that a fish is worthless unless we say it takes money to buy it. We put value on a fish by asking for money. Some people trade sport players. What are they worth? As harsh as it is, players have value. Are they worth a 1<sup>st</sup> round pick or a bag of hockey pucks? Currency creates value.

It's the tradeoff. Ministry happens if there is money. If there is interest. In the end, we do ministry because of the return. Years ago, I was involved in a bigtime city-wide ministry. It never failed. Yet, it was cancelled. Why? The pastors of nine churches felt that the return did not

equal the price of organizing it. Many ministry leaders are nodding their heads right now. They are saying "yes" that conversation happens all the time. However, are we attaching value to the work of ministry? Why don't more churches help food banks? Make it their own? It's the tradeoff. There is little to no return in a food bank. Yet, it cost a ton to run and staff. That is the hard truth about ministry: the return.

God is not big on gathering. What? That's nonsense! God loves gathering. Oh, really? So, when Jesus was being gathered into the air did, he call on all believers to come see him off? Did he call on all of his disciples to witness the transfiguration? At times, Jesus tended to avoid the crowds. Even at a wedding, Jesus refused to do a miracle. Why you say? He was not big on gatherings. Jesus never tried to make himself big.

A big God does not mean a big ministry. A big God gave Solomon wisdom. He then proceeded to tell Solomon not to collect stuff like horses and wives. Take a look at Solomon. As his popularity rose, so did his gatherings. The Queen of Sheba had heard of him. Solomon had been collecting. He offered to show her all his spender. Hezekiah was given twenty more years to live by God. He too showed off all his splendor. These two kings had big ministry though a big God.

Shouldn't a king or church of God look splendid? Again, a big God does not mean big ministry. One of the sad parts of the Bible is what happened because of Hezekiah's extended life. His boasting to other nations cost them dearly. Should you tell others what you have? Show them the layout of your kingdom? The kingdom eventually fell directly because of what Hezekiah did. Solomon was doing the same thing. How much damage did his boasting cost?

What I'm trying to get at is wealth. Once we gather, then we horde. Once we horde then we begin to lose focus. How we got it in the first place becomes secondary. The "love" of wealth becomes first and foremost. Ask yourself, why do poor homes look less kept than wealthy ones? Patrick, people like to keep expensive things looking valuable. Yes, they do. Poor people do too, but they don't care about value half as much as what they have been given. They care more that they have it compared to keeping it shiny. God's first house was in a tent of sea cows hides. His temple was elaborate but his focus was always on the inside, not the outside.

Ask yourself why Solomon let his palace be bigger than Gods temple? Is that great wisdom? I'm betting his heart for his wealth was bigger than his relationship with God. Was Jesus ministry big? Did he establish a temple? Were there denominations set up all over the region? If God controls money, then why didn't Jesus? Why wasn't Jesus' rich? He could have run a pretty expensive campaign. Exactly why did Jesus preach about using what you have rather that what it's worth so much?

Why on earth did Jesus send his disciples out with nothing? Why did he not ask them to fund raise? I doubt Jesus ever went hungry. Pastors and writers tend to depict Jesus as a common man who was poor because he was raised poor. Was he raised that poor? What did his parents do with all that wealth that the wise men gave them? Why do we suppose God left Jesus and Mary poor?

Well, Jesus needed miracles to feed five thousand. He needed a lost coin in a fish to pay taxes. What is missing is God the Father. Since when did Jesus go without. Do not say the wilderness walk. That's something totally different. No, Jesus was provided for with everything that he needed in the moment. Did you notice Jesus sent the disciples to the store for food when

he was at the well? Judas was able to siphon off a few coins from their money bag. You can't do that very well if you only have two coins to rub together.

Yet, the modern church has an issue with money. Having God provide is a strange cat within the church. The crux of the church is money. It's like one of those deformed bodies with three heads (trinity, it's Biblical). Further to this is the third head. It finds a way to generate more money. They are one body. Yet, all three-treat money in a different way. One believes that money is from God. The other says that money is for God. The third says we need just a bit more to help God. All three pray to God for ministry success.

