LIBERTY BAPTIST THEOLOGICAL SEMINARY

THE RELATION BETWEEN
PASTORAL LEADERSHIP AND FINANCES
IN THE PRESBYTERIAN DENOMINATION OF SOUTH KOREA:
BIBLICAL PRINCIPLES FOR APPLICATION

A Thesis Project Submitted to
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Many pastors in South Korea are experiencing hardships with the issue of church finance because they lack the biblical and theological understanding needed to practice biblical leadership in the area of financial management within the church.

The purpose of this thesis project is to assist pastors within South Korea to exercise strong biblical leadership in the aspect of church finance, by laying a firm biblical and theological foundation for managing church finances and by providing an historical analysis of exemplary spiritual leaders who practiced strong biblical leadership in the area of church finance management. Furthermore, based on analytic comparisons, both effective and ineffective models of church finance management within South Korean Presbyterian churches will be presented to reveal specific pastoral responsibilities that are vital for effective financial management within the church.
CONTENTS

ABSTRACT.......................................................................................................................... iii
CONTENTS.......................................................................................................................... iv
INTRODUCTION ................................................................................................................... 1
  The Statement of Problems .......................................................................................... 3
  The Statement of Limitations ....................................................................................... 5
  The Statement of Methodology ................................................................................... 5
  Review of Literature ..................................................................................................... 7
  Review of Scripture ....................................................................................................... 9
  The Definition of Terms ............................................................................................... 11
  Historical Background ................................................................................................. 12
  Theological Background .............................................................................................. 15
CHAPTER TWO: BIBLICAL & THEOLOGICAL FOUNDATIONS FOR LEADERSHIP ...... 19
  The Definition of Leadership ....................................................................................... 19
  The Definition of Pastoral Leadership ......................................................................... 27
  The Biblical Perspective of Pastoral Leadership: Jesus Christ ................................... 42
  The Difference between Secular Leadership and Pastoral Leadership ....................... 49
CHAPTER THREE: THE BIBLICAL PERSPECTIVE OF FINANCIAL LEADERSHIP ...... 59
  Biblical Models of Financial Leadership in the Old Testament .................................. 59
  Incorrect Models of Financial Leadership within the Bible ........................................ 81
CHAPTER FOUR: BIBLICAL, HISTORICAL, AND THEOLOGICAL BASIS OF FINANCE ........................................................................................................................... 91
  Biblical Basis: Lessons regarding Money within the Scriptures ................................. 91
  Theological Basis: Money as Powers and Principalities ............................................. 114
  Historical Basis: A Historic Overview of the Church’s Teachings on Money .......... 125
CHAPTER FIVE: STRATEGIES FOR PRACTICING EFFECTIVE FINANCIAL LEADERSHIP IN SOUTH KOREAN CHURCHES .......................................................................................................................... 143
  Case Study: South Korean Churches that Illegally Utilized Church Finance ............. 143
  Making Churches Healthy and Sound through Financial Transparency ................... 149
INTRODUCTION

The churches in Korea have experienced an unprecedented growth during the last century and their incredible growth covered approximately 28 percent of the total Korean population\(^1\) by the turn of the millennium. The primary factor behind this rapid growth was pastoral leadership. God used strong, spiritual, and faithful leaders to spread the gospel in South Korea and the greatest impact of the gospel derived from their pastoral leadership, dedication and sacrifice.\(^2\)

They served people with love and gave everything they had. They met the needs of their people at the point of their poverty and sicknesses, earning the respect and trust of the whole society.

Believers obeyed the instruction of their pastors with gladness and they followed their leaders in love and respect.

As time went by, however, many problems began to surface within the Korean churches. As the country went through the pain of Japanese invasion and the Korean War, leaders of the Korean churches lost their mission of loving their people and began to place greater emphasis on numerical church growth. As a result, attendance numbers did increase but many pastors began to preach sermons regarding materialistic blessings and they were heavily focused on having their own church buildings. Being fully occupied by their desire for huge church buildings, some pursued fame and reputation through their ministries and used Jesus Christ as a way of success.

In recent years, diverse problems pertaining to Christian ethics have risen within Korean churches that critically diminished the credibility of the church and its leadership. Ethical sins


like sexual immorality, church succession, illegal election with bribery, using public funds for illegal or personal agenda, treating members as numbers, disputation for seniority, pursuit of power, issuing fake doctoral degrees, preaching prosperity gospel, open and public trade of church buildings and members, and avoidance of taxes. Deep within all these ethical sins, mammonism runs right through them as an equal denominator. For many churches in South Korea, mammonism is the root of all the ethical problems they are presently facing.

The South Korean churches need biblical and spiritual leaders who clearly understand the biblical and theological view of church finance and its usage within the church. They need men and women of integrity and character, who has the skill and experience to designate and allocate church finance for the purposes of accomplishing the mission that God has given to the church. Managing finances within a church requires both spiritual maturity and technical specialty of spiritual leaders who can disciple others to rule over money, rather than being ruled by monetary temptations.

The purpose of this project is to help every reader to become a leader who has the biblical and theological knowledge needed to rightfully discern God’s way of managing church finance, by providing diverse models of spiritual leaders and churches that do or do not practice biblical finance management. This project desires to convey effective models of spiritual leadership that manage the area of finance with highest biblical and theological standards.

What the South Korean churches need is strong and sound leadership because “everything rises and falls on leadership.” People are warily looking for leaders in whom they can trust and good Christian leadership is needed urgently in South Korea. The Korean churches are suffering from their insufficiency of strong spiritual leadership and this project aims to

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develop every reader into mature and masterful leaders who will daily live out biblical principles of church finance management in their personal lives and ministries.

