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GIVING AND STEWARDSHIP IN BORDER BLACK BAPTIST CHURCHES

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GIVING AND STEWARDSHIP IN BORDER BLACK BAPTIST CHURCHES

BY

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I am glad to be able to share in this academic exercise in order to fulfil the requirements of the university. For me, it is not only an academic exercise but also a part and parcel of God's call upon my life. Over the years I have had this concern to see financially mature Border Black Baptist Churches. I believe that profound teaching can bring about total transformation through God's word. If we can act locally, we can in turn have an impact on our whole African continent and the rest of the world and this can be achieved through financial giving and stewardship. Another consequence will be to see the implementation of the Great Commission through supporting God's fulltime servants. It is my concern to change the scenario of being seen as beggars by the rest of the world. The root of the problem is to address the financial giving and stewardship in Border Black Baptist Churches.

In order to bring this exercise to completion I have been assisted by a number of people and I want to use this opportunity to acknowledge their help. The first is Pastor Ezra Dingiso whose enthusiasm for church finances rubbed off on me. I also want to thank my wife, Zodwa, and our children who were willing to allow me countless hours of research in peace. How can I forget Pastor Tommy Lolo and his wife who have been a source of inspiration for so many years? Finally, I would like to thank Dr Gordon Miller, my supervisor, for his guidance and the pace at which he returned my work so that I could polish up the thesis on time.

May God richly bless you for all the contribution that you have made towards the completion of this thesis and the results that it will have towards building financially matured Border Black Baptist Churches and the body of Jesus Christ in general.

SUMMARY

In this thesis, the Researcher argues that the Border Black Baptist Churches form two-thirds of the membership of the Border Baptist in the Association. The researcher is concerned that they are growing in numbers but declining in finances. This problem is affecting the body of Jesus Christ locally, nationally and globally. It does not end there but the Great Commission (Matt 28:16-20) has also been affected.

My personal interest is to show that Border Black Baptist Churches are not necessarily poor but need some kind of profound teaching and motivation. It means that in the Border/Amathole region we need self-propagating, self-supporting, self-governing and self-theologizing within our own culture. We need to see that the tithing system is God's plan for giving. It is instituted by God and encompasses His promises, only if we obey Him. In the Border Black Baptist Churches there is also a need to see that freewill offerings are part and parcel of God's plan for financial giving and stewardship. It means that giving to God must be seen as Creation, Sowing and Reaping Principles.

My research methodology includes interviews, questionnaires and study of the relevant literature. The reason for this research is to bring clarity about financial giving and stewardship in these Churches. The whole purpose is to see financially matured Border Black Baptist Churches in this region.

Key Terms

Giving

Stewardship

Principle

Tithing

Theology

Case Study

Dependency Syndrome

Ubuntu

Mammon

Spirituality

BBA (Border Baptist Association–the Baptist Union Churches of the Amathole Region)

BUSA/BU (Baptist Union of Southern Africa)

Guiding Principle

Budget

Bivocational Ministry



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CHAPTER 1

1. INTRODUCTION

In this chapter, I attempt to clarify the whole thesis through a definition of terms. I will therefore be interacting with authors, researchers, interviewees and with the Bible. My main goal in this chapter is to analyze terms and consider the practical side of these terms. It is my belief that if there is a proper understanding of and commitment to these terms, the Border Black Baptist Churches will flourish in financial giving and stewardship. The Thesis is divided into four chapters: Introduction to Financial Giving and Stewardship; Border Black Baptist Churches; The Impact of Giving; Recommendations and Spiritual Principles.

1.1 Definition of Terms

Financial stewardship includes the methods of raising money (Kohlenberger III 1993:160) the word, 'financial' is an adjective describing a noun which is 'giving' in this context. It also describes a noun which is 'stewardship', in this context. Kritzing (2004:171) writes: 'Tithing is a tradition in many churches of contributing one-tenth of one's income, time and talents to one's local church community. The text of Malachi 3:8-10 is often used

as the basis for this teaching about Christian stewardship'. The word 'financial' (Wehmeier et al 2005:551) originates from the word, 'finance' which means the activity of managing money or to provide money for a project. 'Stewardship is the act of taking care of or managing something, for example property, an organization, money or valuable object' (Wehmeier et al 2005:1450). Stewardship has to do with management and accountability for something that belongs to someone else; especially human stewardship of God's gifts (Yancey & Stafford 1996:1396).

The issue of accountability is also mentioned in Luke 16:2;1 Corinthians 9:17. Maxwell (2002:1516) in his Leadership Bible is addressing accountability which becomes more relevant to financial giving and stewardship. Master Study Bible (1981:2199) says: 'A steward is one who is entrusted with the management of his master's affairs, especially of his household (Gen 43:16,19). Jesus (Luke 12:42) and Paul (1 Cor 4:1,2;Titus 1:7) uses the word figuratively of Christian ministers'. We are called to be faithful stewards (Gen 15:2;1 Tim 4:6). Strong (1989:121) writes: 'The Hebrew word for 'Stewardship' or 'Steward' is 'Sar' from the word 'Saras' which means a head person (ruler), chief (captain), general, governor, keeper, Lord, Master, Prince/Principal, ruler, steward'(1 Chron 28:1;23:2). Maxwell (2002:51) says: 'The Greek

word for ‘stewardship’ or ‘steward’ is *Oikonomos*’ which means a house-distributor (i.e. Manager), or overseer, i.e. an employee in that capacity; a fiscal agent (treasurer); figuratively a preacher (of the Gospel): chamberlain, governor, steward’ (Matt 20:8). I will explore further the meaning of ‘stewardship’ especially its definition from Old Testament and New Testament perspectives.

1.2 The Significance of the Tithing and Offering Systems

Mahoney (1993:69) writes: ‘Tithing and giving offerings does not buy God’s blessing, but it does release His blessing upon our lives. Hence giving and tithing should not be understood as Old Testament law or a religious obligation. Rather it is a privilege of those who choose to exercise their faith to give’. This is the reason for Paul to say, ‘...but first they gave themselves to the Lord and to us [as His agents] by the will of God...’ (The Amplified Bible 1987:1354). Roberts (1981:860) writes: ‘Tithing originates in faith in who God is, in understanding who we are, then demonstrating our faith in giving tithes and offerings as seed-faith. In Matthew 23:23, Jesus tells the Scribes and Pharisees that putting God first causes tithing to be true tithing.’

According to Strong (1989:70), ‘tithing’ is *ma ‘asrah*’ in Hebrew language which means a tenth; a tithe:-tenth (part), tithe (-ing).

What I deduct from the above statement is that tithing is a tenth (part) of the accumulated wealth or material possession set apart for God's purpose. Genesis 14:20; 28:22 indicates that tithing is not the Law or Law of giving but a tenth (part) or denominator of acknowledging that everything belongs to God. This is the reason for the Life Application Study Bible (2005:28) to say: 'Even in some pagan religions, it was traditional to give a tenth of one's earnings to the gods. Abram (Gen 14:20) followed accepted tradition.' MacArthur (1997:35) writes: 'This 10-percent offering was purely voluntary, and may only have been a tenth of the best, not a tenth of the total. This tenth is not like the required tenths given to Israel in the Mosaic Law' (Num 18:21–24; Deut 14:22; 26:12).

Strong (1989:21) writes: 'Tithe in Greek language means *'dekate'* which means a tenth, i.e. As a percentage or tithe:-tenth (part), tithe'. It means that this tenth (tithe) is a percentage or tenth (part) that indicates our faithfulness to the remaining ninety percent. It is not about the Mosaic Law or the legislation (Num 18:21-24; Deut 14:22; 26:12) but about voluntary giving (Gen 14:20) of this ten percent to God to show a sense of gratitude not obligation. Unlike other offerings that are mentioned in both Testaments, tithing is a 'mark' for Jews and Gentile Christians that we belong to God and

also our possessions. This type of giving is also practiced by Blacks (Xhosas) in their African Traditional Religion although it is not named, 'tithing' but they mark everything like harvest, wealth, health through giving a certain percentage to their ancestors. This type of giving that I have mentioned amongst Blacks is different from other types of giving which are embraced under one concept of '*Ubuntu*' (For further information see this Theses in pages 94-95).

Pope (December 2002:13) argues that, 'our tithes and financial offerings are but one measure of our obedience to God's call to biblical stewardship.' It must be noted that the Old Testament tithe was compulsory and a good case may be made for the tithe as a basic 'guideline' even today. The point here is that not all Christians believe in tithing. Some believe in giving tithes and offerings to the local church whereas others believe that tithes and offerings must be a decision of an individual either to take some money and give to the local church or alternatively to other Missions and needy causes.

Murray (2000:53) writes: 'One of the problems with the tithing system that we have identified is that rich Christians can tithe without any significant cost or challenge to their lifestyles.'

Poor Christians who tithe may not become utterly destitute like this widow (Mark 12:42–44), but they may find managing on nine-tenths of a low income very difficult. Jesus seems interested here not in what is given by the rich donors but in what they are retaining, whereas tithing focuses only on what is given away'. My response to Murray is that tithing is not only focusing on what is given away. 'It is a biblical way to worship God. It is the biblical standard and the beginning point for giving that God has established for believers in their stewardship of possessions' (Dorr & Douglas 2007:134). In other words, since Moses brought about legislation to this act of worship which is the tithing system, many scholars end up seeing tithing as the Law. This is the reason for Malachi to appeal not to the Law of Moses but to the Israelites' hearts by saying they must repent from this attitude of robbing God (Mal 3:8–10).

On the other hand, MacArthur (1997:1366) reduces this basic standard of giving, the act of worship which is the tithing system to a secular tax. Scripture references such as Matthew 22:15–22 and Romans 13:1–7 are about the relationship between the Church and the State. Naicker (1998:19) responds, 'we need to firstly establish in our minds that we do not pay our tithes. The tithe already belongs to God'.

Kidner (1967:159) and Hailey (1972:421) see the tithe as the gift of the tenth which was voluntary before it was commanded. Life Application Study Bible (2000:1515) comments about Malachi 3:8–12 that, ‘when we give, we must remember that the blessings God promises are not always material and may not be experienced completely here on earth, but we will certainly receive them in our future life with him’.

Venter (Unpublished Notes on Stewardship 2002:1) does not throw away the tithing system but poses the question, ‘is tithing prescribed or is it a guiding principle?’ Venter’s solution is that we must make sure we know what the Bible teaches in this regard. We have to teach on a regular basis; on special occasions; include it in our membership classes; have a document on our churches’ policy regarding giving (For further information see this Theses in pages 86-87).

LaSor et al (1986:421) write: ‘Although we do not worship God with animal sacrifices, Malachi teaches us the importance of offering the best of what we have to God (Mal 1:6–14). He also stresses tithing (Mal 3:8-12), which is overemphasized in some pulpits today and neglected by others. An unbalanced emphasis on this passage can lead to legalism.

Especially because of the promised blessing, some have misused Malachi to encourage the notion that we can barter with God. On the other hand, it is a mistake to neglect instruction on regular and sacrificial giving, which the New Testament also affirms' (Luke 6:38; 1 Cor 16:2).

It must be noted that Jesus was not against tithing but against legalism. This is the reason for Crutchley (1992:9) to write: 'Paul's conviction was that past Jewish intolerance and rigidity in matters of law and practice must yield to a universal *'kerygma'* that embraced the Gentile outsider without the Judaistic legal accoutrements'. This is also the reason for Perry and Lias (1962:139) to write: 'Tithing is a scriptural concept and command. The tither experiences a blessing, both spiritually and materially. Even one-tenth of our income is not always an adequate expression of our love toward God'. Some of the BUSA Scholars such as Jonsson et al (1976:9); Parnell [sa:24]; Wagner (Unpublished Notes 2007:36–43) strongly argue that the tithes and offerings are supposed to be given to the local church and it is the duty of the local church to support other ministries such as Missions. Dorr and Douglas (2007:135) write: 'For people today, the principle would be bringing tithes and offering to the church to support the work of the church in its local setting and in its

mission world-wide. Anticipating a response from the people that they were too poor to bring in the full tithes and offerings, God challenged them to test Him. They would find He would open the floodgate of heaven and pour out a blessing without measure. That blessing will have both material and spiritual aspects.

God was not advocating a “give-to-get” approach but making a promise to bless faithful giving’.

The Christian Life New Testament (1984:429) also says: ‘Every believer’ (Matt 10:41) may share in the pastor’s “crown of glory’ (1 Pet 5:4). Support your faithful, God-called pastor by praying for him and encouraging him in the work of the Lord. Undergird his ministry with God’s tithes and your offerings’ (Mal 3:10). Aspects of the ongoing New Testament use for tithing and ‘proportional giving’ will be noted in the following pages.

1.3 The Principle and Doctrine of Stewardship

Paul and Collins (1991:4) argued that, ‘we are to apply the principles given to Israel by God: God expects us to begin with a percentage (10%); we are to give systematically and regularly (2 Chron 31:11–12); we are to give the first and best to the Lord’ (Prov 3:9–10). This is the kind of reflection that is needed when it comes to financial giving and stewardship.

This proper understanding will help the Border Black Baptist Churches to be financial givers for the advancement of God's word (Matt 28:19-20). Strong (1990:194) writes about basic principles of stewardship: 'Settling accounts (Rom 14:1), needs will be provided (Matt 6:24-34); prosperity is from God' (Deut 29:9).

Pohlmann (2003:7) argues that, 'tithing was practiced before the law of Moses and is thus a 'Creation Principle' and not only a law of Israel. Tithing was then carried over as a 'Creation Principle' of God-first to Israel and then into the life of the church'. Inrig (1998:19) writes: 'The principles of stewardship are very simple. The first principle is the main requirement: 'It is required that those who have been given a trust must prove faithful' (1 Cor 4:2). The second principle is the reward, explained here in Luke 16:10 by the Lord: 'Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much'.

1.4 Theological Basis for Giving

Firstly, giving is based on the stewardship theology which advocates that possessions are a trust given by God in varying proportions (For further information see this Thesis in page 99). It means that needs are met by faithfully using and giving from what you have received. The point is to give as you have received (Matt 10:8). It means tithes and offerings are the indication that we have received and out of that receiving, we give most importantly, ourselves (2 Cor 8:5). Ajah (2006:40) writes: 'The texts from the Pentateuch revealed that tithing was theologically motivated, which benefited ancient Israel economically, socially and politically. Theologically, the Israelites were to tithe all the wealth of the land that God gave them as a means of submitting to the sovereignty of the Lord as the owner of the land. The same theological motivation is paramount to building a self-supporting and a self-propagating Church in Africa. Church leaders and theologians in Africa should consider this concept afresh'. Roberts (1984:344) writes: 'So the churches in Macedonia, even though they faced very deep poverty, had a depth of liberality in their spirits since Christ was living in them. The grace of giving that is inherent in Christ our Saviour is a grace of God to be developed in our lives'.