Further to this is prayer. One head say God help us succeed. The second says help us be the church you planned. The third asks what we can do to make God successful. So, the first gets money from tithing. The second doles out that money to run the church. The third head then finds a way to create more money to fund bigger church. What I'm getting at is the headship of a church: its focus is on money. What the church is not focused on is who it comes from. We assume it is all God ordained, God sanctioned, and God breathed.

God ordained? Let's assume that people tithe. God inspires people to give. Hmmm...

What happens when only 5% of a church tithe? Is that God's fault. Lord knows the faithful prayed about it. Let's assume that the second head prayed for ministry to help people. Nice heart they have to reach the poor. What happens when God does not provide all the funds? Ministry is cut. Yet, the budget was set right? The poor were promised right? In comes the third head. It finds ways to make the second head function. To bridge the gap between what God did and did not give.

My point in all this is God. The first head is God. It's the crux of ministry and church.

Who is really in control of a church? Is Jesus in control? Is the Pope or a pastor?

Matthew 18:19 "Again, truly I tell you that if two of you on earth agree about anything they ask for, it will be done for them by my Father in heaven."

If the people prayed then why did God not supply the second head with over flowing milk, honey, and money? Further to this, who needs a third head if God supplies? What is the root of all evil? Is it money? Is it greed? The answer is found in needing a third head that generates money. My question for twenty years of church is why do you need it? Secondly, why didn't Jesus set up a series of collections during a feast? A gathering of the offering plates? Ironically, Jesus asked those around him to give what they had, not what he needed. Feed five thousand? He left up to God.

In a church board room, they talk about gathering money. A few things happen. The first is what has God done last year. Did the funds come in from the previous budget? Here is where things get a little bit twisted. It's got to with the struggle between success, big church, and job sustainability. This year's budget will reflect on your lead pastors' job. The questions fly. One, did we meet our last year targets. Secondly, what is the faith of this current board and pastor? Did that faith match the budget success?

The outcome is usually like this. Last year's budget is a reflection on ministry design.

Where were they focused? Example: is that food banks don't generate money. They only suck money out. Let's face it. Only the poor are going to food banks. Saving the poor will not impact the bottom line. Did we grow in attendance? Did that translate into an increase in giving?

However, a seeker service drew in five wealthy families. Giving went up.

In the new year the board and pastoral are now faced with being better. Why? To beat last year's failure or success. We need more people giving. So, what is valued? Is it a food bank or seeker service? What do you think a board and pastoral will put more effort into? Money sucking ministries or events that draw in new givers? That brings us to this year's budget. Here are two big lies we tell ourselves. One is that we have a big God. A really big assed God. He is so big that we need a big budget to show the people we have a big God. Within all that we make a statement: *give God room to grow*. Secondly, we increase the budget in faith. In faith, that God will meet our needs. Remember people notice bigger, better, faster, more. We all don't find it that hard to ignore the poor.

This is what is really happening? We challenge God to be a big God. We are asking him to make us look big too. We are running as fast as we can towards two verses.

Matthew 18:19 "Again, truly I tell you that if two of you on earth agree about anything they ask for, it will be done for them by my Father in heaven."

Matthew 17:20 "And He said to them, "Because of the littleness of your faith; for truly I say to you, if you have faith the size of a mustard seed, you will say to this mountain, 'Move from here to there,' and it will move; and nothing will be impossible to you."

So, a board gathers as one (it's Biblical). Sometimes a church body gathers to implore God to act (that's Biblical too). A service ending prayer gathers all the faithful together in a common plea. "God help us change our hearts, and please (polite) push us to give with our hearts." Then we wait. Let's see what God will do. Further to this, next June its repeat, reset, and do it all again. Within all this occasionally a pastor gets fired. A ministry gets dumped. Why,

because apparently God had other plans. Clearly the money was not there. Prayer didn't work either.

It's blaming God without blaming God. Clearly, his people got it wrong. Clearly, they did something wrong. Yet, what if God got it right? What if God was never really consulted? Well get to that in a bit. First of all, I'd like to talk about the third head of the church body. The one that is created to make up where God stopped.

I know a church that stepped out in faith and stopped taking an offering. As far as I know it worked. What they did was trust the people God had given them. They put an offering box on the wall inside the sanctuary. It was up to Gods people to give back in tithes and offerings. Who knew? I have heard through the grape vine that the money came in just the same.