The Statement of Problems

“For what business is it of mine to judge outsiders? Don’t you judge those who are inside? (1 Cor. 5:12),”⁴ These words of Paul were for the saints in the Corinthian church who were struggling with many internal and external problems. Paul encouraged the church to not focus on judging outsiders who commit moral sins because God will judge them directly. Paul, however, did order the church to strictly judge moral corruption caused by the saints within the church and he encouraged them to evict immoral sinners out of the church.⁵

Christians need to keep in mind what the history teaches. In the midst of corruption and rottenness that were evident in churches throughout the history of Christianity, monetary problems were always present. It was the issue of money that drove the Roman Catholic Church (RCC) into corruption at the end of the medieval period and it was one of the main reasons behind the split of Christianity in Europe into two. The RCC sold indulgences to raise funds for building huge Catholic Church buildings⁶ and the Protestant Reformation (PR)⁷ was largely precipitated by RCC’s extortion of money from its members.

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⁴ All the Scripture references came from Holman Christian Standard Bible.


Mismanagement of church finance by pastors throughout all the denominations in South Korea has recently become an issue of increasing controversy among South Koreans, who generally have much higher moral and ethical expectations for pastors and spiritual leaders. From the general election for the Korea Christianity Association (KCA) that were smeared by the power of money for a long time to the election of the president for the Sacred Institute for Theological Education that was smudged by transactions of bribery in its process, diverse moral and ethical failures of prominent Christian leaders severely discredited the reliability of spiritual leaders within Christianity. Many pastors have used church funds as their private funds and certain senior pastors were accused for investing church funds in stocks and mutual funds that generate interests and incomes for the pastors, without any agreements or permissions from the congregation. As for retirement packages, some pastors have not only demanded millions for their retirement allowances but often demanded a large sum donation for ‘handing over the keys’ to their church to the new pastor.8

It is important for us to examine and understand the elements that caused these kinds of phenomena and the reasons for these affairs that took place recently time in South Korea. Even though the Scripture speaks often about the problems related to money, many pastors in Korea lack biblical understanding of church finances and they consider church funds as their own assets.

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8 Some senior pastors ask a successor to donate a couple billion won on the condition of taking over the position of senior pastor in order to make a retirement allowance. In the light of this situation, Korean churches are little short of Roman Catholic Church that has done purchase of sale of office in the medieval period.
Hence the aim of this thesis project is to help the readers to understand what pastoral leadership is and what biblical principles should guide their role in managing church finances.

**The Statement of Limitations**

First, churches mentioned in this thesis project are churches in South Korea, selected specifically within the Presbyterian denomination of South Korea. This thesis project cannot thoroughly present all the problems pertaining to church finances in all the denominations in South Korea, and the research samples are limited to few selected churches within the denomination.

Second, case studies of pastors mismanaging church finance do not apply to all the pastors in South Korea. Readers should not consider each incident as general tendencies for all South Korea pastors and avoid making subtle judgments on other pastors who serve God faithfully. “Some churches” does not mean ‘all’ the churches in South Korea. 70 to 80 percent of churches in South Korea are small churches⁹ that are not financially independent but their pastors are faithfully and sacrificially plowing through their ministries.

**The Statement of Methodology**

Chapter one is an introductory overview of the project and its process. It includes the statement of the problem addressed by this project, the statement of limitations, the statement of methodology, the definition of major terms, a review of literatures, historical background, and theological background.

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Chapter two analyzes leadership, especially pastoral leadership in the Bible. It includes the definition of leadership and the difference between secular leadership and pastoral leadership. This chapter also deals with the biblical perspective of leadership: servant leadership, shepherd leadership, and steward leadership. Additionally, the present circumstances of pastoral leadership in South Korean church are presented.

Chapter three reviews the biblical perspective of leadership regarding money: Moses’ leadership, David’s leadership, Nehemiah’s leadership in the Old Testament, and Jesus’ leadership, Paul’s leadership, and Barnabas’ leadership in the New Testament. It even deals with incorrect models of leadership in the New Testament and Old Testament: Gehazi (2 Kings 5), Achan (Josh. 7), Ananias and Sapphira (Acts 5).

Chapter four is about the biblical, historical, and theological basis. In this chapter, the biblical perspective of the principle of money is discussed, and the theological basis is investigated with the theology of Jacques Ellul. The chapter also discusses a short history of the church’s teaching on money: the New Testament community, the patristic period, the medieval period, the reformation period, the modern period, and the modern history of the Korean church.

Chapter five presents a strategy for pastoral leadership to deal with church finances in the Korean church. The researcher will describe two churches: Boondang Joong Ang Church and Jeja Church that fell into trouble after illegally utilizing public church funds of the church for personal agenda. In addition, this chapter demonstrates the survey results of Yullin Church, Bucheon Yein Church, and Dure Church. These are the advisable samples that make churches healthy and sound through financial transparency in the church. Additionally, the researcher will describe the pastoral specific role associated with church finances for a more effective use of it.
Chapter six is the conclusion, including the summary of findings and application. Practical suggestions for biblical management of church finance are provided in this section for pastors in South Korea.