Our theology, lifestyle, money management, and giving should reflect Prime's words (2000:84), 'although needy themselves (Macedonians), they counted it a privilege to share what they possessed with Christians who had even less (2 Cor 8:4). They did not limit their giving to putting money into the offering plate. They put themselves in with the offering' (2 Cor 8:5). Ajah (2006:32) argues that, 'the moment the African ideology towards giving is improved theologically, it will be confirmed that poverty is not the factor militating against church funding'. Neumann (BUSA Assembly 2007:14) asserts: 'God's plan for giving has two parts: required giving (the Tithe) and voluntary giving (above the Tithe, amount not specified). She also added the following: Free will offerings; offerings; contributions and grace giving'.

1.5 The Process of Interviews

I was able to conduct interviews. The purpose is to hear some views about tithing.

1.5.1 First Interview

A Black Baptist pastor (Booi) at Fort Beaufort in the Border/Amathole region sees the concept of the tithe reflected in Genesis 28:17-24 and Hebrews 7:1-10. According to him a tithe is one-tenth of everything that one has. He continued by saying,

'later Isaac and also Jacob made vows to give their tithes' (Gen 28:16-22). In Leviticus 27:30, God says all tithes are His. In Numbers 18:21-28, God commanded that tithes be the portion of the Levites and the priests who did work in the tent of the Lord.

1.5.2 Second Interview

Another pastor's (Ntshinka) response is that, 'when the missionaries came to Border/Amathole region, they did not teach our churches. They told them to come with anything they can afford like R20 or less. Our Black people ended up being indoctrinated with this kind of teaching. I think the bottom line when it comes to tithing is to love God'. In my observation, it is the shifting of blame because church leaders blame missionaries, and congregants shift the blame to unemployment or poverty. The missionaries also suggest some Africans (Blacks) have developed a 'Dependency Syndrome'.

1.5.3 Third Interview

The general feeling of some Border Black Pastors is expressed in the following statement: 'Our experience in Border Black Baptist Churches is that members do not want to give. As a result, they (the members) are struggling a lot more than the Border Black

Baptist pastors do and end up coming to us for help' (Pastors' Fraternal).

1.6 Responses from Black South Africans

There are five responses from Black South Africans. I have responded by looking at the lessons to be learnt in 1.6.6.

1.6.1 First Response

Pastor Siphon Mnyakeni (2008:17) writes: 'Tithing, a practice whereby many churches coerce their members to give 10 percent of their salary to the church or face condemnation, should be abolished. It has no place in this time and age. I suggest that the teaching of the tithe is scripturally erroneous, socially repressive and financially fraudulent. It has become a tool in the hands of rapacious individuals who use it to threaten and scare poor believers into thinking that giving them 10 percent of their salaries is equal to making God happy. Millions of families live from hand to mouth, from loan shark to loan shark to meet basic needs and also pay a chunk of their salaries to a church, lest they be cursed. If tithing is an obsolete tradition, as I believe it is, then it must be stopped'.

1.6.2 Second Response

Lovemore Ndou (2008:19) writes: 'Tithing is just trash. I will always support the work of God with my money and anything I have, but not under the bondage of tithing. Tithing is mentioned in the Old Testament, but that was before Christ. Even though there are so many laws written in Leviticus, these pastors understood the scenario and got rid of the other laws, but stick to this one of tithing. I decided to stop going to church here in Musina because of this tithing'.

1.6.3 Third Response

Hlatshwayo (2008:19) in Kwa-Mashu, writes: 'I do not wish to engage Sipho Mnyakeni on whether or not tithing is still relevant to modern Christians, as I believe that the Bible speaks succinctly in this regard. However, I wish to voice my vehement dissent with his view that Christians should respond to the current economic tribulation by cutting back on offerings. This is not only inconsistent with Scripture, but is also a blatant expression of lack of trust in God as father and provider. The widow of Zarephath (1 Kgs 17:8-15) is a classic example of how to respond to God's way in times of famine. While worldly wisdom advocates hoarding as a strategy for survival, Godly wisdom says: 'Give and it shall be given to you...' (Luke 6:38).

Cutting back on offerings will signal the beginning of financial demise for Christians. Let us put God first, even in perilous times such as we are currently experiencing’.

1.6.4 Fourth Response

Matsitse (2008:19) writes: ‘I am the living testimony that tithing works! My first job at a bakery in 2001 paid me R120 a week for a 12 hours night shift, six days a week. I tithed R12 (10%) faithfully for four–and-a-half months. Then God blessed me with R1200 a month, almost triple my previous salary. I added a zero to the R12 I was tithing and a year later God gave me a R3000 a month, plus a four-year study opportunity. I have just completed my studies and earn far more than my first salary, and I intend climbing the corporate and economic ladder. To do this, tithing will be part of my strategy. Malachi 3:10 says, ‘bring all the tithes’ it does not say only if it is convenient. Tithing is not a liability, it is an asset to a believer’.

1.6.5 Fifth Response

David Makubo (2008:19) writes: ‘Tithing is God’s law. Giving is faithfulness towards Him. It is part of salvation. No church will survive without money, and that is the same for you. We need to

tithe so that He may bless you abundantly and protect your possessions’.

1.6.6 Lessons to be learnt

I agree with responses 1.6.3 to 1.6.5. The approach that has been used by Clement Matsitse in 1.6.4 is the same as the one I have personally used from 2004 onwards. It also seemed to ‘work’ for me although I was fully aware that it is not about promoting God but an act of worship and obedience. Therefore, tithing is about economic empowerment as Matsitse has highlighted. It also serves as a strategy to fundraise for God’s work. I fully agree with David Makubo in 1.6.5, who says that no church will survive without money. In response to Pastor Siphon Mnyakeni in 1.6.1, it is true that God does not need our tithes. It is not a need but a command from God.

Therefore, when you are commanded, it is either, you obey or disobey the Commander and in this context, the Commander is God. The church is ordained by God to be a prophetic institution and the state is also ordained by God to maintain order. Therefore, in order for the church to function well in finances, God commanded the Israelites to tithe and it is also practical even today because the church (Rom 4:13-17; Eph 2:19-22) is the

‘spiritual Israel’. It means that we are not commanded by God to beg from the state (Government) because our God is the provider as highlighted in responses 1.6.3 to 1.6.5. Therefore, tithing is a command; it is a must for every believer in order to fulfil the Great Commission in order to have an impact locally, nationally and internationally. In response to 1.6.2, which regards tithing as a bondage, I think tithing is not a bondage but God’s Kingdom Principle to regain financial freedom (Mal 3:10-12).

1.7 Preview of Morris’ Five Levels of Giving with Table

Bob Morris’ five levels of giving are more fully dealt with in chapter 4.

TABLE 1.1: Five Levels of Giving

Levels	Giving	Scriptures
1.	Infancy : Non-Giving	Luke 12:16–18
2.	Grade 0 : Impulse Giving	Luke 19:1-8
3.	Primary : Legalistic Giving	Malachi 3:8–9, Luke 11: 42
4.	Secondary : Honest Managership (Stewardship)	Luke 16:9-15
5.	University: Sacrificial Giving	Luke 21:1-4

1.8 Summary

Firstly, I concur with Kritzinger (2004:171) who claims: 'Tithe giving is a tradition in many churches of contributing one-tenth of one's income, time and talents to one's local church community', because it helps the case to move from the premises of 'tithe giving' to the recommendations which are covered in Chapter 4. Secondly, my proposal is that the Border Black Baptists need to move from this third level (Legalistic Giving) to the fifth ('University level' = Sacrificial giving) which is explained in Chapter 4. At present, the Border Black Baptist Churches are not even found in the third level but non-givers which is characterized by the level One (For further information see this Thesis on pages 91–93). Those who seem to be matured in the Lord, they belong to the second level which is characterized by impulse giving (For further information see this Thesis on page 91) and this can be clearly seen during major events e.g. welcoming functions; funerals; farewells etc (For further information see this Thesis on pages 47–48).

Thirdly, stewardship is also seen in the dawn of human history as it is reflected in the case of Abel who was not mandated by the law of giving but gave out of love. Fourthly, Abraham who showed a sense of gratitude towards God. Fifthly, tithing is a voluntary

giving in its nature (Gen 14:20–22;28:20-22); it started to be regulated by Moses in Leviticus 27:30-34 and Malachi 3:8–12 challenged the nation of Israel for neglecting their duty. In the New Testament God demonstrated His love by giving us Jesus Christ as the fulfilment of Old Testament sacrifices which were shadows of the reality to come. Jesus Christ did not abolish the tithing system in the New Testament (Matt 23:23; Luke 11:42) but was also concerned about “greater” matters of the Law.

Paul, in his epistles (1 Cor 16:1-4; 2 Cor 8-9:1-15) demonstrates the issue of financial giving and stewardship through case studies and Acts 4:32-37 also records how the church dealt with the issue of financial giving and stewardship which was accompanied by the dynamic or moving of the Holy Spirit.

CHAPTER 2

2. BORDER BLACK BAPTIST CHURCHES

My concentration will be on the cultural group of Blacks (Xhosas) whose 46 churches make up two-thirds of the Border Baptist Association of the Baptist Union of Southern Africa (hereafter BUSA). My area of interest is the financial giving and stewardship in Border Black Baptist Churches to identify those biblical principles which will assist progress in fulfilling the Great Commission through the local Churches, Association and BUSA (Matt 28:16-20; Mark 16:14-18; Luke 24:36-49).

2.1 The Current Situation

The Border Baptist Association was officially launched in the 1980s and is composed of the following regions: East London; Mthatha; King Williams Town; Queenstown and Dutywa (For further information see this Thesis in page 64). In the Border/Amathole region there are 24 township churches and 22 rural churches amongst the black member churches. Willowvalle has 167 rural areas of which 97% are unreached due to lack of financial resources. Our five Border Baptist Association regions (For further information see this Thesis in page 64) have 'Church

stations' operating as a 'circuit system' a characteristic of the scattered rural areas.

2.2 Coping with Financial Constraints

The question may be raised as to how some black pastors cope with the financial constraints in Border/Amathole region? There are different answers to this question: God is honouring some of His servants through family support, for example, pastor's wives who earn an income as a nurse, teacher, social worker etc. Sometimes pastor's children also tend to be supporters of their parents. Some pastors end up being bivocational because circumstances force them to do so.

2.3 The Kind of Church Members

What kind of 'church members' do we have in Border Black Baptist Churches? They include unemployed members, pensioners and unskilled workers. The fourth category are professionals (teachers; nurses; social workers; traffic officers; police; cashiers; project managers; municipal workers; directors). Most of our Border Black Baptist Churches have only 5 to 10 'salary-earning' members. Unemployed members feel they are unable to give to God's work. The pensioners' money is being consumed by burial societies and the needs of grandchildren. The

unskilled workers struggle with their small incomes and it becomes difficult for them to give significantly. The professionals' main concern is their broader families; they have also been consumed by the credit systems and state deductions from their salaries. This salaried group is being affected by modern developments and is trying to adjust to modern ways of living. The big challenge that is facing this group among the Border Black Baptist Churches is the voluntary nature of giving whereas other denominations normally enforce tithing/giving through paying of 'church tickets', a fixed amount of money for all church members normally practiced at the following Black churches: Methodist (Magoda); Presbyterian (Bokveldt); Anglican (Bingwa).

2.4 Case Study

This Case Study is an outcome of the meetings held at Bisho and Idutywa in November 2007 and February 2008. The following topics were considered: the background; perceived ramification; perceived causes; pastoral support fund; proposals; additional benefits; requirements for the smooth running of the fund; challenges.

2.4.1 The Background

Giving of food parcels places the pastoral profession at the lowest end of the labour market. This amounts to paying Pastors by rations and is against the provisions of the Basic Conditions of Employment Act and general biblical teaching. The total cost of the parcels (a donation from a shop owner not benefiting from the ministry of the pastors receiving the parcels) is R1000 per month. This amounts to R100 worth of groceries per month for the 10 pastoral families in this group.

2.4.2 Perceived Ramification

Ramifications of this could be anger and poor self-worth of pastors and that these pastors and their families could retard church growth especially in churches that can afford to do more. The differing church income levels especially between rural-based and urban-based churches could cause pastors to prefer working in urban churches. This could deprive other fellow churches of quality ministries.

2.4.3 Perceived Causes

Local churches view themselves as independent entities i.e. they are 'autonomous'. This may place local churches in a position of

selfishness as they see themselves as independent from any obligations to help fellow struggling local churches. It is alleged that churches will sometimes even inflate membership figures in order to be accepted as member churches of the Baptist Union. The traditional perception is that pastors, because they are 'called by God', should accept any remuneration placed before them without question.

2.4.4 Pastoral Support Fund

Challenges include that of pastors who receive little or no support from their churches, and the financial support of retired pastors. Some pastors earn as little as R600 to R2500, while others may earn R2500 to R5000 per month. The aim is to try to reach a minimum monthly salary of R5000 for all pastors.

2.4.5 Proposal

The proposal is for the Border Black Baptist Churches to open up a central fund to subsidize financial giving and stewardship. Individual church members would be asked to give a minimum amount in addition to their normal giving for a specific period. It is expected that if each member contributed an additional R50, this will provide R170 000 per month, if R100 per member was given, the available amount for salary subsidies would be R340 000 per

month. This can significantly remedy the situation of pastors in Border Black Baptist Churches. Another proposal is that of dispatching teams to explain and motivate to parishioners around churches the benefits of this initiative. Giving would need to be for six months before the first payment to pastors; this 'pilot project' will take 3 to 5 years in operation to be effective.

2.4.6 Additional Benefits

It is also expected that widows/pensioners and new pastors will benefit from this central fund. Life cover and dividends could also be accrued from insurance companies.

2.4.7 What is Required?

In order for the fund to run smoothly a Constitution will be needed as a legal founding document to guide the functioning of the fund and determine the relationship between the fund and churches. The administration of the fund may possibly require a volunteer worker.

2.4.8 Challenges

Challenges include managing the number of entries (the maximum number of pastors to be supported as the fund grows),

the procedure in case of expulsion of a pastor, how to source legal and other expertise within the church family to guide this process, promoting commitment by the entire church to support the fund, and data collection- e.g. identifying potential contributors among members who are professional/unskilled/pensioners/unemployed (success of planning and implementation depends on the quality and credibility of this information).