On the other hand, we have the traditional passing of the offering plate or offering bag. It works too. Yet. There is a slight mess with this one. Over the last twenty years I know for a fact that some people give and some people don't. I knew a woman that only gave if the sermon moved her. Nice! Sometimes people give by a check once a month. I have seen them weekly put their hand into the plate or bag to appear like their giving weekly. Can't fathom the logic but anyways. My problem with the traditional is the look. Making an effort to look like you give is nuts. I say give with the heart in private. God knows. You don't need to be seen.

Another interesting giving method is electronic or account debit. In church, I have heard people wonder if certain people gave. They say "they never give, I have never once seen them put their hand in the bag." Maybe, that's why people symbolically put their hand in during the passing of the plate or bag? I just feel we make more of a show or game out of it than there needs to be. I will talk about giving with the heart in another chapter.

Let's come back to church and ministry. I feel that money and ministry are tied together like twins. Let's just say for instance that a ministry is granted in the summer. It was created to fix up homes for the poor. Let's also say that the giving budget falls short by Christmas. I have witnessed a church pull the alarm at Christmas for funds. I have known ministries to get cut due to lack of funds. The poor? They got cut with the ministry.

What happens if God put it on the hearts of the people to reach the poor. What happens if the budget falls short? What to cut or whom to let go? The trouble is this. You can't change the budget in the middle of the year. Why not? Well, you already prayed about it and asked God to grow. You can't shrink from last year because that would mean regression and failure. Faith compromised? No matter where the knife falls, the budget must be met.

I used to be part of a huge organization of men that ran a men's breakfast. They held it at the football stadium. It was a big undertaking. We did it with relatively no churches on board. A group of men from several churches would commit their money to pulling off the breakfast. It was intended to reach the lost. Year after year we placed our visa down in faith that God would draw them in. I swear to you that we never met budget until the last week every time. It was a faith builder. That is not how church works.

Instead, church institutes what I call the stupid budget. Seriously! What kind of business idiot would pre-plan a budget in the name of God? I could ask for the lottery in his name too. Patrick, you can only ask within God's plan and will. Remember money is the root of all evil, you can't ask for a lottery. Oh, right, gambling on meeting your budget is different. It is Patrick, God is in control. Not some machine with bingo balls. And we trust people to give? No, we trust God to force people to give. Hello? Is that working?

I have mentioned this before. Churches use three words to describe their goals and mission. Let's "believe", "become", and "belong." Another saying might be "let's give God room to grow." Within all this is letting the budget be bigger than it should. Do you ever remember your mother saying "take only what you can eat?"

She would quote verbatim "Are your eyes bigger than your belly."

Within every salary check, a person pays their bills. They plan out a few months ahead. Possibly, they save for the future. Corporations have projections too. I suppose they have operating budgets based on projected sales. I get it. Explain to me why churches set budgets. Why they project ministry based off of yearly giving. Yes, future yearly giving. Money that has not come in yet. Why do they do that? It's pre-planning in the name of God.

Ok, a church does not do this: blame God for not providing. However, a church asks God for guidance. They set the budget on faith and spiritual guidance. When it does not come to fruition, they say that Gods will has changed. Tell me then, who guided you in the prayer meeting before the budget was set? If God gave you inspiration for ministry, why did he cut it half way through the year? Maybe our heart towards money and ministry are not in-line with God?

Listen to me clearly. I knew a church that grew several times over the years. Clearly, they were God blessed. At one point they set the budget as always giving God room to grow. It was a down year and the giving was less than expected. They let one pastor go and replaced the long-standing secretary. It was done all in the name of making budget. Exactly when did God lose favor with them? How did you know that those two people were the ones to be sacrificed on the altar of budget? Whose fault is a failed budget?

Something is clearly wrong in the modern church. Budgets based on faith are stupid. Do all the board members have enough faith? The same faith? What if you set the budget and your lead Pastor quits? Is God obligated to meet budget? No, what I'm driving at is the shackles of money and church. We look at church success in numbers. You'll say it's about people but you're lying. Budgets are not set on people. They are set by believing you will maintain status quo or grow. That new people will come. Sometimes it's faith that new resources will show up. You are shackled to money.