**Review of Literature**

Twelve books in particular will serve as key sources for thesis project. First, Jacques Ellul’s book *Money and Power* reveals biblical and theological bases of money based on the Scripture. This book states that money is not a neutral means of exchange but an unrighteous spiritual agency that acts as the primary opposition to loving God.

that spiritual influence can be made only through the Holy Spirit working in the church. This book also distinguishes spiritual leadership from leadership in general. Tenth, John Maxwell’s book *Developing the leader Within You* gives concise and precise definition of leadership. This book insists that leadership is influence and is the ability to obtain followers. Eleventh, Seung Hoon Myung’s book *Leadership and Church Growth* helps to understand leadership and church growth in the context of Korean church. Twelfth, Se Yoon Kim’s book *The Expository of Philippians* explains well how the apostle Paul has fulfilled God’s ministry with regard to the issue of church finances. Especially, this book describes strongly the aspects of church finances that Paul has dealt with unlike false prophets who have circulated to preach at many churches for the sake of money itself at that time.

Young Gyu. Park’s book *History of Korean Church: 1780-1910* provides many historical information of Korean Church from 1780 to 1910. Especially, it provides the influence of American missionaries on Korean church’s growth and the impact of Pyongyang Great Awaken in 1907. Second, Sung Chun Han and Si Yeol Kim’s commentary book *The Oxford Bible Interpreter* provides not only meanings of many Greek and Hebrew words in the Bible but also biblical and theological bases regarding money and pastoral leadership. Third, *Holman Christian Standard Bible* is the main version of the Bible that the researcher quotes many verses from. Finally, the monthly journal *Ministry and Theology* provides many practical sources that pastoral leaders are supposed to know about for the good management of church finances.
Review of Scripture

The following verses are the primary verses that form the foundational basis of biblical and theological suggestions that are made within this thesis project. All verses are quoted in Holman Christian Standard Bible version.

First, “No one can be a slave of two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money (Matt. 6:24, HCSB).” In this verse, Jesus Christ clarifies the fact that money is the primary competitor to God. This means that money is an “active agent” and people must make daily choices on which master they are going to serve. All Christians must choose God over mammon.

Second, “Who then is the faithful and sensible manager his master will put in charge of his household servants to give them their allotted food at the proper time? That slave whose master finds him working when he comes will be rewarded. I tell you the truth: He will put him in charge of all his possessions” (Luke 12:42-44, HCSB).” According to this verse, Jesus Christ is looking for the faithful and sensible stewards. This means that Christians must live as faithful and sensible managers in this world, knowing that Jesus Christ will put those who are faithful and sensible managers in charge of all His possessions. Christians must be faithful stewards who effectively manage what Jesus Christ has entrusted to them.

Third, “Therefore, as a fellow elder and witness to the sufferings of the Messiah and also a participant in the glory about to be revealed, I exhort the elders among you: Shepherd God’s flock among you, not overseeing out of compulsion but freely, according to God’s will; not for money but eagerly; not lording it over those entrusted to you, but being examples to the flock. And when the chief Shepherd appears, you will receive the unfading crown of glory (1 Peter 5:1-4, HCSB).” This verse shows how the attitude of pastoral leadership must be toward finances in
ministry. Pastoral leadership must work for the glory of God, not for money, and be an example of a faithful servant to others in every aspect of their lives.

Fourth, “Then Jesus replied, ‘I assure you: The Son is not able to do anything on His own, but only what He sees the Father loves the Son and shows Him everything He is doing, and He will show Him greater works than these so that you will be amazed (John 5:19, HCSB).’” This verse instructs how pastoral leadership exerts his/her leadership in ministry. The core value of pastoral leadership is to fulfill God’s will and plan, not individual’s one.

Fifth, “Everything in the universe belongs to God (Psalm 24:1-2, HCSB).” Christians must make sure that God is the only owner, knowing that they are only stewards who manage what God has entrusted them. They must acknowledge God’s ownership and their stewardship, managing finances according to God’s will.

Sixth, “But who am I, and who are my people, that we should be able to give as generously as this? For everything comes from You, and we have given You only what comes from Your own hand. For we live before You as foreigners and temporary residents in Your presence as were all our ancestors. Our days on earth are like a shadow, without hope. (1 Chronicles 29:14-15).” This verse states that everything Christians give to the church came from God. As David’s confession, everything in our hands comes from God. Therefore, we have to give part of it back to God and neighbors with joy.

Seventh, “I don’t say this out of need, for I have learned to be content in whatever circumstances I am. I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me (Phil 4:11-13).” The apostle Paul is presented as a person who is able to be content in whatever
circumstances he is, financially in particular. This is what pastoral leadership imitates in ministry of finances. Self-contentment in Christ is a way of keeping from avarice and covetousness.

Eighth, “It is more blessed to give than to receive,” (Acts 20: 35). This is the word of the Lord Jesus, according to Paul. In the light of the truth, spiritual leaders as well as church members have to make an effort to give and share what they had to the needy. And pastoral leadership being in charge of a local church needs to formulate a system for a church to do almsgivings and benevolence on the regular basis.

Ninth, “More than that, I also consider everything to be a loss in view of the surpassing value of knowing Christ Jesus my Lord. Because of Him I have suffered the loss of all things and consider them filth, so that I many gain Christ” (Phil. 3:8). In order to gain Christ, the apostle Paul considered everything to be a loss. He put Christ Jesus first in his life which means Jesus Christ is a top priority over all things. Jesus Christ who died on the cross to bring us into heaven is the most precious name in the world.

The Definition of Terms

Finance or Money

The term finance or money is used to describe church finances in the Korean church. This is the primary meaning the researcher intended in this study. The major problems that occurred in the Korean church were caused by the pastoral leadership’s use of public finances.