2.5 Comparative Case Studies

The first 'Case Study' is the 'Back to God Ministry' of Pastor Bhengu of the Assemblies of God founded during the 1950s. Before his calling into ministry during the 1950s, he worked as a Court Interpreter. He advised his Church members not to be beggars but to work hard. Nicholas Bhengu died at the age of 77 years (Assembly Source = Tozama) in 1985. The second, 'Case Study' is John Wesley (1703-1791) an English clergyman and founder of Methodism (Yancey & Stafford 1996:1352). According to Maxwell (2004:10-11), John Wesley lived by his financial principles in the 18th century: 'Earn all you can. Save all you can. Give all you can.' According to Shubin (2001:12), 'John Wesley's teaching on money offered simple, practical guidelines for every believer and offered four questions to help his hearers: (1) In spending this money, am I acting like I own it, or am I acting like the Lord's trustee? (2) What Scripture requires me to spend this

money in this way? (3) Can I offer up this purchase as a sacrifice to the Lord? (4) Will God reward me for this expenditure at the resurrection of the just? Perhaps Wesley was conscious of the words from the Christian Life New Testament (1984:370) which says something about rewards (For further information see this Thesis in page 97).

Cantrell (Unpublished Notes 2007:6) argues concerning John Wesley, 'his first income was 30 pounds and he found he could live on 28 and so gave away two pounds. In the second year, his income doubled but he held his expenses even, and so he had 32 pounds to give away. In the third year, his income jumped to 90 pounds and he gave away 62 pounds. In his long life, Wesley's income advanced to as high as 1400 pounds in a year. However, he rarely let his expenses rise above 30 pounds. He said that he seldom had more than 100 pounds in his possession at home. This is all the plate I have at present and I shall not buy any more while so many around me want bread'.

2.5.1 The Analysis of these Case Studies

These two leaders (Bhengu and John Wesley) were true Christian believers who emphasized servanthood among their followers and both of them left a legacy of a balanced ministry through a

‘deepened spirituality in all our members; evangelism and church growth; justice and service, including reconciliation; economic empowerment and development’ (Attwell 2005:28-29). These two leaders’ example encourage us to see the old and new churches in the Border/Amathole region, South Africa and the rest of Africa not being beggars but trusting God as their Provider.

The impact and legacy of Wesley’s financial rules is a living testimony even in remote rural areas. God’s blessings are not limited by geographical boundaries. Border Black Baptist Churches need to seek God’s guidance and practice financial stewardship. I discovered that Bhengu and John Wesley disciplined themselves in this area of financial giving and it resulted in simplicity, priority, a lifestyle to give or to be generous and because of this attitude, God used them mightily. Acts 17:29 portrays the attitude we are supposed to have towards God.

2.6 The Responsibility of Ministers/ Pastors

McGraw (2001:57-59) argues that pastors are called by God to give direction to the church; teach sound doctrine; to guide God’s people by being living examples. In other words they are called to lead, to oversee the church (John 21:16; Acts 20:28). Couchman (2008:25) poses a question: ‘Is poor pastoral remuneration

another sly and subtle way that the evil one has to weaken the church and attack God's shepherds'? He responds by quoting the following Scriptures: 1 Corinthians 9:14; 1 Timothy 5:17-18 to assert that pastors must be paid. Ajah (2006:40) writes: 'Most African churches are struggling to pay salaries of church workers and build worship places, how much less go on to care for the poor in their midst because their members are not committing their resources sacrificially'. Other scriptural passages supporting the payment of Christian workers include Deuteronomy 25:4; Luke 10:7-8.

2.7 Responses to Questionnaire

The following questions were directed to church leaders and also members. This is the structure of the questionnaire:

2.7.1 How long have you been a Pastor?

2.7.2 Your understanding about financial giving and stewardship:

2.7.3 Is it supposed to be taken from gross or nett salary?

2.7.4 Teaching about this subject: Tick the appropriate box

Regularly	Monthly	Quarterly	Annually
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2.7.5 Church's understanding (How many people in terms of percentage know this subject and practice it?)

Tick the appropriate percentage

2.7.6 God's response towards the church's understanding of tithes and offerings:

10%	20%	30%	40%	50%
60%	70%	80%	90%	100%

2.7.7 God's response towards you as a Tither:

2.7.8 Why do some of our Black Baptist Churches struggle when it comes to financing God's work?

2.7.9 Please stipulate the average amount given during the following services:

2.7.10 Weekday meetings

2.7.11 Regular Sunday Services

2.7.12 Services on last Sunday of the Month

2.7.13 Any comment about Border Black Baptist giving?

Out of a total of 46 Black Baptist Churches 14 have 30 to 50 members, 17 have 51 to 70 members and 15 have 71 to 250 members. In response to the Questionnaire, five older pastors with more than 20 years ministry experience believe that tithing should be taken out of gross income. They teach on a regular basis about tithing and as a result 80% of their members

understand it. One of these older pastors said, 'God's response towards me as a tither is the protection of possessions by God and the church's financial growth'. They argued that the problem with the Border Black Baptist Churches is that they were misinformed about the biblical way of giving and were understood as the 'poorest of the poor' hence they were taught to give the least. They do not want to take responsibility in building the churches financially. These are the findings of the 46 Black Churches of the Border Baptist Association.

In their answer to one of the questions as to why some Border Black Baptist Churches struggle when it comes to financing God's work, the response was that it is, 'attitude'. Pastor Silele (Xume Baptist) said, 'Border Black Baptists have no love. They love newly-arriving pastors and the departing ones. If you invite people, they come for the first day for teaching. They give themselves temporarily for God's work. They like to boast about their experience in the church. Some have got twenty and some thirty years of experience but they are not committed'. In my analysis, I discovered that this attitude of boasting is not new (Hos 12:8; Zech 11:5; Rev 3:17). Jesus Christ urges believers who found themselves in this situation to practice humility (Matt 5:3).

Pastor Mlanzeli (Mbewana Baptist) said, ‘they see themselves as the only ones who are in a poor province of South Africa and have an attitude of ownership instead of seeing God as the Owner. My church is rural-based but teaching about financial giving and stewardship is fully dealt with. I wish Border Black Baptists would emphasize the issue of stewardship to combat the element of mediocrity and a begging attitude’.

Pastor Lolo (Gcuwa Baptist) was honest enough to answer the question that the average amount received in his congregation at Sunday Services is R2500. This is a reflection of a man who has been involved in ministry for 20 years and is one of those who believe that tithing is suppose to be taken out of our gross income and teaches stewardship on a regular basis. As a result, 80% of the congregation is experiencing God’s blessings. Among the old ones, Pastor Mabena (Shed Mashologu Baptist) said he has been in ministry for 38 years and only about 40% of the congregation understands tithing. On average in most of these churches, R1000 is the total collection most Sundays but they give up to R4000 on the last Sunday of each month.

2.8 THEOLOGICAL DEBATES ABOUT OT AND NT TEACHING

2.8.1 Old Testament Teaching on Tithing

Davenport (1963:1) writes: 'Tithing is an imperative of Law and Grace. It was ordained of God (Lev 27:30), recognized and pursued by Jacob all of his life (Gen 28:22), commended by Jesus (Matt 23:23), and practiced in the early Christian era'. The tithe was at least a tenth of Israelites' income used to feed the priests, the stranger, an orphan, the widow, pay temple expenses, and help the poor (Deut 14:27-29;26:12).

The Master Study Bible (1981:2221) says: 'After the return from the exile, Jews were punished because they had neglected the support of the Levites' (Mal 3:8-11). Maxwell (2002:219) writes: 'God instructs His leaders and the entire nation of Israel to imitate His generosity and grace (Deut 14:27-15:18) and God would favour their land with abundant crops and freedom from invasion'. The reason for Moses to regulate the tithes for Levites was that they had (The New Topical Textbook 1988:150) no material inheritance in Israel (Deut 10:9). Levites were bound to give a tenth of their tithe to the priests (Deut 18:26-32).

The priests were responsible for keeping the sacred fire always burning on the altar (Lev 6:12,13) and also other duties (The New Topical Textbook 1988:203). The Old Testament priests pointed

to the fulfilment in Christ (Heb 10:11-12) and Christian believers (1 Pet 2:9). This implies the relevance of tithes and offerings even today because as the body of Christ and the 'New Israel', the church is anointed to a priesthood within the world (Rev 1:6), it is a mediatorial (Williams 1989:450) service which declares the will of God to people, brings their needs before God in prayer, and worships him obediently (1 Pet 2:5,9;Rev 5:10). Williams (1989:450) concludes: 'But it is a corporate priesthood, no individual leader or minister is called priest in the New Testament'.

2.8.2 New Testament Teaching on Tithing

De Gray Birch (2007:9-24) says: 'The storehouse cannot be spiritually interpreted as the local church because we do not receive forgiveness of sins there, like Israel received atonement at the Temple. Our forgiveness comes through faith in the blood of Jesus Christ. It is unbiblical to make a comparison between the local church and the Temple as has currently and incorrectly been done'. Pohlmann (2007:103) responds: 'This line of argument ignores the foundation principle of tithing to be in the pre-Israel experience of Melchizedek and Abram. The Old Testament still has value to the New Testament Church in the sense that, 'these things happened to them as examples and were written down as

warnings for us, on whom the fulfilment of ages has come' (1 Cor 10:11). Dorr and Douglas (2007:136) write: 'Jesus endorsed the practice of tithing, reminding those who tithed that justice, mercy and faith were even more important matters of the law' (Matt 23:23). Whitmore (2006:85) writes: 'Tithing did not originate at Mount Sinai, and so it is not part of the ceremonial law of the Old Testament, which Christ through the cross has set aside' (Matt 15:20).

The Master Study Bible (1981:2221) says: 'Of course the Israelite command to tithe is nowhere shown to have been carried over to be binding upon the Christian. If the law is thought to be in force for the Christian, it should be obeyed as given, to secure a proper salary for the minister of God's word. Many have been spiritually blessed; it is true, when they have practiced tithing. It is probable that they would be conscious of even greater blessing if they gave a fifth, and blessed to some extent if they gave a fiftieth'.

Pohlmann (2007:103) writes: 'The difference in the New Testament, as compared to the Old Testament is that people are generally so aware of God's goodness and greatness through the Gospel that they give extravagantly, to the point of excess! Barnabas is a case in point (Acts 4:36-37). Chapters 8 and 9 of

Second Corinthians go into considerable detail on the subject of extravagant giving in response to the work of God in Christ, so much so that it could be said that a new form of tithing is exemplified, called 'grace giving' (2 Cor 9:14-15).

Elwell (1996:77) says: 'Nowhere does the New Testament require Christians to tithe in the sense of giving 10 percent, but it does reiterate many things associated with tithing: those who minister are entitled to receive support (1 Cor 9:14); the poor and needy should be cared for (1 Cor 16:1; Gal 2:10); those who give can trust God, as the source of all that is given (2 Cor 9:10); to supply their needs (2 Cor 9:8; Phil 4:19); and giving should be done joyously' (2 Cor 9:7).

When I was a student at the Cape Town Baptist Seminary from 1999-2002, I observed that in White Baptist Churches, some congregants considered the need to give additionally in Trust. There is a great lesson to be learnt because having a 'Will' is to make a gift from our estate to our churches or other Christian causes which have to do with the extension of the kingdom of God. Kendall (1982:29-37) argues that there are three further reasons for tithing: 'We should tithe because of what it will do for the work of God on earth; we should tithe because of what it

would do for God in heaven; we should tithe because of what tithing does for us'. Powell (1996:114) argues that, 'the tithe is still today the beginning place for Christian giving and good money management' (For further information see this Thesis in pages 85–86).

TABLE 2.1: Differences Between Old and New Testaments

Old Testament	New Testament
1. Law (tithe) of giving (Lev 27:27-34).	1. Grace of giving (2 Cor 8:1-16).
2. Tithe was the proportion (Mal 3:8- 12).	2. No specific amount or proportion (1 Cor 16:2).
3. Theocracy (Ps 2, 45,110) is reflected by tithe as the Law of giving.	3. Separation of Church and State (Matt 22:15-22).
4. Giving to a central place (Mal 3:8-12) of worship.	4. Local Churches as the central places of worship (2 Cor 8:1-3).
5. Tithing is well taught in the O.T.	5. Jesus Christ did not specifically teach about tithing in the N.T.

TABLE 2.2: Similarities Between Old and New Testaments

Old Testament	New Testament
1. Principle of equality (Exod 16:16-18, 32-33).	1. Acts 11: 29;2 Corinthians 8:12-15.
2. Poor people demonstrated giving (1 Kgs 17: 7-15).	2. Mark 12: 41-44.
3. People gave generously (Exod 36:5-7).	3. 2 Corinthians 8:2, 4.
4. Sacrificial giving (2 Chron 24:24).	4. 2 Corinthians 8:3, 9.
5. Warning about riches (Ps 62:10).	5. Matthew 6:19-21.
6. Give freely without begrudging (Deut 15:10).	6. 2 Corinthians 9:6-7.
7. The reason for both rich and poor to give is found in Proverbs 27:24.	7. 2 Corinthians 8: 14.

Giving in the Old Testament and New Testament is summarized by Kluth (2006:82): 'We should give generously (2 Chron 31:5;1 Tim 6:17-19); reverently (Lev 22:20;Matt 2:11); proportionally (Ezra 2:69;1 Cor 16:2); regularly (Deut 16:16;1 Cor 16:2); expectantly' (2 Cor 9:6-11).

2.8.3 Case Studies

There is also an interesting debate which traces the tithing system from the Old Testament up to the 20th Century where England in the United Kingdom is depicted as a 'Case Study' (Cross 1983:1380-1381; Elwell 1984:1096-1097). These authors are closing the gap between those scholars who assert that the tithing system has no place in the New Testament, and those who assert that it does.

This argument is also backed up by Miller and Miller (1965:765) who come up with another 'Case Study' that the percentage deductions allowable to the individual in the USA tax laws for gifts to religious, charitable, educational, scientific organizations, etc, are modern recognition and acceptance of this ancient practice of proportional giving. These perspectives resulted in a positive impact on giving in Southern Baptist Convention Churches in USA during the 20th Century.

John Thomas (Senior Pastor, Fish Hoek Baptist Church) in his preaching testifies that, 'The Southern Baptist Convention in the United States, because they strongly teach and practice tithing, support the largest Bible Colleges in the world and maintain the

single largest missionary force-well over 3500 missionaries and their families and support systems’.

2.9 Views from Pastors

Many pastors interviewed believe that Border Black Baptist Churches struggle when it comes to financing God’s work because there is a lack of commitment to tithing. The questionnaire on pages 30–31 revealed that some of those who have been in ministry less than 20 years suggest, ‘the tithe’ is supposed to be taken from gross income but some believe that it is supposed to be taken from nett salary.

Those pastors who believe that tithing is supposed to be taken from gross income say, ‘all we have belongs to God’. In other words, they see God as the Owner and themselves as the stewards or managers. Pastor Booi argued that, all the deductions are for our expenses even tax is taken to provide us with general functions, road works and other services. Pastor Booi continues by saying, ‘offerings and tithes are the seed in which when we sow it produces and multiples. If the church is ignorant about tithing, therefore, it is cheating itself of the blessings’.