Tell me this. If you cut intended ministry then what have you done? You have tied ministry to money. Think about Matthew 25:42 really hard. Maybe pray about it. Let God in your heart and give him room to grow,

Matthew 25:42 "For I was hungry and you gave me nothing to eat, I was thirsty and you gave me nothing to drink, 43 I was a stranger and you did not invite me in, I needed clothes and you did not clothe me, I was sick and in prison and you did not look after me.'

Attaching money to ministry puts the verse above into perspective. Attaching the verse above to ministry is perspective too. I have always thought that we should run budgets on the year prior. Just do with what was given. Maybe in the world of taxes that is not possible. I don't know. Attaching giving from the heart to a church budget is crazy. I knew a church that responded to the call for a mission's trip. They raised funds to send a team to help churches rebuild after a hurricane. During that fund-raising event the local food bank asked for funds because some food was missing. The church ignored the call. I think both were needed. Yet, the church chose one and ignored the other. Ministry is not solely done to for people or need.

Imagine this. What if the church changed its mind? It sent money to help rebuild the churches and used the flight money to help the food bank. What if changing course is how God works. In fact, you just made God bigger by accomplishing two things at once. During the same budget year too. It's how to avoid budget shackles 101. Listen to God, drop the pride, and respond when necessary.

Patrick, what if God asked you for 21 responses in the same month? Seriously, that happens? Instead, we set an unrealistic budget based off of what looks good in a year? We need to face that reality that budgets are tied to bigger, better, faster, more. It's a job sustainer. Yet it's ruining what God can do. How can I say that? I'm glad you asked.

Imagine looking at current giving as fluid. Set the budget low. Do a few things really well. Yet, leave room for God to grow. Leave room to have extra money left over. You could call it a buffer between what is and what could be. Great idea: give God room to grow. Who knew?

What if you prayed to God to use 25% of an unused budget, what might happen? God will be silent? Oh, I doubt that. Many years ago, my wife and I left a church. Yet, we still wanted to tithe. So, I set up a God account. Every year we have been given opportunities to give. In crazy ways too. Yet, every year we give it all away somehow and someway. In my experience Jesus said there will always be the poor. Always opportunities to give it away.

Matthew 19:21 Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

The story of Gideon is famous for God putting dew on a fleece. It's famous for an army of three hundred men. Yet, the Gideon story is also about faith. The people were in a place where

they did evil in the sight of the Lord. Game over, right? God toasted them all for their unbelief. Well, no, God made a way through their lack of faith. If you read this story, the people floated towards whichever God would bless them. Gideon was not even so sure if God existed. He attempted to test Gods authenticity several times.

Isn't that the church? We ask God to provide. Then we set a budget. When the budget falls short we cut back. Then it's back to the board room. We can never say we were wrong. Oh no, it's not that way. God is not to blame either. Instead, it's the congregation. They did not have the faith and heart to fulfill Gods plans. They did not give. They did not see the vision. The church is really saying the people were not willing to test the authenticity of God. To believe in him like the pastoral does.

Here inlays the problem between money and the church. It's us and them. The general rule of thumb is that a church emulates a long-standing pastor. Another rule is that we all know that church leadership attaches "ordained" to its title. You know they do. So, if the (pope) leadership represents Jesus to the church then it can't be wrong. God chose them. God gave them the budget to glorify God. The congregation on the other hand?

So, who takes a hit when a church misses' budget? It's the congregation and the poor. Screw the lost. We only touch them if the coffers overflow. Why is the budget and giving sometimes printed in the bulletin? To lay the blame. Why are there speeches to the masses on giving? Why are there calls for tax returns and wills to be handed over? It's because the congregation is screwing the budget by hording and gathering.

Now let's be offensive but honest. I'm about to be offensive to the pastoral and elders' boards. You are hired by a corporate model. You have business and pastoral degrees. Within that

comes expectations. Pastors must work 10% more than your local business giver. That translates into a more holy than the business guy pastor. Forecasting is a business model. Quarterly statements are real. It translates into "how are we doing?" Spiritually? No, numbers wise. Is attendance up? Is giving up? Is the budget being met? That's what businesses do.