The term finance or money can refer to money associated with ministry that influences leadership. This is the secondary meaning the researcher intended in this study. This term can be explained as the money dealt with between pastor and ministry and between pastor and church members, based on prosperity theology.
Historical Background

The Background of the Development of National Economy

Rapid growth could represent South Korea in two respects. One is the development of economy, and the unprecedented growth of Korean churches in the world is the other. Economical growth in South Korea used to be called a “miracle,” “A dragon of Asia,” “the miracle of the Han River.” As seen in Figure 1, the economy of South Korea has grown for the past one-hundred years and is still growing rapidly now.

Figure 1. The growth of the national economy from 1910 to 2010.  
Under the Empire of Japan and going through the Korean War, South Korea had been in ruin economically for a long time. There were many people in need on the road and suffering from diverse diseases, without any treatment and medicine on account of no money, and the whole country was reduced to ashes when the war ended on July 27, 1953.  

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10 Figure 1 signifies how much the national economy in South Korea has grown rapidly from 1910 to 2020. See http://blog.naver.com/economyplay/140127996523 (accessed April 20, 2012).

11 The Korean War was the conflict between Communist and non-Communist forces in Korea from June 25, 1950, to July 27, 1953. At the end of World War 2, Korea was divided at the 38th parallel into Soviet (North Korean) and U.S. (South Korean) zones of occupation. In 1948 rival governments were established: The Republic of Korea was proclaimed in the South and the People’s Democratic Republic of Korea in the North. Relations between them became increasingly strained, and on June 25, 1950, North Korean forces invaded South Korea. The United Nations quickly condemned the invasion as an act of aggression, demanded the withdrawal of North Korean troops from the
According to Dr. Cha, Myung Soo, the economic history of Korea could be divided into three distinct periods: “[1]) the period of Malthusian stagnation up to 1910, when Japan annexed Korea; 2) the colonial period from 1910-45, when the country embarked upon modern economic growth; and 3) the post colonial decades, when living standards improved rapidly in South Korea, while North Korea returned to the world of disease and starvation.”

What the colonial government did in the land of South Korea after annexing Korea was build up infrastructure, such as extending railway lines, roads, harbors, and communication networks. The second thing the colonial government did was a health campaign: public hygiene, modern medicine, and building hospitals. The colonial government carried out an industrial policy and made a better education system.

After the Second World War ended, two different regimes emerged onto the Korean peninsula: the U.S military government and Communist Russia.

South Korea, however, made every effort to build itself up strong in every field, such as education, politics, diplomacy, military strength, and especially economy. As seen in Figure 2, the national economy of South Korea was highly increasing.

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The Background of Church Growth in Korea

There is a deep relation between the growth of national economy and church growth in South Korea. With the growth of the national economy, the church also experienced the most outstanding growth that South Korea had ever experienced. That is unprecedented growth numerically and spiritually not to be compared with any other cases in the world. It began with the great revival of Pyongyang in 1907. The great Revival of 1907 is a significant event for Korean Christianity because it surely made up the groundwork for South Korea’s church growth. According to Dr. Park, “We believe that this Movement has served as the driving force behind the formation of the Korean Church’s spirituality.” After this event took place at Pyongyang city, the Korean church has increased rapidly.

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13 Figure 2 signifies the scale of export to the world classified by years from 1983 to 1995. It shows that the export of South Korea to foreign nations was increasing more than ever before. Sources from 1983 to 1994 are based on Korea International Traders Association and the source of 1995 is based on Korea Customs Service. See http://210.114.108.22/pub/docu/kr/AH/08/AH081996M05/AH08-1996-M05-038.HTM (accessed April 23, 2012).

14 With the land of Korea having been encompassed with deep darkness the Holy Spirit came down and swept away the darkness, refining as by fire. It was Pyongyang city that the Holy Spirit came on for the first time in Korea, as it did on Jerusalem. Pyongyang earned the reputation of “the Jerusalem of the East.” It must have been paralleled with that of Jerusalem.

Now, South Korea has the largest churches, belonging to all denominations in Korea, such as Yeoido Full Gospel Church, which has approximately 800,000 church members in attendance at Sunday service, Somang Presbyterian church in Seoul, Myongsung Presbyterian church in Seoul, and Kwangrim Methodist church in Seoul. The year 2007 was the one-hundredth anniversary of the Great Revival of Pyongyang. Over the past one-hundred years, Korean churches not only influenced all of Korea, but also the unbelieving people in South Korea by doing good deeds, according to the command of the Lord Christ Jesus.

However, as the church has been growing up with the national economy of South Korea, there have been many problems caused by several reasons in church. The money is the basis of those problems.

**Theological Background**

The Korean church has had a perilous theological background, as churches have been growing rapidly and numerically. That is the prosperity theology. This thesis project asserts that this prosperity theology has been the primary cause of serious and fatal problems.