2.9.1 The Question of Gross or Nett

It is quite clear that those church leaders who believe that tithing should be taken out of gross income, will influence their church members to do the same. Those church leaders who believe that tithing should be taken out of nett salary will influence their church members to do the same and all these views (gross and nett salaries) will have an impact, whether positive or negative, due to the movement of pastors among congregations.

Ntyinkala (Msobomvu Baptist elder) argued that tithes should be taken from nett salary because our monetary system is different from the (Old Testament) agricultural system. He points out that it is easier to tithe in an agricultural system, in other words, you take the best or top ten percent of your harvest whereas in monetary terms, this would be very difficult, especially if I did not practice this from the beginning. This man is saying, 'if you are earning R6000 and end up having R3000 because deductions have already taken place, automatically tithing from gross salary is impossible. Therefore, tithing from gross salary needs to be practiced from the first monthly salary and becomes my habit or value through personal discipline'.

I think this is the reason for many people responding by saying tithing should be taken from nett salary. This is the major view from the Border Black Baptist Churches to tithe from nett salary instead of gross salary. Mathomane (Apostolic Faith Mission Elder) pointed out that his church does not compromise with their tithing system. He says that God protects our positions if we are faithful in tithing, the question of encountering disasters amongst faithful Christians is not that God is not faithful in His promises that are in Malachi 3:8–12. Amongst faithful Christian's disasters or misfortunes are just a matter of equipping Christians to be matured in the Lord with the purpose of encouraging other Christians who are encountering challenges in their lives. Therefore, challenges are the stepping stones to higher levels in our Christian walk with God.

2.10 Border Black Baptists' Responses

The Border Black Baptist Churches have three responses about tithing, especially on the question of gross or nett salary. The first group's response is to ask who is benefiting from all these deductions that are being taken from our gross salaries. Is it God or Me, and the answer seem to be that deductions are being done for myself. Therefore, tithes are supposed to be taken from gross income. The second group's response is that tithes are supposed

to be taken from our nett salaries. This group says, 'God understands our situation' and from my analytical point of view this sounds unbiblical because God is not seen as a priority. The third group's response is that tithing out of nett salary is recommended with the commitment that when I get all my pension and investment returns during retirement all the tithes will be given to God.

2.11 The Testimonies from Older Pastors

It is important to hear some testimonies especially from those who have been in ministry for a long time. The reason is that I am comparing their financial challenges with the younger, newer pastors.

2.11.1 First Testimony

Pastor Dingiso (former pastor of Dutywa Baptist Church) has been involved in ministry for 33 years and argues that, 'the teaching about tithing in Border Black Baptist Churches started in 1973. Prior to 1973, missionaries were encouraging people to give whatever they were able but in fact 95% of the contributions were coming from the missionaries themselves because of their concern that (rural Black) people are poor.' This older pastor challenged this perception, and was joined by the General

Secretary of the then Baptist Union of Transkei in 1973 to embark on a programme of teaching about financial stewardship and the consequences were very positive from 1982 up to the present.

Some of the pastors in Border Black Baptist Churches began to be able to afford owning their own vehicles. Pastor Dingiso believed that, 'some of the Border Black Baptist Pastors are afraid to teach about money because they think church members will perceive them as lovers of money'. Therefore, from 1973 to the present, financial giving and stewardship is not yet fully understood in some of the Border Black Baptist Churches. Even those who seemed to understand the subject conclude that tithes should be taken from nett salaries and few individuals argue that tithes should be taken from gross salaries.

2.11.2 Second Testimony

Another Pastor testified that stipend was R60 per month from 1979 to 1981. Therefore, there was no medical aid or petrol allowance. From 1981 to 1985 the stipend was R150 per month for 5 years in the Border black Baptist Churches.

From 1985 to 1990 the stipend was R200. It seems then that from 1985 to 1990 the average stipend for pastors in Border Black

Baptist Churches was R300 to R500 per month. From 1990 to 2000, some monthly stipends for Border Black Baptist Church pastors had increased from R500 to R1000. From 2000 to the present, pastors' monthly stipends ranged from R1500 to R2000. Currently most pastors are earning from R2000 to R3000 with the exception of some Border Black Baptist Churches that are struggling to pay R2000 per month. Some larger congregations, e.g. Stirling in East London, through a Pastoral Committee, have provided groceries for needy pastors. From 2001 to 2002, only 8 out of 46 Border Black Baptist Churches were able to contribute donations, nothing at all came from the rural churches for the special Christmas appeal. The financial struggle of the Border Black Baptists continues.

2.12 Fundraising Strategies

A strategy is a plan designed for a particular purpose (Crowther et al 1995:1179). The purpose of this chapter is to motivate Border Black Baptist Churches to be strategic when it comes to financial giving and stewardship. The BUSA [sa:43] proposes that, 'the offerings the church receives should be tithed to the Association and to the Baptist Union. We suggest 50% of your tithe to the Association, 40% to the BUSA and 10% to the Baptist Colleges'.

The first strategy used by Border Black Baptists is about dates of birth among believers. J-J means those who are born from January to June who have to give towards one plate. The second plate is for J-Ds, those who are born from July to December and give towards a different plate. Those who attend the Sunday School are called S-S. A different strategy is a pastor's welcoming service and normally takes place in March, June and October. All the Border Black Baptist Churches gather to welcome a particular pastor so that he may be helped towards buying a car.

The Border Black Baptist Churches often only start to be concerned about giving towards Christmas and the end of each year. The Church members start to think about investing more in such family projects as: ploughing their fields, sending their sons to a circumcision school and weddings. These things affect the church and its members directly or indirectly because generally, Blacks like to do things collectively mostly at the expense of church needs. This is another reason why the Border Black Baptists are not coping well when it comes to financial giving and stewardship. This does not only affect the local church but also the Border Baptist Association, Baptist Union of Southern Africa and the universal Christian church.

The overall analysis of this chapter is that Border Black Baptist Churches can still overcome hindrances, to be fruitful in financial giving and stewardship. I have observed their commitment to welcoming functions and giving which is normally equated with major events. There is a need to encourage regular giving and also to be proactive instead of being reactive.

2.13 The Role of Financial Consultants

The BUSA pension and retirement fund for pastors requires the local church to contribute an additional 12% of a pastor's salary towards retirement, with each pastor contributing 5% from his/her own salary in order to make up a total of 17% towards retirement (Healey & O'Reilly 2000:10). BUSA has an option of either pension fund or provident fund which is managed by an independent financial company. Detailed annual reports are given at the BUSA Assembly meetings each year and individually updated statements are given to each member of the BUSA Pension Fund.

From 2000 to the present, Pastor Mogale started to work on a full-time basis at an investment insurance company with the purpose of helping Black Pastors in the Border/Amathole region, while also pastoring a church at Aliwal North. This has included

insuring both retirement savings and also life and property cover for pastors and churches.

2.14 Attitudes and Practices Undermining Healthy Finances

There are few Border Black Baptist Churches that experience a pastor's long service of twenty years and more in the same church. Church growth emphasizes large attendance but this is undermined when members are employed outside the borders of the region. Many Border Black Baptist Churches have continued without a full-time pastor for several years, resulting in financial breakdown. Some of the Border Black Baptist Churches see the support of pastors as an unnecessary burden.

Rural communities are seen as having no potential in terms of development and as a result they end up being neglected in terms of evangelism, having only visiting 'Moderators' instead of full-time staff; if they do have any full-time staff, the pastor experiences an impossible work-load because the area is too scattered and extensive thus ends up having unreached people.

Border Black Baptist Churches tend to limit significant giving to a few major events. There is a need for balance in giving cheerfully; regularly; proportionally and spontaneously. If we can practice

some form of systematic, proportional giving or tithing, all financial difficulties could be met. The Border Black Baptist Churches would stand a better chance of growing financially if they practiced such biblical principles of financial stewardship.

2.15 Some Proposed Solutions

2.15.1 Bivocational Ministry

This researcher has been involved in ‘tent-making’ since the year 2007. My main concern is that Border Black Baptist Churches do not give regularly, systematic and according to their ability. According to Morris (presentation at Dutywa Central Baptist Church 20 September 2005), they belong to first and second level givers (For further information see this Thesis in pages 91–93). The word ‘tent-maker’ comes from the Greek word, ‘*skenopegia*’ (Strong 1990:65) which means ‘a manufacturer of tents’. According to the Life Application Study Bible (2005:1852), ‘each Jewish boy learned a trade and tried to earn his living with it. As a tentmaker, Paul was able to go wherever God led him, carrying his livelihood with him (Acts 18:2, 3). Williams (1999:73) writes: ‘A big distinction was drawn between the clergy and the laity, and only the former should do Christian work. They were completely distinct from the secular world, a distinction enhanced, of course, by their celibate status. This idea persisted for centuries, only

starting to decline with the Reformation and Luther's affirmation that God could validly call into other forms of work; a secular occupation could then be seen as a form of Christian service in its own right. Such should not be surprising; after all, our Lord himself was fully incarnate into secular life, and worked as a carpenter.'

According to Hawthorne et al (1993:135), 'the majority of key people in local congregations appear to have worked independently for a living, as Paul himself frequently did. So, for example, Aquila and Priscilla had their own tent-making business (Acts 18:3), Lydia was a seller of fabrics (Acts 16:14) and Erastus worked as the city treasurer' (Rom 16:23). This suggests that the Bible supports bivocational pastors. On the other hand, the Bible encourages full-time pastors who are not bivocational to be appropriately rewarded (Rom 15:17; Gal 6:6).

2.15.2 An Article on Savings

The Sunday Sun (2007:36) gives us the five stages of saving: 'Between the ages of 18 to 25 we start saving from our first salaries. Between the ages of 25 to 30, 10% of our monthly salaries should be put aside for the deposit on a home. Age 30 to 40, is one of the most financially demanding times of our lives and

we may not be able to save as much as we have in the past. Nevertheless, provided our long-term savings are intact this will not present a problem. From the ages of 40 to 45, by now we should have savings that are equal to one third of our money that we have earned in our lifetime. However, in practice, very few South Africans are in this happy position because they only start saving at 40. By 45, we should have no debt and our savings can be increased to take care of unforeseen events’.

The Sunday Sun (2007:36) says: ‘From the ages 45 to 55, or older depending on when we started our family, the financial demand for our children’s education should be slowing down’. Here are some scriptural foundations for saving money—Proverbs 6:6-8;10:5, in order to excel in stewardship. ‘If you are in trouble, or you do not have enough to save, look at some ways for you and your family to earn extra money e.g home industry, gardening, woodwork...’ (Mongi Mali Magazine 2001:28).

Khangele (2008:22) gives us the following tips: repay debt; budget; establish a good credit record; do not spend more than you have; save at least 10 to 15 percent of your salary every month; expect to be offered credit but do not accept it, (unless you are buying a house and can afford the repayments). Botha and Sibanyoni (2008:5) write: ‘Manuel urges South Africans to

start saving and create a culture of saving, exercise discipline to use money wisely, start small and slowly, do not spend all your money at once, have patience to build a savings portfolio over time'. The Border Black Baptist Churches are part and parcel of a culture of doing events which are geared towards expenditure and therefore beginning to build a saving portfolio can be of help.

Adeyemo et al (2006:779) say:'Start saving and investing your money so that you have a safety net to guard against future indebtedness'. Daily Dispatch (2010:6) says:'Old Mutual is joining forces with SA Savings Institute from July 20 to the end of August in promoting Saving Month in SA'. City Press (2009:13) gives more details on the following: 'How to save on banking costs; how to save on insurance costs; how to save on vehicle finance; how to save on your credit card; how to save on your home loan'.

Moyo (2010:10) has the following relevant observations: 'While South Africa's literacy rate for adults is 88%, according to the United Nations Educational, Scientific and Cultural Organisation, measures of the country's financial literacy are far lower, which will lead to only 6% to 15% of South Africans retiring comfortably. "Financial literacy' refers to the ability to make sound decisions on the use and management of money' (For further information see this Thesis in pages 85-86). What Moyo (2010:10) believes is that

education is imperative. Another solution is found from Castleden (2010:12) who proposes the following five tips for people who recently landed their first job: 'Draw up a budget before you get paid and stick to it (For further information see this Thesis in pages 56–57); save some money over a few months to make the big purchases, rather than buy now and pay it back with interest; if you feel you cannot stay out of credit card debt, rather avoid credit cards altogether; be sensible and buy a car that you can afford; it is a very good idea to start saving from your very first pay cheque'.

2.15.3 Understanding Debt Trap and the Credit Systems

People in general need solutions when it comes to debt because there is a big difference between the world of the Bible and the modern capitalistic society which is characterised by consumerism. What can be drawn from the Bible are the principles which in some ways are timeless, which can bring total transformation to Border Black Baptist Churches and the church at large (For further information see this Thesis in pages 100–104).

Olsen (2007:24) writes: 'It is time to get out of debt and take back the financial ground that has been lost as a result of being in debt;

he proposes the following process: firstly, change our financial habits; secondly, our beliefs about money and thirdly, the way we work with our money'. Burkett (1999:12-13) urges the following goals in order to be debt free: 'Establish a reasonable standard of living based on conviction, not on the circumstances of income; fix firm priorities, develop a thankful attitude, acquire the giving habit, reject a fearful spirit, seek God's will'. Another solution is also found in City Press (2009:13) which says: 'Having a debt management plan is essential and the first thing you should do is to draw up a budget to see where your expenses are, where you can save and how quickly you can pay off your debt'.

Jet Club (2007:28) says: 'Credit cards have been around since the 1950's, when a smart entrepreneur in New York set up a credit payment system in a few hundred of the city's top restaurants which would later become known as the Diner's Club'. Jet Club (2007:28) proposes: 'Only deal with a registered reputable credit provider; make sure you are able to afford the monthly repayment, and do your best to pay your instalment in full every month; if you are in arrears, bring your account up to date as soon as possible; if you are unable to pay your debt at all, speak to your credit provider and see if you can come to an

arrangement to avoid having a judgment or default taken against your name’.

Mkhwanazi (2007:17) writes: ‘Credit makes it easier to buy things, but it is more expensive, because you have to pay interest on the money you borrow.’ Olfsen (2007:5) says, ‘getting rid of debt starts with a plan and demands large amounts of discipline’. Therefore, this whole idea of economic systems such as credit cards may put us into a debt cycle. This can result in the Border Black Baptist Churches and the Christian church in general becoming stagnant when it comes to reaching the unreached people through the agony of being the ‘poorest of the poor’.

Futuse (2007:5) lists eight vital steps to get out debt: ‘Increasing your monthly income; looking for promotion in your current job; starting a sideline business; selling unwanted items; decreasing your monthly expenses; cutting manageable expenses; relocating your home; canceling contrasts where possible; speaking to your creditors.’ In addition to these ‘common sense’ financial solutions, I propose the spiritual principles which are outlined in pages 100–104 to be practiced in order to give towards God’s work.

