

INTEREST

"The local bank which the church here has been doing business with for over six decades is closing their local office. This local bank is being consolidated with another bank over 20 miles away. If we maintain our current account, the church treasurer would have to drive the extra miles to make the contribution deposit, as well as, when his presence is required for other church business. The men of the congregation have talked about moving the church's business to another bank or credit union. These banks pay unsolicited interest on their checking accounts.

The decision we desire to make is to put the will of God first, and at the same time be concerned about the conscience of others.

Your current thoughts on, "May A Church Gain Interest from A Checking Account?"

May I begin by saying; the Lord's money is not to be **horded**; but rather **used** for a scriptural cause. We think of it as being used in the realm of **Evangelism, Edification and Benevolence**, Eph. 4:11-12. All of this can be summed up in I Tim. 3:15, *"15 but if I tarry long, that thou mayest know how men ought to behave themselves in the house of God, which is the church of the living God, the pillar and ground of the truth."* A **treasury** is for the purpose of disposing of the funds in any **scriptural manner**, Elders, Brethren, in the absence of elders, may decide.

Let's assume there is a large amount in the treasury and it is deposited in a bank. Now, the bank has additional funds, they take your money and loan it out for say 12%. Are you letting this institution use the Lord's money to make money for themselves? In such a case, are you paying someone to use your money for profit? Keep in mind, to use a bank, **it will cost you to use their facilities**.

Let's assume the congregation builds a building and it continues for some thirty years. This same congregation, at a point in time, determines to build a new building at a new location. During this period of time the present property sells for some \$200,000.00 more than it paid for the property some thirty years ago. Are you going to give the excess money away; or, will you sell the property for what you paid for it some thirty years ago?

I believe you are now seeing what I am thinking and presenting at the present. Any way a person goes, he is either going to pay someone to use his money; or, he will make a little interest to keep up with **inflation**. In this scenario, though there is a token amount paid the depositor, the depositor still loses money? Any way one goes he is still going to lose on his money deposited.

Now concerning the brethren who are saying you cannot take interest. What is their position concerning the money gained on property sold to build at a new location? Will they sell the property for what they gave for it thirty years ago? We do have to be consistent in our reasoning.

But the **"weaker brother"** does present a problem, Rom. 14. I think each congregation will have to deal with this accordingly. The solution is not to totally give in to the "weaker brother," they, the weaker brethren, should be taught. This will cause them to become strong and in time, the problem is solved.

There needs to be given a lot of care, prayer, and loving teaching along the way. After looking back over the last fifty plus years of life, it seems this is not the problem it used to be. In time honest and sincere people will come to the knowledge of the truth. Matt. 25:14-30 is a lesson one must learn. I believe it applies both to individual and congregational handling of funds.

I am assuming one believes a collection is scriptural and there can be such a thing as a **"treasury."** I Cor. 16:1-2; Such at one time was designated as, **"Laying at the Apostles feet,"** Acts 4:37. This was a part of what the brethren in Galatia did and the brethren at Corinth were admonished to do the same on the First Day of the week, I Cor. 16:1-2.

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