The growth of the Korean church started out with the revival story of the Korean church in 1907. In the early Christianity of South Korea, the churches influenced politics, society, education, and even met the needs of people in poverty and with diseases. Many missionaries from the United States were sent to Korea for evangelism. Allen, a Protestant missionary, Appenzeller, a Methodist missionary, and Underwood, a Presbyterian missionary, came to Korea

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16 He established the hospital named ‘Kwanghyeowon’ April 10, in 1885. It caused medical mission in Korea to blossom widely and surprisingly. By the report of Allen, missionary, after setting up this hospital, there were 20,529 people in a year. See Horace N. Allen, *Things Korean A Collection of Sketches and Anecdotes Missionary and Diplomatic*, 189; William Elliot Griffis, *Corea: The Hermit Nation* (New York: Charles Scribner’s Sons, 1902), 452.
together through Jaemoolpo Port, Incheon, at 3pm, Easter Sunday, on April 5, 1885. The Appenzellers and Underwoods arrived in Korea together. With their dedication and sacrifice in ministry, God blessed the Korean church to experience unprecedented church growth. Missionaries with the Korean church established hospitals and educational institutions, such as Severance Hospital, by Louis H. Severance, Kwanghyeowon by Allen, Ywha Hakdang by Screnton, and Baejae Hakdang by Appenzeller, with the ministry proclaiming the gospel of Jesus all over the country. According to Dr. Park, “This was the Ministry of Healing that served from the Emperor and Empress to the pauper, leper, the mass of people in Korea.” That was not just numerical growth. In those days people in Korea respected and loved the church and church people, and after all, they rushed into church building to believe in Jesus Christ as their personal savior, even though it was in the pagan background.

As time went by, the Korean church went through a harsh time under Japanese invasion for many years. And after that, the Korean War broke out from June, 25, 1950 to 1953. South Korea had been in ruins economically for a long time. Right after the Korean War, in the process of distributing a great deal of supports and aids from abroad, pastors could make contact to money directly. Furthermore, the Korean War caused people to pursue security and peace of life in physical reality first, rather than any other things. In other words, people, whether the believing or not, hoped to live in prosperity. Therefore, prosperous sermons were preached in the

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17 Yongkyu, Park. *History of the Korean Church* (Seoul, Sangmyoung Malseumsa. 2004), 547
Besides the missionaries mentioned above, the literature proved there were many missionaries who had influenced Korea’s society and Korean churches. The reason why the researcher mentioned just three missionaries on this study is that three missionaries, Allen, Appenzeller, and Underwood, are representative missionaries in Korea, according to Dr. Park, Yongkyu.

18 Ibid., 539.
Korean church. Even in church, even though church members lived to pursue way of life through Christian ethics, they preferred material affluence.

With the ministry of quantitative growth, pastors preached sermons concerning prosperity and material wealth to meet the desires of church members, as if material affluence would be the blessing from God. God, who is good all the time, took precedence over a judgmental God.

Besides, there were two more causes of prosperity theology. Those were the Pentecost (Full gospel) revival movement and prayer-house movement. It caused Christianity in South Korea to pursue material blessings in this present world. This new trend in the Korean church spread more rapidly and was accelerated by the president Park, Jeong Hee, who promoted the economical development in 1960s. Modernization took concrete shape by industrialization, and it even resulted in the situation of giving up farming and citification simultaneously. In 1980s, with the development of the Kangnam district, it resulted in church growth, the building up church buildings, and the situation of becoming a huge church. Furthermore, the concept of “richer = blessing/ poorer = curse” was rooted in sermons as a core value with the accomplishment of the structure of capitalism.

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19 The history of the prayer house movement in Korea: Prior to liberation, there surely was no formal prayer house that was installed in the mountain with a public convention like today. However, the individuals built huts and lived in seclusion with a pious prayer life. These are prime samples of prayer conventions, such as Paektu mount prayer meeting, Samgak mount prayer meeting, Keumkang mount prayer meeting. They prepared natural places such as rocks and trees, not buildings, for their prayer,. The present prayer house was established after the liberation, and in August 1945, pastor Yu, Jaehyun founded ‘Daehan Kidokyo Sudowon’ (Korea Christian monastery) in province Ceolwon . That was the beginning. He was abducted by North Korea at the time of the Korean War. Before and after the Korean War, the prayer house was spread more rapidly. This trend continued until the 1960s. However, the rapid spread of the prayer house was criticized seriously in society and church because of mysticism and enthusiasm. http://blog.daum.net/yms197942/6911367 (accessed by April 4, 2012).

Under this national background, the economy in South Korea has been growing up, and people in Korea had economical affluence. The historical background destroyed the security of materials in the Korean church.

<table>
<thead>
<tr>
<th>Years</th>
<th>Numbers of the baptized</th>
<th>Numbers in Attendance</th>
</tr>
</thead>
<tbody>
<tr>
<td>1905</td>
<td>11,061</td>
<td>37,407</td>
</tr>
<tr>
<td>1906</td>
<td>14353</td>
<td>56,943</td>
</tr>
<tr>
<td>1907</td>
<td>18061</td>
<td>72,968</td>
</tr>
<tr>
<td>1908</td>
<td>21,230</td>
<td>94,981</td>
</tr>
<tr>
<td>1909</td>
<td>30,337</td>
<td>119,237</td>
</tr>
</tbody>
</table>

Table 1. Church growth in Korea before or after 1907, as compared with the numbers of the baptized each year from 1905 to 1909: the report of the Presbyterian general assembly

<table>
<thead>
<tr>
<th>Years</th>
<th>Numbers of church members</th>
</tr>
</thead>
<tbody>
<tr>
<td>1960</td>
<td>623,072</td>
</tr>
<tr>
<td>1970</td>
<td>3,192,621</td>
</tr>
<tr>
<td>1977</td>
<td>5,001,491</td>
</tr>
<tr>
<td>1985</td>
<td>6,489,282</td>
</tr>
<tr>
<td>1991</td>
<td>8,037,464</td>
</tr>
<tr>
<td>1995</td>
<td>8,760,000</td>
</tr>
<tr>
<td>2005</td>
<td>8,620,000</td>
</tr>
</tbody>
</table>

Table 2. The statistics of the Christian population in the Korean Church

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21 These statistics show the reality of revival in the Korean church after 1907. It means the revival of Korean church was not only numerical growth but also the process of purifying people qualitatively. Dr. Back stated about this fact, “this kind of revival was the work of returning spiritual life to the believing rather than the movement of converting the unbelieving to Christ Jesus.” See Nakjoon, Back. *History of mission of protestant from 1832 to 1920*, Pyongyang: Seungsil college press. 1928. 364.