2.15.4 Budgeting for Basic Needs

‘A budget is an estimate or plan of the money available to somebody and how it will be spent over a period of time’ (Wehmeier et al 2005:185). It helps a person to plan, spend wisely, live within his/her income and avoid getting into debt. Sunday Sun (2008:34) says: ‘A budget is more than just listing your commitments; it should be a tool to help you get more out of your available resources’.

Here is a simple example: the average cost of electricity is R100 per month and R200 per month for water. Bread is R5.00 X 30 days per month = R150. 5 litres of paraffin which is normally used for heating in Winter is R32.50 X 4 weeks = R130 and monthly groceries = R500. The public transport is R480; private transport is R2000 per month. The average amount of a pastor’s monthly expenditure is R1560 and if he owns a car, it adds up to a total expenditure of R3080. Assuming a monthly stipend of R2000 to R3000, my calculations show that the Border Black Baptist Pastors spend more than their actual incomes and I have calculated only the things that are necessary for basic daily living. This kind of scenario puts God’s servant into a cycle of debt.

This researcher was able to teach about the tithing system when he was the Church Planter at Lower Crossroads in Cape Town through the sermon of Pastor S.S.S Nxumalo on 18 March 2001 on: 'The Essence of Budgeting' (Luke 14:28–32). He pointed to the following advantages: 'Living debt-free lives; affording things timeously; living disciplined lives; avoid unnecessary stress; easy and enjoyable tithing' (Nxumalo's Unpublished Notes 2001:1). He also looked at the advantages of church budgeting: 'Proper records for the church; proper and easy forecast of finances; easy report-back procedures; lack of tension in the church' (Nxumalo's Unpublished Notes 2001:2). The Bible also addresses the issue of setting limitations in using what God has provided so that we can avoid the chains of debt. This principle is beneficiary to the individual family and also to the church. It helps us to have a concern for God's work through tithing and to be cheerful in giving. It also helps us to be disciplined when it comes to handling finances in this capitalistic society (Ps 37:16;Prov 15:16). Pope (2002:12-13) says that the budget process should be as follows: 'A workable budget will take time to compile; use paper and a pencil; use the process as an educational tool for children; be realistic and specific when projecting income and expenses; when the budget is complete, try to forecast monthly income and expenditures.'

2.15.5 Baptist Union Salary Guidelines

The table below is an attempt to provide guidelines on salaries recommended for BUSA Ministers/Pastors (BUSA 2008:1):

TABLE 2.3: Recommended Salaries for BUSA Ministers/Pastors

Level 1	ASSOCIATE/YOUTH PASTOR	R200 000 per annum
Level 2	PASTOR-‘Small’ Church (less than 100 members)	R220 000 per annum
Level 3	PASTOR-‘Bigger’ Church (less than 150 members)	R240 000 per annum
Level 4	PASTOR-‘Large’ Church (More than 150 members)	R275 000 per annum
Level 5	PASTOR-‘Large’ Church with Team (More than 150 members)	R330 000 per annum

The above remuneration is an all-inclusive package, representing the total annual cost to the church, and includes all benefits.

Benefits and recommended percentages of the annual income are listed as follows:- Pension Contribution to the Baptist Union

Pension Fund	12%
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(+5% to be paid by the Pastor from his 'cash portion').

Medical Aid Contribution	11%
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(Church to pay 100% of medical aid contribution from this allocation).

Housing Allowance	17%
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Motor Vehicle Allowance	14%
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Wear and Tear Allowance for Books	1%
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Total Benefits	55%
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Cash Portion	45%
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Total Annual Income	100%
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An annual bonus can be structured into the above package.

Bustin (2000:31) says that, "even poor' people can learn to give. Local Christians who learn to give will be able to support their pastor at a rate equal to their average income'. Couchman (2008:24) writes: 'Many factors must be considered in deciding how much to pay clergy, e.g. denominational standards, cost of living in the local church area, transportation and vehicle

expenses, insurance needs (medical, home and life cover), taxes, pension plans, continuing education costs, utility costs, clothing, school fees for children, medical, dental and entertainment expenses, etc'. Fernando (2001:17) argues that, 'all Christians are "rich, and have something to offer to their world, even though they may be economically extremely poor'.

2.15.6 Discussion on Christian Stewardship and Fundraising

Kohl (Unpublished Notes 1998:2–3) explains: 'A fundraising strategy should contain the following: a description of your charity/organization; an outline of its mission; the make-up of its Management Committee; a list of major achievements; a summary of its financial situation; a list of its strengths and weaknesses; a description of its goals, major projects and targets; the barriers to effective fundraising; a financial plan to cover the funds I will need in the next three years; sources of income it can tap into; the resources that will be needed; and ways of measuring the successes and failures of the fundraising. The purpose of your fundraising strategy is to define: where you are now; how you are going to get there; and where you want to be.'

Wood (Unpublished Notes 1999:1) says: 'Develop your story correctly; set your financial goal; develop your gift table; draw up

a list of potential donors; find a support Co-ordinator; plan your approach; take action'. Melick (2003–2004:105) writes: 'The apostle Paul understood the importance of giving. He also understood that Christian giving required discipline, including developing a strategy and a plan.' This is also the reason for Kohl (Unpublished Notes 1998:5) to say that, 'fund-raising is not an art or profession. It is ministry which can be learned, practiced, and perfected.'

It is on this same note that Kohl (Unpublished Notes 1998:4) asserts the following biblical principles: 'Christian fundraising should have as its first priority the focus on godliness and contentment rather than on riches (1 Tim 6:6–10); it should be totally trustworthy and above reproach (1 Tim 3:2-3); it should guard strictly against false teaching and manipulation of people in order to attain its goals (Acts 8:20); in all its activities (including; marketing and advertising), should present nothing but the truth. Word and action, promises and delivery, must be the same (2 Pet 2:3); it must guard against establishing false distinctions between the material and the spiritual (1 John 2:15–16); its organizations should expect their personnel to be an example to others by being willing to make sacrifices themselves (3 John 3-5); it should

always focus on working within the will and plan of God, giving him the ultimate honour and glory.’

Bacon (1981:75-79) concludes that specifically Christian fundraising includes the following: ‘Teaching on Christian stewardship; methods of giving; budgeting; investments; loans; grants.’ Ellis (2000–2001:57) emphasises: ‘Christian giving begins with tithing, giving back to God a tenth of all that He has blessed you with. It is a spiritual discipline all believers are called to practice. If necessary, Christian financial counsellors can help you learn to control your spending so that you can faithfully support your church through tithes and offerings’.

2.16 Summary of Border Black Baptist Association

The Border Black Baptist Association is made up of five regions and is depicted in the following table:

TABLE 2.4: Border Black Baptist Association Regions

Regions	Churches of the region
1. East London	East London Churches including Mdantsane, Mooiplaas, Wesley and Chalumna
2. Mthatha	Mthatha churches, Ngqeleni, Libode, Elliot, Ngcobo
3. King Williams Town	King Williams Town churches, Alice, Bisho, Stutterheim, Bedford, Keiskammahoe, Adelaide, Fort Beaufort and Braiden.
4. Queenstown	Queenstown churches, Whitlesea, Lady Frere, Aliwal North and Sterkspruit.
5. Dutywa	Dutywa churches, Ngqamakwe, Willowvale and Centane.

CHAPTER 3

3. THE IMPACT OF GIVING

3.1 Tithing the First Step Towards Giving

Does the New Testament abolish tithing as a Jewish practice comparable to circumcision? Mock (1995:60) says, 'Jesus never abolished the tithe—He never said "stop tithing" but only "stop violating the concept of the tithe through misunderstanding, legalism abuse' (Luke 11:42;18:9-14). Roberts (1984:77) writes: 'One of the greatest revival movements that could happen in our time is a revival of giving the tithes as seed-faith to God with the richness of joy accompanying it'. The impact of giving as portrayed in 2 Corinthians 9:10-15 may also be understood in relation to Isaiah 55:10 and Hosea 10:12.

Barker et al (1985:1772-1773) say: 'The effect of generous giving on the part of the Corinthians will extend beyond Jerusalem (the destination of their gift), to the church as a whole, causing widespread prayer and praise to be offered'. Chrispin (2005:501) writes: '2 Corinthians 9:1-7 is about sacrificial giving, verse 8-9 is about the Saviour's grace, verse 10-15 about sensible guidelines, verse 16-24 is dealing with the issue of accountability, care and fellowship so that Titus is

chosen to carry the financial gift from Corinth to those poor saints in need in Jerusalem’.

This ministry of giving is a doorway to blessings and helping the poor (Luke 14:12-14). According to Scofield (1967:1196), Paul is saying, ‘in all things I have given you an example, how that so labouring you ought to support the weak’ (Acts 20:35). In other words, it is a privilege to work and to help the weak ones. Luke 14:12-14 may be linked to Deuteronomy 26:11-13 and Nehemiah 8:10-12. This kind of ministry has been put into practice by the early church (Acts 6:1-3). There is an indication that if widows are taken care of, the church will benefit from their ministry of prayer (Luke 2:37; 1 Cor 7:34).

3.2 Dealing with the Dependency Syndrome

The ‘dependency syndrome’ has affected our Border Black Baptist Churches. The root of the problem is not that Border Black Baptist Churches do not have resources but the question of ‘dependency syndrome’ has affected not only the Border/Amathole region but many of the Black Churches in Africa.

Schwartz (2001:25-26) responds: ‘First, we should all recognize that the healthiest churches are not those where leaders or members constantly look to outsiders for financial

support. Second, begin to recognize the kind of things which cause dependency and seek to overcome the temptation to establish or continue such practices. Third, it is important to realize that the need for spiritual renewal is at the root of this problem. Fourth, something else must precede stewardship teaching. Without this, people in dependent churches will often look to someone else to build their buildings, pay their pastors, buy their vehicles or support their development projects. Fifth, there is sometimes a high price to be paid for moving from dependency toward self-reliance. Sixth, one might ask why it is important to resolve the problem of dependency among mission-established churches. Think for a moment about how much funding is being raised for evangelism yet is actually being used to support churches where people are already evangelized'. Kiongo (2001:31) argues that, "we must 're-incarnate' giving as understood by the local people in the context, reminding them that they have received from the Lord and need to give back something in return'.

'As Christians we should gladly and freely support the Great Commission through gifts of money, but that is not enough' (Pope 2002:13). Bustin (2000:30) writes: 'When any new generation of disciples becomes permanently dependent upon the previous

generation for support and control, it short-circuits the self-perpetuating nature of the Gospel and breaks the cycle. This means the growth of the Gospel becomes limited by the ability of the previous generation. The perpetuation of the Gospel can only be maintained and accelerated when each successive generation accepts total responsibility for their part in fulfilling the Great Commission'. Richter (2000:26) says, "dependency is the result of 'doing good' that is 'not good'. Self-reliance is the result of 'doing good' that is good'.

Murray (2007:53) says: 'We need to grasp the principle of grace (2 Cor 8:1-9); the principle of interdependence (Eph 2:11-15); the principle of ownership, by our willingness to pay the bills ourselves. The principle of Divine Mandate; the principle of the Local Church; the principle of Mutual Accountability; the principle of Tithing; the principle of Partnering'.

3.3 Case Study (Langa Baptist Church)

Langa was the first Black township in Cape Town and the Langa Baptist Church was started in the late 1940's by the (late) Rev Lukuko who was officially called in January 1950 from Bedford to really build up the work. The purpose for this Case Study is to show that Langa Baptist Church was able to overcome 'Dependency Syndrome' by taking responsibility to

focus on the local church. In 1953 the church building was built with the help of the Western Province Baptist Association/WPBA Advisory Board and the Gleemoor Baptist Church. Pastor Lukuko died in April 1964 and the church then called the (late) Rev Mburwana who served from 1965-1969. During his pastoral work at Langa Rev Mburwana also helped to build the Gugulethu Baptist Church. When Rev Mburwana left Cape Town the church called (late) Rev Bata in 1972 and when he retired in 1981 the church called Rev Dwaba (who retired in 2008) in 1982.

All this time the churches were operating under a 'circuit' system which means one pastor was pastoring about 7 churches, from Langa to Ashton until 1992 when the circuit system was disbanded with the help of Rev Scheepers (then Area Co-ordinator of the WPBA). At the same time the New Crossroads Baptist Church and First Baptist Church in Khayelitsha were built and so Rev Dwaba was able to focus on only one church-Langa. Under the leadership of Pastor Dwaba the church experienced tremendous growth and a new building seating 500 people was opened in 2001. The Langa Baptist Church has produced a number of pastors over the years including Revs (late) Mtshula, (late) Somagaca, Chris Dikana, Bathwell Mketsu and Norman Kobese.

This Case Study serves as a model to Border urban and rural Black Baptist Churches which are still practicing the circuit system in townships. It really shows the potential and advantage of a 'local' church over the dysfunctional 'circuit system'.

3.4 Why There is a Need for Giving

The Case Study in 2.4 on pages 23–27 reflects on the need for giving. It is clear that some Border Black Baptist Church members find it difficult to commit themselves to tithing, thus making it even more difficult to give freely and generously.

This was the reason for BBA president (Tshazibana) to write a letter in November 2009 to Border Black Baptist Churches: 'Many pastors in the BBA area are poorly paid. In times of crisis they truly suffer. Help us help them by collecting a special offering on Christmas Day 2009'. City Press (2008:25) says: 'The earth is on the brink of humanitarian disaster as nations face the prospect of feeding their hungry while food prices spiral'. I think this could be a further fulfilment of Matthew 24:7-8; Acts 11:28 and this is a wake-up call to Border Black Baptists (Acts 11:29;24:17) to demonstrate missions (Matt 28:16-20).

This was the reason for BU General Secretary Angelo Scheepers (2007) to write a letter to BU churches: 'Your Easter Gift and Prayers keep your BMD workers in the field.' During the year 2005 BMD of the BU had the following missionaries on the field: Muller and his family (Morocco); Walters and his family (Morocco); Malan and his family (Morocco); Ngamlana and his family (Zambia); Mangayi and his family (South Africa); Moller and his family (Malawi); Henrici and his family (Northern Mozambique); BMD staff (Robbins, Jacobs, Christian); Abraham and his family (Mauritius).

Cunningham's (1999:65) topic, 'Caring for the Poor' draws us to the world poverty fact file:

- A. 35, 000 children (under the age of 5) die every day as a result of malnutrition or starvation- the largest cause of child mortality.
- B. 100 million street children populate world-class cities— 25 percent of them both work and live on the streets.
- C. One in five people live in abject poverty.
- D. Two in five are malnourished.
- E. Nine out of ten of the world's poorest countries are in Africa and eight of these are part of the least-evangelized world.