Do businesses check the Spiritual health of their workers. To be fair some do, but most don't. They check the bottom line. The current CEO of Tim Hortons stepped down recently because corporate expectations were not met. That's the cruel world of business. In, church we run the same way? A business is people. Yet, it is a brand and money generator. A church is people. It too generates money. Yet, it's considered nonprofit. They are not in the church business but the people business. People work for a business. A church works for the people. There is a difference. Yet, pastors are let go when the numbers under preform.

I doubt I am alone. How many people have written books on church giving? How about church focus? Many types of books about church have been written. I am not alone. It's the providers virus. We give and the church grows. Money could be the root of all evil. Yet, the love of money is the root. We assume a church should grow. We assume a church should have a full budget like a business. I suppose we assume people should give as workers work. The providers virus creates an insatiable desire for money. Why you say? Money and ministry are tied to the hip.

Here is the trouble with all this. A worker gets fired for under preforming. So do some pastors. Yet, people who fail to give their due are not fired. It's a game. They give too little and the pastor reads them the riot act. Everyone is asked to pray. Ask God why they don't have the heart they should. Trust me, giving a little is a serious problem in a church. Yet, is it?

What if budgets were smaller? What if the expectations of a pastor were smaller? He or she is only our preacher and teacher. They are the spiritual hub of the church. What if the people set the agenda? How so? If we utilized the people's gifts and talents properly, possibly they would be engaged. Their passion would be enacted. Would giving go up if people felt more invested? Why do you think I harped on plug and play? It sucks all the passion out of a church. Gods' children are not mundane. They are dynamic creatures made for specific purposes. They can usher, but they can build orphancies too. What if passion was tied to budgets?

How is it possible that passion and money could be tied together? People give where their heart is. They just do. They give to a trip they want to take. They give to poor little black kids. They give to cancer after they get cancer. Here is my fatal flaw of the church in regards to money. The ordained create church. They create three words and a slogan. These pastorals create programs. It's all within their passion. I get it. Then they try and sell their passion to others. Yet, my passion is not your passion. Not likely I'll give to yours more than mine. It's how humans roll.

The trouble is the induvial. God made individuals with different passions. So, how could a large church work then? Fuel the passion and the money will flow. It's not rocket science. The fact is that God draws in certain people to a church. If we were honest, God does not draw in one hundred different passions. Instead, he draws in about five groups. There is the artist, business, social, caregiver, and teacher. Within each of these are ministries like the poor and preaching. It's the nuts and bolts of church.

However, if we don't use these passions correctly then giving goes down. Passion gives with passion. It always has. Some would say that life groups fill that role. Like minded passions. I suppose it could. Yet, it serves a small group. It does not fuel a church. Imagine if you will a

church that held seeker services almost every weekend. What? That's crazy! What if church was designed to highlight the passions and talents of its congregation. Would that sell?

Let's enter a budget meeting. The agenda was not the numbers. Instead, it was a celebration of all the different things we did in the community using the tools God gave us: people. Imagine all the different ministries that developed. Each one had no timeline. They came and went. Most of them fueled and funded by the people. The church budgets? It consisted of covering the church costs to run and pay the staff. The rest of it all went back into the community. Pastoral ministry? Gone! People ministry? Exploded! I'm betting finances exploded too.

If God draws then God provides. What if God gave you just enough people to make a church great. What if the church and its people became bigger than the pastor? What if that same church made a name for itself as a body. The community could count on them to reach the spiritual needs and pulse of the people. What would happen? Would it take over the food bank? Take over the homeless shelters, and elderly services? Why are churches not like this right now? It's directly because they create ministries, programs and budgets to restrict giving God room to grow.

1 Kings 8:27 "But will God really dwell on earth? The heavens, even the highest heaven, cannot contain you. How much less this temple I have built!"

Who are you fooling with money? Controlling the money controls church. It controls people. It also controls passion, ideas, and the sovereignty of God. It takes the Spirit out of the equation. Whoever sits in a budget committee asks right off the bat if we surpassed our goals and budget? No, we ask if they have been met. In Gods kingdom the only thing worth meeting is the

## Chapter 18 (Root of evil)

passion of people. You can't box in passion and the needs of people. You just can't. Can a passionate and loving God be contained in a yearly budget? Maybe the reason your ministry and budget expectations failed is directly because you tried to limit God and expect too much. What if the true root of evil was exasperating church budgets consumed with the love of money?