22 Ibid.
CHAPTER TWO

BIBLICAL & THEOLOGICAL FOUNDATIONS FOR LEADERSHIP

The goal of this chapter is to provide several definitions regarding general leadership, as well as pastoral leadership, which include the origins of the word, the function and role of leadership. Furthermore, after searching the biblical perspective of pastoral leadership, it will shed light on pastoral leadership in the Korean church’s Presbyterian denomination.

The Definition of Leadership

The Origins of the Word Leadership

It is necessary to understand the concept of a leader first for the sake of understanding leadership. If more than two people gather anywhere, one will have more influence on the others. This one can be called a leader. In other words, a leader can be defined as “[a] person who can make influence on others constantly.”¹

According to Hwang, the words leader or leadership began to be used from 1950s, and in the 1960s, was used in earnest.² Bae, Cheol Jae states that “after the World War I, strong leadership was demanded by the causes of conflicts of ranks a class, political panic, economical


² Wyseob, Hwang, Leadership of Leader (Seoul: Seongkwang Publisher, 1987), 34
panic and loss of employment in the world.”  

Strong leadership gradually became more public, systematical, and organized. The original word, *leadership*, came from the ancient English of Anglo-Saxon, *ledan*. The root of the word, *ledan*, came from *liathan*, and it is kinetic character’s word with the meaning of “to go.” Therefore, the word leader implies the meaning of front-runner, guider, and pioneer.

Scripture uses two words for “Head”: *kosh* (the original Hebrew) and *kephalē* (the original Greek) as the concept of a leader (Judg. 11:11; 2 Sam. 22:44). This word implies the prime position and the authority toward others. Besides, Christ is the head of His church (Eph. 5:23; Col. 2:19), the head of all men (1Cor. 11:3), the head of whole universe (Eph. 1:22) and the head over every ruler and authority (Col 2:10).

*Kephalē* and *rosh* are very similar in meaning. *Rosh* in the Old Testament implies the head of a body or cornerstone. The word, *kephalē*, is mentioned seventy-five times in the New Testament, and the Scripture emphasizes that Christ is the head of His church (Eph. 1:22, 4:15-16, 5:21-30; Col. 1:18, 2:10).

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The Definition of Leadership

“Leadership is one of the most observed and least understood phenomena on earth,” asserts James MacGregor Burns. Like the definition of leadership by Burns, it is hard work to define the word, leadership, precisely, as well as to understand what leaders do. The definition of leadership is currently various and almost uncountable. According to R. M. Stogdill, “In defining leadership, the definition of leadership is as various as the number of scholars studying leadership.” It can be different and various with respect to opinion, standpoint, the times, and the professional field of study. The study of leadership has been no more than 150 years; however, there are many theories and doctrines regarding leadership now. It is a fact that numerous and various materials pertaining to the subject of leadership are being published all over the world. It can be seen easily that a great number of books regarding leadership are on display in bookstores. It proves that leadership is not only very important subject for people in all walks of life, but also for people in positions of leadership who do not know what and how to do for their community.

There are several theories and definitions that scholars give, and there are too many standards to meet. The following is a small sampling of the diversity of helpful definitions: J.K. Hemphill and A.E. Coons define leadership as “. . . a personal behavior leading a community toward common goal.” Bernard L. Montgomery define leadership as “. . . the ability and volition of challenging people to accomplish their common goal, and the characteristic of giving

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10 Seunghun Myung, Leadership and Church Growth (Seoul: Seoul publisher, 1992), 10

inspiration to people to be positive as to their goal.”

John W. Gardner defines leadership as “... as the process of persuasion or example by which an individual (or leadership team) induces a group to pursue objectives held by a leader or shared by the leader and his or her followers.”

James MacGregor Burns states that “leadership over human beings is exercised when person with certain motives and purposes mobilize, in competition or conflict with others, institutional, political, psychological, and other resources so as to arouse, engage, and satisfy the motives of followers.”

John C. Maxwell defines leadership as “... influence ... [and] the ability to obtain followers.”

R. Tannenbaum, I. R. Weschler and Massarik define “leadership as interpersonal influence to accomplish the goal set up through communication in some particular situation.”

R. Wolff defines a “leader as a man knowing a way, standing ahead of it, and being able to have others follow.”

Oswald Sanders defines “leadership as influence, the ability of one person to influence others.”

George Barna defines “[a] Christian leader [a]s someone who is called by God to lead; leads with and through Christ like character; and demonstrates the functional competencies that permit effective leadership to take place.”

Robert Clinton states that “[t]he

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14 Burns, Leadership, 18.


19 Barna, Leaders on Leadership, 25.
central task of leadership is influencing God’s people toward God’s purpose.”

Peter Wagner defines a “leader as a man who trains others to live for the glory of God setting God’s purpose and vision down as target for the future, and inspires other to accomplish the target with the heart of joy and spontaneity.”