F. There are over 1.3 billion urban poor, of which 520 million are slum dwellers.

During 2007, BUSA General Secretary A Scheepers (2007) appealed: 'We call on all Baptists in South Africa to make voluntary, sacrificial donation to BUSA to provide aid to Zimbabweans through the Baptist Union of Zimbabwe'. The Director of Deeds of Love Ministries C Mangayi (2005:8) notes that, 'the churches of the Baptist Northern Association donated R15 000 to assist pastors across the border to buy petrol and enable them to continue to travel to scattered preaching points'.

Polhill and Moorehead (2000-2001:17) write: 'Christian missionaries such as Paul depended on individuals within the Christian circle to provide them food and lodging. In Philippi Lydia opened her home to him (Acts 16:15). In Thessalonica, Jason did so (Acts 17:5); in Corinth Paul stayed with Titius Justus' (Acts 18:7).

3.5 Giving and Its Impact

In 2 Corinthians 8:7 Paul notes, the Corinthians excel in everything but are mediocre when it comes to giving. In the light of this argument, the apostle Paul continues to discuss the impact of giving (2 Cor 9:13-15) which should result in equality. In 2 Corinthians 8:7, Paul is continuing with elements that show spiritual maturity in Christians. According to Stott (1994:332), 'we are not just to receive the stranger when he comes to us, but actually to enquire after, and look carefully for, strangers, to pursue them and search them out everywhere, lest perchance somewhere they may sit in the streets or lie without a roof over their heads'.

The Border Black Baptist Churches come from a rich background of giving which is founded upon the concept of '*Ubuntu*' (For further information see this Thesis in pages 94-95). There is no explicit teaching about giving but it happens naturally amongst black people. It is also stimulated by weddings; special needs; funerals and big celebrations. This researcher can personally testify to broader family support to complete his education from Grade 9 to Tertiary level.

Since giving is being counted as a need for the Corinthians (2 Cor 8:1-15) to excel in this grace of giving, it becomes evident that tithes and offerings are barometers for our spirituality. Jet

Club (2006:40-41) says: ‘Helping others does not just give you personal fulfilment, it also gives you the ability to understand the people around you who are less fortunate, your community at large and the type of organizations operating within it’.

3.6 The Assurance of God’s Provision

We can see an assurance from Malachi 3:12 of God’s blessing if we obey Him in tithes and offerings. The main reason for God to entrust us with His financial resources is for the purpose of advancing His Kingdom through helping our fellow believers (Acts 18:3;19:22). Therefore, the more we share the little we have, the more God multiplies (2 Cor 9:10).

Pagitt (2002:33) writes: ‘While other nations worked seven days a week, Israel was to work six and trust God for the seventh. There is certainly need for this story today, and for the church to be a peculiar people living according to a different economy, people who give and rest and do not see their lives simply as a means of consumption. Jesus’ model prayer, ‘give us this day our daily bread’, implies that God’s people are to trust God for our provision rather than ourselves’.

This researcher has provided evidence to support the case by looking at the life of Matsitse (For further information see this

Thesis in page16) and John Wesley (For further information see this Thesis in pages 27–28) that the more you give, the more God multiplies.

3.7 Local Church and Its Impact

Graham Wood (2007:42) argues that, ‘generous giving follows a vision which has been well articulated to those with the potential

to give’. It means that the Border Black Baptist Churches need to articulate their vision to those with the potential to give.

According to the Amplified Bible (1987:1473), ‘for these [travelling missionaries] have gone out for the Name’s sake (for His sake) and are accepting nothing from Gentiles (the heathen, the non-Israelites). So we ourselves ought to support such people [to welcome and provide for them], in order that we may be fellow-workers in the Truth (the whole Gospel) and cooperate with its teachers’ (3 John 7-8). Notshe (1990:130) argues, ‘the proportion of your giving to your total income is one measure of your gratitude to God for being as large as possible for the welfare of your church’. This is the reason for Schwartz (2001:25) to argue: ‘... the Apostle Paul did not use outside funds to plant churches. In fact, one transfer of funds we find in the NT is from mission field churches back to the

mother church when there was a famine in Jerusalem (2 Cor 8) and when mission field churches contributed to the support of their missionary, the Apostle Paul' (Phil 4:15). Schwartz (2001:25) proves his point by looking at, 'the rapid growth of a church in Ethiopia from 1938 to 1943 as the evidence that outside support is not essential to the growth and development of the Christian movement'. This clearly shows the impact of the local church in financial giving and stewardship.

Ryrie (1978:1888) agrees that, 'travelling evangelists and teachers were dependent on men like Gaius for shelter and sustenance' (3 John 5-7). Chrispin (2005:555) says: 'John expresses his pleasure at the way that Gaius shows hospitality to Christian brothers and to strangers' (3 John 5-8).

According to Dennison and Pereira (2003:15), 'hospitality enables Christians to show friendliness and to welcome others to their homes, offering food and lodging to guests' (Rom 12:9-13). These travelling missionaries (Ryrie 1978:1888; Scofield 2004:1641), 'declined to receive help from those who were not converted, lest they should appear to be selling the gospel' (3 John 7). It is clear that the local church is the main centre to help travelling missionaries on their journey with food, money,

arrangements for their companions and transport (Barker et al 1985:1914).

The local church should be funded by the freewill offerings of God's people (2 Cor 8:1-5). The effectiveness of the local churches lies in giving so that we can witness the multiplication of churches through church planting. Systematic giving and tithing will help the Border Black Baptist Churches to practice giving not only to support God's work but also to give to the poor (Acts 9:36;11:27-30;2 Cor 9:6-11). Kopp (2005:222) argues that, 'when local churches do not respond with their own resources to what God has called them to do they are walking in sin'.

3.8 Dr Parnell's Suggested Budget Form

This Budget form can help as a guide to Border Black Baptist Churches to have impact in giving. The late Dr Chris Parnell was twice president of the Baptist Union of Southern Africa, Founding Principal of the Cape Town Baptist Seminary and former General Secretary of the Baptist Union. Here is an outline of his suggested budget form for churches:

Our Pastoral Ministry:

Minister's stipend

Pension Fund

Medical Aid

Car Allowance

Sundry

Pastoral Ministry:

R

=====

Pastoral Outreach Ministry:

Baptist Union

Association

Evangelistic work

Missions

Other items

Total Outreach Ministry:

R

=====

Our Christian Training Ministry:

Sunday school

Youth Organizations

Literature

Other items

Total Training Ministry:

R

=====

Our General Expenses:

Telephone

Office Expenses

Printing and Stationery

Cleaning Sundries

Total General:

R

=====

Maintenance of Building and Equipment:

Repairs and replacements

Insurance

Other

Total Maintenance:

R

=====

Debt Repayment:

Details

Total Debt Repayment:

R

=====

New Buildings and Property:

Details

Total New Buildings:

R

=====

Total Budget for year:

R

=====

Average per month:

R

=====

The Border Black Baptist Churches need Parnell's [sa:16-17] suggested budget form in order to have impact in giving. The totally inadequate provision for the minister's stipend, pension fund, medical aid, car allowance etc (For further information see this Thesis in pages 77-78) make it difficult for many pastors to accept God's call because a large percentage of Black Churches even today are still not meeting these basic requirements.

CHAPTER 4

4. RECOMMENDATIONS AND SPIRITUAL PRINCIPLES

4.1 Tithing as a Guiding Principle

LeVan (1963:56) argues that, ‘as it was for the Israelites, the tithe can and should be the same for Christians today. Viewed in the right manner and practiced out of love for Jesus Christ, it becomes another of the disciplines which helps a Christian to grow in the grace and knowledge of his Lord and Saviour.’ Life Application Study Bible (2005:191) says: ‘At first glance, Leviticus seems little deeper, we realize that the book still speaks to us today—God has not changed, and his principles are for all times. As people and society change, we need constantly to search for ways to apply the principles of God’s law to our present circumstances’.

The Southern Baptist Convention in the US has used the tithing system as a guiding principle till today (For further information see this Thesis in pages 109–110). Tithing as a guiding principle will make it easy to move towards ‘grace giving’ (2 Cor 8:1–5). It must be clear that the Border Black Baptist Churches are coming from a background of being dependent upon the earlier missionaries who did everything for them. This is the reason for Diba (2008:11) to write: ‘It is no secret that missionaries are easily tempted to go into the mission field to do things for the local people. Since the church in Africa suffers from a shortage of

quality leaders, missionaries and mission societies must take deliberate action to ensure that those in missions are competent'. Another factor was the lack of teaching about financial stewardship; possibly the missionaries were reluctant to teach on giving in case it then appeared they were appealing for money for themselves. Some Black denominations do not struggle as much financially because they were founded by Black African leaders who taught their congregants to be independent and interdependent rather than dependent. The other Black denominations followed the enforcement of paying 'tickets' (specific amounts paid in order to receive the benefits of church ministry).

The Southern Baptist Convention in USA taught financial stewardship to its members thoroughly through a seven-step plan: (a) 'Teach Bible stewardship; (b) Enlist tithes; (c) Plan church finances; (d) Increase cooperative programme; (e) Ask every member to give; (f) Make offerings; (g) Handle funds well' (Dillard 1955:124–125).

4.2 The Role of Church Treasurer

Whitmore (2006:186-187) writes: 'The New Living Translation and New American Standard Bible understand Romans 16:23 as a Scripture reference to the church treasurer. The treasurer's ministry includes that of servant; manager; guardian; minister; foreman. The treasurer is also responsible for edifying; administration; helping people and planning'.

Dennis and Pereira (2003:15-16) write: 'A church treasurer is a person who is supposed to have a gift of giving (Rom 12:8). The possible tasks of a treasurer include serving on finance and missionary support committees, financial advising, tithe coordinating, crisis support and special projects'. This means that Border Black Baptist Churches need to equip their church members through seminars, workshops and conferences in order to train professional and gifted treasurers.

This could mean that Border Black Baptist Churches should see the role of the treasurers as follows:

- i. They are responsible for the payment of their pastor (Lev 19:13; Deut 24:15; Matt 20:8).
- ii. They must be faithful stewards (Luke 12:42; 1 Cor 4:2).
- iii. They must be accountable to their churches and to God (Luke 16:2). One of the greatest (Beehler 2003:51) myths perpetrated by Satan is that we do not need others to hold us accountable. Beehler (2003:5) quotes Proverbs 16:2; 14:12 to show the cost of not being not accountable.
- iv. They are the trustees or administrators of church finances (1 Cor 4:1; Gal 4:2; 1 Pet 4:9-10). According to Mkhwanazi (2007:16), 'managing our money means using it wisely.'
- v. They must live an upright, sober-minded life (Titus 1:6-8).

- vi. They are entrusted with a sacred trusteeship and commission (1 Cor 9:17).

Barker et al (1985:715) notes that Nehemiah appointed honest men to make sure that supplies were distributed equitably, just as the New Testament church appointed deacons for this purpose (Neh 13:13; Acts 6:1-5). Ryrie (1978:732) writes: 'These four treasurers (Neh 13:13) were appointed on the basis of their trustworthiness. They were in charge of the 'storehouse' because Nehemiah discovered that, in spite of the oath the people had taken, the Levites (and presumably also the priests) had not been receiving their tithes and, as a result, they had to neglect their main ministry to work in the fields. Nehemiah rectified this, he appointed four reliable treasurers over the storehouse'.

This further shows the need to develop understanding of financial giving and stewardship in Border Black Baptist Churches (Ezra 1:8; Neh 13:13). The church Treasurer's course as presented by the Christian Education Department of the Western Province Baptist Association during June 1999. This describes the duty of the treasurer: 'He is a custodian; he is a bookkeeper; he is an accountant' (Christian Education Department of the Western Province Baptist Association 1999:2-3). The Course also included: 'The Church Treasurer—who and what is he; his duties; budgeting; remunerating the Pastor; Tax deductions and returns'

(Christian Education Department of the Western Province Baptist Association 1999:1–13).

4.3 Financial Management

This section is about helping Border Black Baptist Churches to manage their financial resources. This researcher's main concern stems also from his experience of being a Church Planter who would like to help the old and newly-planted churches to do the following: Raising funds; recording; reporting; auditing; budgeting and handling finances in a godly manner (Luke 16:1–13). Life Application Study Bible (2005:1709) says: 'Our integrity often meets its match in money matters. God calls us to be honest even in small details we could easily rationalize away'.

Perry and Lias (1962:143) look at the importance of training leaders in stewardship and argue that, 'Stewardship education must include information regarding the principle of tithing. The Scriptures, reasons, and advantages concerned with tithing must be clear in the minds of both teachers and students'. This is the reason for Mock (1995:58,106) to write: "Stewardship' involves more than simply giving money. It is the proper raising, management, use and accounting of the financial resources of both the church and its individual members. The church which teaches biblical tithing and giving will need to keep good financial records'.

Minton (2001:19) gives us the following good money management skills: 'Teach our children the concept of tithing from the start; help your children create their own budgets; teach children the difference between 'needs' and 'wants', show them how credit works and how easily they can get into trouble'. Diale (2007:8) writes: 'Personal financial management is all about accountability-knowing when, how, and where the money has gone'.

Reinhardt (2002:36) writes: 'For instance, the world teaches us to earn our money; enjoy it; repay our debt from overspending; save for future needs once you are out of debt; give, if and when anything is left over! God teaches us to manage our money by inverting the order after we have earned it: give first, then save, repay, enjoy'.

4.4 The Pastor's Role

In his Internship classes at the Cape Town Baptist Seminary up to 2005, Dr Gerhard J Venter made it clear that the pastor must make sure he knows what the Bible teaches in this regard, and what personal stewardship is, especially when it comes to giving. The Pastor should give teaching on giving: 'In your sermons on a regular basis; on special occasions (e.g. thanksgiving month); include it in your membership classes; have a document on your church's policy regarding giving; pray about the church's financial needs' (Venter's Unpublished Notes on Stewardship 2002:1). Venter's (2002:1) presentation is also summed up

in his unpublished notes on 'Managing Church Finances and Communication' by looking at the following areas: 'Theology; teaching; understanding bookkeeping principles; accountability; personal involvement; responsible people'. It is on this same note that Venter believes that the local churches should appoint a trained treasurer and at least one or two other persons to form a finance committee. The local churches must send them for training to know how to handle church finances.

4.5 Finances and Partnership

The idea of partnership in the Border Black Baptist Churches can be understood in the form of major giving events (For further information see this Thesis in pages 47–49) which is characterized by '*Ubuntu*' (For further information see this Theses in pages 94-95) and communal life. The guidelines for partnership of the Western Province Baptist Association (2003) agreed that finances can become an issue when it comes to partnership. Hence the established Church, and other partners, should determine how they are prepared and able to get involved financially.

It is important, however, that the developing Church contribute to the fulfilment of its overall vision. This should involve teaching its own members on principles of giving. Where a Church is not able to

contribute financially, as a result of poverty and unemployment, it must be seen to be participating in its vision in other ways (involvement in building, painting of a church building without the expectation of remuneration, volunteering to help with various training programmes.

Basically, however, the actions of the established Church must be such that they empower rather than disempower the developing Church. With regard to remuneration, in co-ordination with the Western Province Baptists Association/WPBA, the pastor of the developing Church can receive financial support from the established churches as well as from other partners. However, this remuneration should be channeled through the WPBA Extension Committee to avoid unfair practices within the denomination. The financial support can involve a sliding scale where each year less is given and a greater portion of the pastor's salary can be provided by the developing Church. This can be a guideline for Border Black Baptist Churches and the other more privileged churches to work together to remedy the situation of the Black Churches for the advancement of the Gospel.

4.6 Spiritual Survey

It is very important to do a spiritual survey by looking at the potential and also those who need to develop in this area of giving. The reason is that there is a great need to know the definition of each gift, some scriptural

references, possible tasks, developing the gift of giving. The questionnaire of Dennison and Pereira (2003:30–36) relate to financial/giving:

- (1) I desire to manage money well in order to give liberally to the Lord's work.
- (2) I have given freely of my possessions (not only financial) for the Lord's work.
- (3) I sense an unusual burden to seek God's will when presented with needs in the work of God.
- (4) Believing that God will meet my personal needs, I give to him sacrificially and consistently.
- (5) I have been willing to adopt a more simple life-style in order to be able to give more to God's work.

TABLE 4.1: Spiritual Financial Giving Survey

This table below shows how the scores of 'spiritual' financial giving surveys are done:

No	Statement	Very Much 4	Much 3	Some 2	Little 1	None 0

This table shows the scores of the survey and in relation to financial giving and stewardship. Another spiritual gifts discovery tool found in JC

Maxwell (2003:18–23) refers to Mark 12:41–44; Romans 12:8 to motivate people who have the gift of giving. Dennison and Pereira (2003:15) conclude by looking at possible tasks of a person who has the gift of giving: ‘Finance committee; missionary support committee; treasurer; financial advising; tithe coordinating; crises support committee; supporting special projects’.

4.7 The Balance Between Giving and Spirituality

Wood (2002:74) writes: ‘Cain was stingy and gave grudgingly, reflecting a miserly or selfish spirit’. This is the reason for Powell (1996:114) to argue, ‘tithing was set out by Moses as a spiritual exercise to teach our hearts that we do not own anything, but that we are owned of God’. Neumann (2007:21) argues that, ‘by wealth I mean not only material riches but wealth of spirit and soul. It is a firm principle which many people have proven—that the more you give, the more you receive on every level’.

4.8 Case Study

This Case Study led by Bob Morris, a US missionary working amongst the amaXhosa in the Border/Amathole region took place at Dutywa Central Baptist Church on 20 September 2005.

4.8.1 The Relationship Between Giving and Spirituality

In his unpublished Notes (Morris 2005 : 23–25), Morris notes that the first level is about ‘infancy’: ‘Non-Giving’. Infants are basically self-centered non-givers. Toddlers (two-year olds) try to take things from other children to play with. The Church has some members like this: those who need, but do not want to give. Those who require the attention of many to please them.

The second level is about Grade 0: ‘Impulse Giving’. Children begin to learn to give. They can find it exciting to share at times but there is little consistency. They may give generously once, but retreat to selfishness (Luke 19:1-8), Zacchaeus had been focused on accumulating money. He enriched himself at the expense of others. After he met Jesus, he impulsively gave much away. Many Christians give only as they feel—often selfishly, but occasionally generously.

The third level is ‘Primary’: Legalistic Giving. When a Christian moves from sporadic impulse giving to giving as a way of life, he often becomes a tither. Some say, that is Old Testament legalism’. Yes, it can be. The Pharisees were legalistic about their tithing. They even measured the harvest of tiny herbal seeds to give God the Tenth, but they were not devoted to the big concerns of God. ‘Woe to you Pharisees, because you give God a tenth of your mint, rue and all other kinds of garden

herbs, but you neglect justice and the love of God' (Luke 11:42). God wants his people to tithe, but not neglect other major issues. 'You should practice the latter (concern for justice and love), without leaving the former (tithing) undone' (Luke 11:42). Tithing moves the Christian from impulse, primary-school level giving to giving as a way of life.

The fourth level is 'Secondary': Honest Managership (Stewardship). As you mature in understanding the things of God, have you considered that you do not 'own' things, but that you are only 'managing' things and may be a 'cheating manager'? In Luke 16:1-8, an owner discovered his manager was a cheat. The owner announced he was firing the manager. The shrewd manager used his boss' assets to win friends for himself (He reduced their debts). Jesus made a single point: worldly people are smart enough to use available resources to prepare for their future (Luke 16:9). Should not we do the same as Christians? Jesus contrasted temporal and eternal wealth (Luke 16:9-15).

The fifth level is 'University': Sacrificial Giving. Jesus did something few pastors would dare do. During the offering he watched how much each person gave. As God observes our giving, how does he measure our love for him (Luke 21:1-4)? Jesus answered that love is measured by the sacrifice it makes. Faith is essential for any level of giving. 'Without faith, it is impossible to please him' (Heb 11:6). We must trust God to meet our

needs (Luke 12:28). A person who trusts God will be willing to progress from impulse giving to lawful tithing, to honest managership and to sacrificial (love) giving. My relationship to my possessions is, according to Jesus Christ, a clear indication of my faith and love, my level of spiritual maturity. God himself models this standard. He created me, so he is the owner. I stole his property by taking possession of myself. But in love, at great cost, he purchased me.

4.8.2 Summary of Giving and Spirituality

As indicated previously, Morris reveals the fact that Christians give according to their different levels. First level is equal to Infancy and characterized by non-giving. Second level is equal to grade Zero which is characterized by Impulse giving. Third is the Primary level which is equated to legalistic giving (at this level, giving becomes the law which means I give because of obeying God's command). Fourth is the Secondary level which is equal to honest managership (it is about understanding stewardship which means that I do not own things but God is the Owner). Fifth is University level which is equal to sacrificial giving (it is a level of understanding God's unconditional love).

The Border Black Baptist Churches need to reflect upon these levels of giving and the challenge is to become spiritually mature (1 Cor 3:1-3; Heb 5:12-14). It means there is a correlation between giving and

spirituality. The Christians who give sacrificially are those who solely trust and depend upon God for their daily needs (Matt 6:30-33).

4.9 Ubuntu Versus Spirituality

Theologically, I think '*Ubuntu*' is part of God's 'general revelation' to Black people (Rom 1:17-20;10:18) because it depicts the fifth fruit of the Holy Spirit (Gal 5:22). This is the reason for Wehmeier et al (2005:1597) to argue that, "*Ubuntu*' is the idea that people are not only individuals but live in a community and must share things and care for each other'.

The Border Black Baptist Churches are coming from that rich background of '*Ubuntu*'. '*Ubuntu*' means that a person becomes a human through other human beings. Magadlela (2008:22) argues that, 'it is about the essence of being human; it is part of the gift that Africa is going to give to the world'. Terry Rae (Unpublished Paper 2004:6) explains, 'Africans are very generous when it comes to supporting and providing for their own families and the concept that my Christian brothers and sisters are part of my family and that the Church Planter or Pastor is also part of my family is a concept that needs to be taught and grasped'. Mandela Makaziwe (2008:27) writes: 'I think African people have lost some elements of '*Ubuntu*'. Allied to this is the capitalist system which is selfish, individualistic and materialistic. You do not get satisfaction from materialism-you get satisfaction from helping somebody

else, from making a difference'. Therefore, tithing and systematic giving could even be part of 'spiritual warfare' (Eph 6:10-12,13-20) in Border Black Baptist Churches. We need a breakthrough in the area of finances but much of the answer lies in obedience through tithing or systematic giving.

4.10 A Classical Argument by Berkhof

Berkhof (1969:602) writes: 'The New Testament contains many passages urging the necessity of giving or collecting for the poor, as in Acts 20:35;1 Corinthians 16:1,2 and 2 Corinthians 9:1,6,7. There is a tendency to proceed on the assumption that it can safely be left to the State to provide even for the poor of the Church. But in acting on this above assumption the church is neglecting a sacred duty, is impoverishing her own spiritual life, is robbing herself of the joy experienced in ministering to the needs of those who suffer want, and is depriving those who are suffering hardships, who are borne down by the cares of life, and who are often utterly discouraged, of the comfort, the joy, and the sunshine of the spiritual ministrations of Christian love, which are as a rule entirely foreign to the work of charity administered by the State' .

Firstly, my analysis of this classical argument is that it is not only the duty of the State to provide for the poor but also the church. Secondly, it is a sacred duty and if the church is neglecting this duty, it means the church is impoverishing herself. According to Guthrie et al (1970:220), 'man's wealth is a divine gift, and is held in trust for God (Deut 8:18). To mark the sacredness of the whole, a defined proportion is to be set aside and dedicated at the sanctuary'. Berkhof (1969:602) writes: 'If the church is neglecting this sacred duty, it means the church is robbing herself of the joy experienced in ministering to the needs of those who suffer want, and is depriving those who are suffering hardships'. Lastly, the church is supposed to be the sunshine of the spiritual ministrations of Christian love.

Mwaura (2007:209) argues that, 'the spirit of resilience, hope and a deep spirituality which are the hallmark of Africa need to be harnessed through visionary leadership, moral integrity and holistic discipling of the people of God in a Church that has developed integrity of mission in the light of the Gospel and which is imbued with the holy Spirit'. Kim (2007:47) argues that, 'the poor are poor not necessarily because they are sinners or do not have a "right" relationship with God, but because of the greed of some and the unjust systems of modern capitalism'.

4.11 Understanding Stewardship

Blomberg (1999:247) writes: 'If stewardship is a sign of a redeemed life, then Christians will, by their new natures, want to give. Over time, compassionate and generous use of their resources will become an integral part of their Christian lives'. The idea of stewardship originates from the fact that God is the Owner of everything. Border Black Baptist Churches need to grasp the element of spirituality and truth implied in John 4:24 in relation to stewardship, in order to overcome spiritual poverty.

Notshe (1993:130) argues, 'Stewardship should be a thank-offering for our love of God and a witness to Jesus Christ our Saviour; also it should awaken a realistic determination to serve Him and His people in obedience, penitence, and faith'. This is the reason for Getz (1990:107) to argue: 'God will reward Christians in His eternal kingdom on the basis of the degree of sacrifice involved in their giving' (Matt 19:30). This is also the reason for the Christian Life New Testament (1984:37) to argue that, 'witness by tithes and offerings that others may preach Christ, and you will have "fruit [reward] that abounds to your account' (Phil 4:15-17; 2 Cor 9:6). Our possessions need to reflect Christian identity and destination (Matt 6:22-23;19:21;20:15). Faber (2002:33) argues that: 'It is an investment in lives and in eternity. Stewardship is a kingdom investment'.

In order to overcome spiritual poverty, we need as the Border Black Baptist Churches to understand stewardship. This is the reason for Hartwig (2007:123) to write: 'Our stewardship responsibility is to be lived out of this divine immediacy and plenitude, given to us in the Spirit. The resource for stewardship is to be Spirit-anointed'. Therefore, we as the Border Black Baptist Churches, cannot divorce stewardship from spirituality. Erickson (1998:511) argues that, 'so stewardship does not mean giving God a part of what is ours, some of our time or some of our money. All of life has been entrusted to us for our use, but it still belongs to God and must be used to serve and glorify Him'.

A large number of America's churches and the minds of many Christians seem flooded with imbalanced stewardship views [Kluth sa: Note = workshop session]. I note these four stewardship views here because it seems that 'globalization' is producing a similar situation here in the Eastern Cape and Border.

TABLE 4.2: FOUR STEWARDSHIP VIEWS

	POVERTY THEOLOGY	PROSPERITY THEOLOGY	COMMONLY PRACTICED 'THEOLOGY'	STEWARDSHIP THEOLOGY
View of prosperity...	Non-materialistic, disdain for possessions	Prosperity is the reward of the righteous	The pursuit of household possessions and family pleasures is acceptable	Possessions are a trust given by God in varying proportions
In a word, possessions are...	A curse	A reward	A right	A privilege
View about purchases	Lowest quality	Top Quality	Quantity	Wisest
'Proof text' scriptural references	Sell all and give all to the poor. Luke 18:18-22	Ask, seek, and knock. Matthew 7:7,8	Worse than an infidel if you do not care for your own family (1 Tim 5:8).	Parable of the talents. Matthew 25:14-30
Needs are met by...	Thinking you do not have any needs.	Seed faith. Give to get.	Credit & borrowing	Faithfully using and giving from what you have received.
Primary Role	Rejector	Owner	Accumulator	Steward (manager)
Preoccup-- ation	Daily needs	Money	Comfort & convenience	Wisdom
Attitude	Carefree. Proverbs 3:5,6	Driven. Proverbs 10:17	Entangled. Mark 4:19; Haggai 1	Faithful. Luke 16:10,11

This is the reason for Brand, Draper and England (2004:1534) to argue that, 'stewardship is the responsibility to manage all the resources of life for the glory of God, acknowledging God as the provider'. It means that we need to understand stewardship theology which is portrayed in the table above in order to practice financial giving and stewardship in Border Black Baptist Churches.

4.12 The Way Ahead For Border Black Baptists: Some Suggested Spiritual Principles

Mahoney (1993:70) says: 'When I was in Papua New Guinea, pastors said, 'people are too poor to give'. 'I discovered that the problem is not financial poverty but spiritual poverty and the only remedy is to teach God's people spiritual principles' (Mahoney 1993:70). Similarly, this means that there is also a need for spiritual development amongst the Border Black Baptists.

Galgalo (2006:12) says: 'The way to abundant life is not by amassing as much wealth as possible and thereby building an unbeatable economic empire, but it is to seek first the truly glorious and everlasting Kingdom and God's righteousness, 'and all these things will be given to you as well' (Matt 6:33). Mays (2008:134) says: 'We should be ready to share because God's blessings should make us generous givers'.

The first principle is Tithing (Mal 3:10-12; Matt 23:23). Pohlmann (2003:7) has already previously argued that tithing is a 'Creation Principle'. As already noted on page 96 of this Thesis, Guthrie et al (1970:220) asserts: 'Man's wealth is a divine gift, and is held in trust for God (Deut 8:18). To mark the sacredness of the whole, a defined proportion is to be set aside and dedicated at the sanctuary'. This is the reason for O'Collins and Farrugia (1999:245) to argue, 'eventually, after the conversion of Europe to Christianity, tithes become part of the taxes to be paid'.