Each of these definitions helps people figure out what the role of a leader is. Sociologists indicate that even the most introverted individual will influence ten thousand other people during his or her lifetime. In leadership, what people must understand is that everyone is influencing others and is being influenced by others, too.

Robert Dilenschneider, the CEO of Hill and Knowlton, a worldwide public relations agency, is one of the nation’s major influence brokers. He shared the idea of the “power triangle” in his book, *Power and Influence*, to help leaders to succeed. He states that “[t]he three components of this triangle are communication, recognition, and influence. You start to communicate effectively. This leads to recognition and recognition in turn leads to influence.”

Therefore, leadership can be defined as influence. A leader is one who influences others around him or her, even though the way of influencing people can be either democratic or one-sided and dictatorial.

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21 Junmo Chung, *Teachers, Recover the spirituality of Leader in 21 Century* (Seoul: Grace Publisher, 1997), 23.


23 Ibid., 5.
The Function and Role of Leadership

In the preceding section, leadership was defined as influence, but the function and role of leadership is still in question. The function and role of leadership generally is as follows.\textsuperscript{24}

First, it is the function of accomplishing a goal. As J.K. Hemphill and A.E. Coons define, “leadership is personal behavior leading community toward a common goal.”\textsuperscript{25} Once a goal is set up in an organization, leadership is required to motivate followers to successfully complete the objective. That is what leadership must do for accomplishment.

Second, it is the function of group integration and induction of development. According to Dr. Myeong, “Leadership is an attitude as well as action.”\textsuperscript{26} Motive and attitude are more important than action for accomplishment. Therefore, leadership is supposed to meet the desires and needs in an organization, to resolve conflicts among them, and to promote integration and development of the organization, with unity, solidarity, and collaboration encouraged.

Third, it is a judgment of the state of affairs. Burns asserts that “leadership over human beings is exercised when a person with certain motives and purposes mobilize, in competition or conflict with others, institutional, political, psychological, and other resources so as to arouse, engage, and satisfy the motives of followers.”\textsuperscript{27} For the sake of accomplishment in an organization, leadership has to gather precise information in regard to the situation inside and out, analyze that information, evaluate it, and make a decision. Leadership will be worthless if a

\textsuperscript{24} Jeongki, Kim, \textit{Church Administration} (Seoul: Seongkwang Munhwasa, 1992), 368-370.


\textsuperscript{27} James MacGregor Burns, \textit{Leadership}, 18.
suitable decision is not made. Especially in the highly developed, plural society, this kind of function is necessary in leadership.

**Classification of Leadership Types**

As a leader exercises leadership in doing something purposeful in an organization, various kinds of elements must be at work complexly. According to Richard Hochison, leadership is the relational function between a leader holding a responsible position and followers.” Basic elements in general leadership are as follows: leader, followers, and situation. A leader’s personal inclination, the desire and character of followers, and the continuously changing situation are very important elements for exercising leadership. Therefore, a leader should always take these three kinds of elements into account with goal and purpose in an organization in order for becoming a good leader. Even though a leader has great vision and good purpose, nothing happens without the voluntary assistance of followers. Furthermore, if a leader cannot see through at a glance how things are going on around the leader, the leader cannot achieve objective results successfully. Hence, a leader should know what kind of leadership styles there are in leadership and learn the characteristics of the leadership styles in each one in order to manage his or her community or organization.

**Autocratic Leader Type**

This type is commonly referred to as authoritarian leadership. This is generally a prescriptive leader. Obtaining all the information with regards to all activities in a community, a

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28 Professor on department of Leadership in Fuller Theological Seminary in USA 1998.


leader takes control of an organization and puts all the activities under his or her control.\textsuperscript{31}
Therefore, this kind of leader runs the organization through a system of passing down words vertically. A leader is apt to make decisions arbitrarily rather than by gathering opinions of all the members. A leader makes all decisions and instructs followers. It causes followers to lose their desire to be active.\textsuperscript{32} This type discourages the voluntary collaboration of followers because the leader compels followers to cooperate unconditionally and does not delegate power to someone else.\textsuperscript{33} According to Yoo, in consequence of this leadership style, business is relatively productive; however, followers have hostility towards such a leader and are not creative and are competitive among colleagues.\textsuperscript{34}

**Democratic Leader Type**

This type gathers information and the opinions of each individual person, unlike the autocratic leader type. By means of gathering opinions, a leader considers these opinions in the course of decision-making. Speaking plainly, a leader goes with followers where an organization has to go, not through vertical relationship, but partnership. This type of leader prefers to share visions, goals, and to promote followers by having them understand about all concerned with them, rather than passing down words vertically. According to Song, it is a basic policy that a leader does not come up front to lead a group and prompt followers to resolve problems facing

\begin{itemize}
\item \textsuperscript{31} Gilwon, Song, *Guidebook for Leader* (Pusan: Yangmoon Publisher, 1981), 25.
\item \textsuperscript{32} Yiyoung, Hwang, *Office and Leadership in Church* (Seoul: The Word of Life Publisher, 2004), 189-193.
\item \textsuperscript{33} Kyeotak, Lee, *The Principles of Neo Administration* (Seoul: Coreawon, 1993), 560
\item \textsuperscript{34} Hoon, Yoo, *The Principles of Administration* (Seoul: Beobmoon Publisher, 1991), 470.
\end{itemize}
the organization by themselves so that a leader may be a supporter of followers to resolve problems well.\textsuperscript{35} Here are also some strengths and weaknesses.