The second one is the worship principle (Exod 20:1-5; Matt 4:8-10). Ajah's (2006:40) observation has already previously been noted: 'The tithe was both an expression of worship and a sacrifice of praise to God, the sovereign owner of the land. This implies that tithe and worship are inseparable'. It seems as if there are two objects of our worship that is Jesus Christ or '*Mammon*'. Mahoney (1993:65) writes: "*Mammon*" was the name of the pagan god of wealthy and prosperity. Using the name the way He did, Jesus (Matt 6:24) was also implying that there is a demonic principality who controls much of this world's wealthy'.

The third principle is liberality (Deut 15:11). The Bible cites examples of extraordinary liberality (Exod 36:5; 1 Kgs 17:9-16). This kind of giving is about showing the kindness of God (1 Sam 20:14; 2 Sam 9:3). This is sharing with other people even from the little we have (Eph 4:32). This

history of giving continues in the early church (Acts 2:44-45). The principle of sacrificial giving or liberality (kindness) is also deeply rooted in 2 Kings 4:8-10; Matthew 10:41-42. Adeyemo et al (2006:231) writes: 'Generosity is not foreign to Africa; it is part of our culture. Today, the church can help its poorer members by encouraging them to be creative in thinking of solutions and helping them to obtain the training and equipment they need both technically and spiritually'. Blessings are connected with liberality (Ps 41:1; Acts 20:35) and also with promises (Ps 112:2).

The fourth principle is the 'work ethic' (Eccl 9:10; Acts 18:3). Neumann (Unpublished Paper Presentation 2007:9) said, 'the motive for work is more than making a living but is a means of worship and ministry'. The fifth principle is to be 'debt-free' (Rom 13:8;15:27). Stott (1994:348) says: 'We are in debt to the unbelieving world to share the gospel with it' (Rom 1:14). We are in debt to the Holy Spirit to live a holy life' (Rom 8:12). On the same note Stott (1994: 348) does not ignore the physical side, 'we are in debt to the state to pay our taxes' (Rom 13:6). It is on this same note that Adeyemo et al (2006:1372) write: 'The apostle Paul is not condemning the idea of paying for something in installments; rather, he is speaking on the failure to pay others what is rightly theirs' (Rom 13:8). The one most common argument amongst these authors is that, we will continue owing one another "love' (Rom 13:8). Love is one of the fruits of the Holy Spirit (Gal 5:22).

Therefore, the Border Black Baptist Churches will overcome through these spiritual principles. Let us have this remaining ‘debt’ of loving one another so that we can support God’s work through ‘tithing’ and ‘offerings’, this will help remedy the situation in the Border Black Baptist Churches so that we can have an impact locally, nationally and internationally. The sixth one is the ‘saving’ principle (Gen 41:34–38, 48–49; Prov 21:20). These are spiritual principles that will help the Border Black Baptist Churches and the whole church.

From the above principles, two may possibly be seen as conflicting, that is the need to give to the poor and the need to save. The solution is found from John Wesley who proposed the following rules: ‘Gain all you can; save all you can; give all you can’ (Attwell 2005:21). Yancey and Stafford (1996:665) write: ‘Proverbs support generosity, but not open-ended charity in which the amount you must give and the timing are determined by the circumstances beyond your control. Too often it leads to disaster’ (Prov 11:15;17:18;22:26-27). In other words, there is a need for discernment when it comes to giving. Maxwell (2002:752) writes: ‘Ants store provisions in Summer. If we consider and learn from the ways of the ant, we can grow wise’. The practicality and the reasons for giving are more fully detailed in 3.4. The practicality of saving is more detailed in 2.15.2 in pages 51–54 of the thesis. This ‘saving principle’ is a regular item for discussion during the BUSA annual Assembly, e.g. the

work of the BUSA pension and provident funds. It means that there is yet hope for transformation to take place amongst Border Black Baptists.

5. CONCLUSION: THE WAY FORWARD

It must be noted that the tithing system was practiced by Abraham as an act of worship to show a sense of gratitude to God (Gen 14:20). Moses continued with this principle of giving to a point of legalizing it. In other words, he had some reasons to do so and the obvious one is that of neglecting to support the Levites; priests; orphans; widows and refugees (Deut 14:28-29). This is clearly shown in Malachi 3:8-10 that people were robbing God. Therefore the tithing system is more than just the Law of giving but of worshipping. In the New Testament, Jesus Christ did not abolish the tithing system but was especially concerned about other matters of the law (Matt 23:23).

Other scholars see the tithing system as outdated in the New Testament. They see the New Testament as if it is emphasizing free-will offerings; sacrificial giving; systematic giving and giving according to one's ability. However, these types of giving (sacrificial; systematic; free-will; according to one's ability) were also taught clearly even in the Old Testament (Exod 35:21,29) but the tithing system continued as a percentage, as a worship principle and as a mark of one's possessions.

This type of giving (Tithing) is more about our relationship with God, not mere 'legalism'.

Even in African Traditional Religion all other types of giving are summed up in the major important concept of '*Ubuntu*'. However an African man is also fully aware of giving back to his ancestors a goat or cow and this type of giving is called '*Isisusa*' with the purpose of maintaining good relationships, asking blessings such as a good harvest, more children and health from ancestors. Therefore, a good harvest is marked by each family making African Beer ('*Umqombothi*') to show gratitude towards ancestors. This point is more fully discussed on pages 3–9 of Chapter One. As Christians, we trace tithing to Abraham who is regarded as a 'friend of God' (Rom 4:3). It means that we are not tithing to buy blessings because they are already given to us (Gen 18:18). Abraham tithed to Melchizedek who was the type of Jesus Christ (Gen 14:18–20; Heb 7:1–4).

The apostle Paul is alluding to this ancient principle of tithing to show its value even to Corinthian believers (1 Cor 9:13–14). It must be noted that the priests' duty in the Old Testament was to keep the sacred fire in the Temple burning. In other words, they were maintaining the people's relationship with God, similarly, we as the 'New Israel' give ten percent of

our income to support God's servants (1 Cor 9:13–14). Other types or plans of giving should add to but not replace the tithing system.

As a result, Mahon (2003:5) says: 'We only need to look at Genesis 14:20,28:22;Leviticus 27:30–34;Numbers 18:21 to see that the instruction regarding tithing is very well established long before Malachi 3:8 was written. If one reads (1 and 2 Corinthians) carefully, one realizes that the money given "as they were able', and "in keeping with their income' refers to gifts to Paul and his companions, and was extra to the giving of the tithe to the local church, a practice sometimes called Apostolic giving'.

Therefore, this researcher is proposing the five levels of giving which was presented by Bob Morris during the 2005 workshop at Dutywa Central Baptist (For further information see this Thesis in pages 91–94) to be practiced in the Border Black Baptist Churches in order to be spiritually and financially mature. This researcher was able to look at the issues surrounding stewardship. There was a need to address the financial situation of the churches in the Border/Amathole region by looking at the following: What is it like? Why is it the way it is? History; Current situation; Management of the church's income by looking at the following: Treasurer on the church leadership; the issue of skills for managing finances, transparency, financial statements, annual church

budgets, ministry expenses; giving to ministries outside of the church (Missions, BU & BBA). There was also a need to look at what motivates people to give. It means that people are motivated to give where there is a vision to grow the Kingdom of God. They feel motivated if they receive ministry from the church. The issue of paying church staff (payment of salaries for full-time Pastors and workers and for bivocational ministers) was also considered.

Some proposed solutions, included the training of leaders to manage finances and develop proper financial management systems (e.g. recording of income/expenses; bank accounts; budgets; give people reports, etc), were also outlined. This researcher does not propose the tithe as a 'law', in fact, Bryant (1967:587) explains: 'Tithe means the 10th part of one's income set aside for a specific use, to the government or ecclesiastics. Its origin is unknown, but it goes back far beyond the time of Moses, and it was practiced in lands from Babylon to Rome'. This observation is then balanced by looking at African Traditional Religion; the Southern Baptist Convention Cooperative Programme as a case study; Morris' presentation and other approaches.

Bryant has noted above that the tithing system's background is unknown. It was not the law of giving but one's income set aside for a specific use. Thus Pohlmann (For further information see this Thesis in

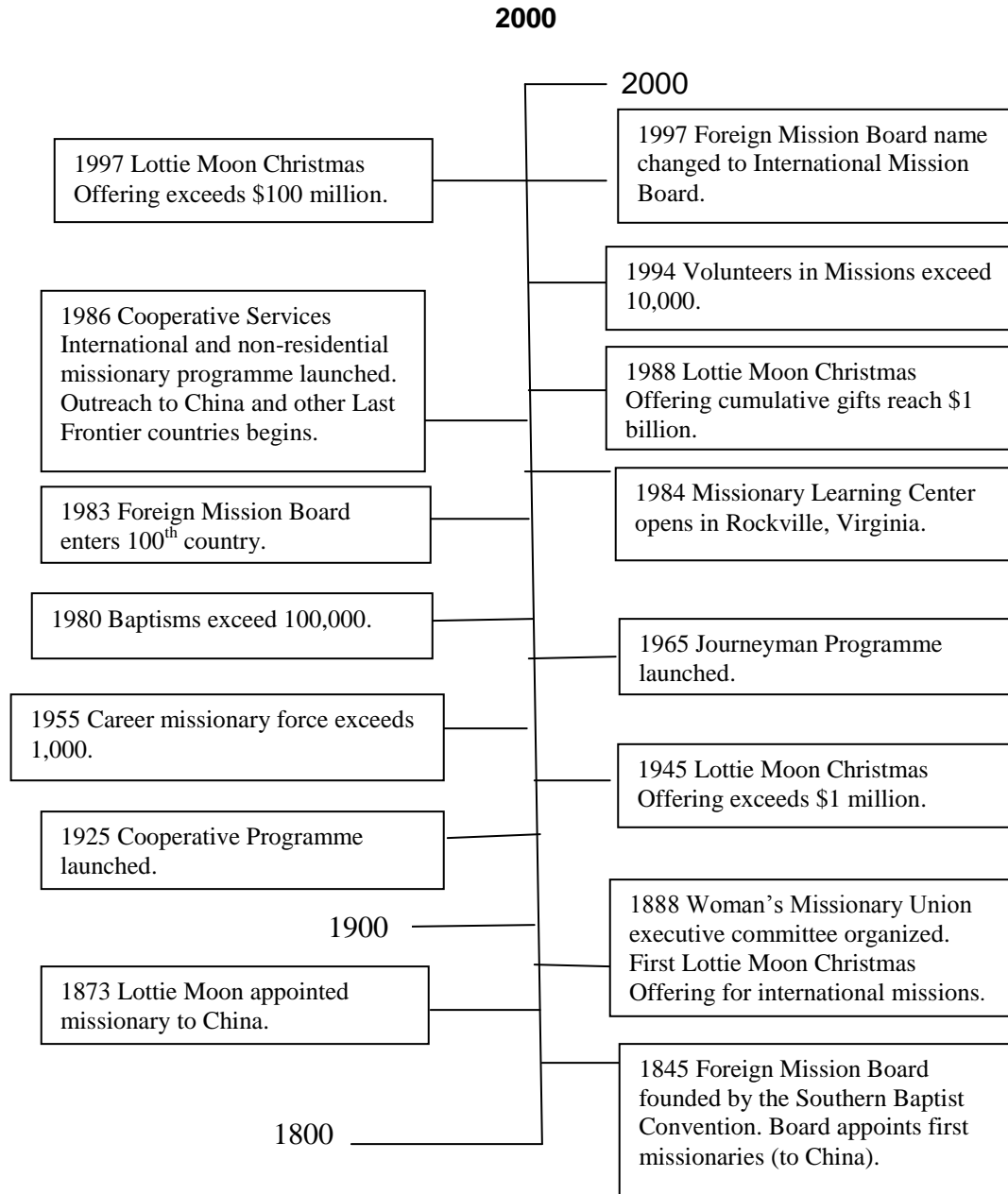
page 10) asserts, the 'Tithe' as a 'Creation Principle'. Melick (2003–2004:102) writes: 'Tithing is the biblical standard' (Mal 3:10–12). The former president of the BUSA (for 2006–2007), Karneels Duitlwileng (2007:3) says: 'If churches expect pastors to serve sacrificially, then they will need to free them from financial anxiety. This has been in the plan of God since the beginning' (Num 18:1–32; 1 Cor 9:7–11). I conclude that tithing is specified in the OT (Num 18:1–32) and modified and alluded to in the NT (1 Cor 9:7–11).

6. ADDENDUM

6.1 THE WORKING SCENARIO OF TITHES AND OFFERINGS

SUPPORTING MISSIONS IN THE SOUTHERN BAPTIST CONVENTION

(USA):



This working scenario of tithes and offerings is taken from Welch's (1999:56) journal. It can serve as a motivating instrument to Border Black Baptist Churches and the Christian church at large. This researcher has explained the attitude and practice of the SBC in giving tithes and offerings on pages 40 and 82 of the Thesis.

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8. PERSONAL INTERVIEWS

Bingwa LBB is an Anglican, from Dutywa. He is also the Deputy Principal at Colosa High School, Dutywa.

Bokveldt DZ is an elder at the Presbyterian Church in Fort Beaufort. He is also a teacher at Badi High School in Willowvale.

Booi BB is the former spiritual worker of Mbewana Baptist Fellowship and final year 2010 Student at Baptist Theological College in Randburg, Johannesburg.

Dingiso EM is the former Pastor of Dutywa Baptist Church, Now Retired.

Lolo RT is the former Pastor of Gcuwa Baptist Church in Butterworth, now retired.

Mabena TP is the Pastor of Shed Mashologu Baptist Church in Duncan Village, East London.

Magoda Z is the wife of a Bishop of the United Methodist Church in Southern Africa. She is also a teacher at Badi High School in Willowvale.

Mathomane SS believes that Tithing is a “Must” for all Christians. He is an elder of the Apostolic Faith Mission in Zazulwana, Butterworth.

Mlanzeli LB is the Church Planter at Mbewana Baptist Fellowship which is on the Border Between Dutywa and Cofimvaba.

Mogale DR is the Pastor of Aliwal North Baptist Church.

Ntshika TK is the Pastor of Msobomvu Baptist Church and Lecturer at Gatyana Bible College.

Ntyinkala JL is an elder of Msobomvu Baptist Church in Butterworth and Principal of Nqabane High School in Dutywa.

Pastors' Fraternal is the Group of Border Black Baptist Pastors who form part of the BBA with the purpose of strengthening one another and welcomes all pastors of all races

Silele HS is the Pastor of Xhume Baptist Church in Tsomo.

Tozama N is an Assembly of God Lady Based in Mdantsane, East London. She is a teacher at Solomzi High School in Centane

Tshazibana L is the President of BBA from 2009–2010. He is the pastor of Lusindiso Baptist Church in Berlin, East London.

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