Once, Dr. Dongwon Lee mentioned in his leadership class at Liberty University, “Even though a leader has a good idea for project it would be much better for the leader to listen to all opinions of the followers in organization. It can prevent conflicts within the church.”\textsuperscript{36} The democratic leader type is good for church members to get involved in voluntarily; however, the merits and strengths of a leader can be limited, and great opinions of the minority can be ignored by the majority. Furthermore, the commonness and inefficiency of a group can be generally adopted rather than the excellency of an individual. According to Yoo, a “leader must be equipped with high skilled management for the sake of democratic leadership.”\textsuperscript{37}

**Laissez-Faire Leadership Type**

This kind of leadership type is the most negative in the role of leadership. Dr. Song states that this type cannot be a leader and is just like a figurehead because he is a leader only in name.\textsuperscript{38} A leader delegates power and activities in an organization to its members and allows members to have their own way. Where there is no strength of central leadership, the organization can be out of order by middle leaders not being well trained.

In conclusion, according to R. Lippitt and H. Hoyt, of the three leadership types, the democratic leader type is acknowledged as the best one in exercising the function of leadership.\textsuperscript{39}

**The Definition of Pastoral Leadership**


\textsuperscript{36} Dongwon Lee, DSMN 876, (lecture, Liberty University, Lynchburg, VA, 2011, and summer semester).

\textsuperscript{37} Hwaja, Yoo, *What Kind of Leader Are You?* (Seoul: Komizoseowon, 2001), 37.

\textsuperscript{38} Song, *Guidebook for Leader*, 26.

\textsuperscript{39} Ibid.
Now the researcher would like to consider pastoral leadership. To review the previous sections of this thesis project, leadership consists of many factors, such as influence, goals and purposes, communication, the leader himself or herself, followers, the situation, and change. Leadership can be defined briefly as an influence which requires the means of intercommunication between a leader and followers to accomplish their goals held by a community or a leader in some situation.

However, a distinction needs to be made between secular leadership and pastoral leadership. The purpose of this thesis project is to determine the relation between pastoral leadership and finances in a church. According to this thesis project’s purpose, identifying pastoral leadership with a biblical perspective is more important, and it is an important first step to figure out how church leaders should deal with finances.

The Original Word and Meaning of Pastoral Leadership

The word, *pastoral*, comes from the origin of the word, *shepherd,. In Ps. 23:, the reader can consider both nuances of the term: “The Lord is my shepherd.” *La-a* in the original Hebrew means *shepherd, feeder, and pasture*. In the Vulgate, it uses the word of *poimai, nei*. It even means to *shepherd, or ministry or ministration* in English.40

In 1 Pet. 5:1-4, the reader finds some words concerning the term, *pastoral*:

Therefore, as a fellow elder and witness to the sufferings of the Messiah and also a participant in the glory about to be revealed, I exhort the elders among you: Shepherd God’s flock among you, not overseeing out of compulsion but freely, according to God’s will; not for money but eagerly; not lording it over those entrusted to you, but being examples to the flock. And when the chief Shepherd appears, you will receive the unfading crown of glory (HCSB).

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In this passage, Peter exhorts some leaders in the congregation to have a biblical perspective regarding the ministry they do. Three Greek words in this passage identify pastoral leadership: presbyteros, episkopos, and poimanē. The first Greek word, presbyteros, is translated elder in this passage. The word, elder, is frequently used as the meaning of an “old person”; however, it is used as applicable to the officers of the church. The second Greek word, episkopos, is commonly translated, bishop. It is also translated overseer in this passage. The third Greek word, poimanē, is translated shepherd in this passage.

Putting these words together, what pastoral leadership must do is feed flocks, to take the oversight of, to care for the flocks God with which God has entrusted them, according to God’s will, not for the money but freely and eagerly. The church needs to concentrate on not for the money. The Apostle Peter exhorts church leaders not to work for money but according to God’s will. Spiritual leaders must give heed to this instruction of the Apostle Peter.

A spiritual leader is one who feeds flocks, cares for them, and meets their needs freely and eagerly, according to God’s will. First Pet. 5:4 refers to Christ Jesus as the Chief Shepherd. Christ Jesus is the Chief Shepherd of all shepherds in the church. Following the steps of Christ Jesus, who was pleased to obey God’s will who sent Him into this world, all the shepherds on earth must work for the church according to God’s will, not for money. If church leaders only work for money, even though it is a little amount, they become hired people and no longer shepherd (John 10:12).

The Comprehension of Pastoral Leadership

Pastoral leadership differs from general leadership intrinsically, even though it is similar. Blackaby suggests that “[t]he question many Christian leaders face is whether the principles that make people successful leaders in sports or business are equally valid when applied to leadership
issues in the kingdom of God." Christian leaders, whether in church or out of church, must ask themselves this question, “Will these same principles work for us as we lead our church?” Blackaby is skeptical of the affirmative answer to this question. He was worried about today’s Christian leaders because the current generation of Christian leaders has immersed itself in the popular, leadership writing of its day.

The church is the divine life-body of God, as well as an organization for human beings. Because the church is spiritual organization, it needs spirituality. Additionally, because the church is human organization, it has to develop specialty and skill. The development of specialty and skill mentioned here means leadership.

According to Adams, “the church is an organic entity that manifests itself in this world through a visible structure that, for its maintenance, requires planning, organization and rule.”

Therefore, biblical leadership signifies the leadership of Christ Jesus, including leadership in general, that is, leadership based on the Scripture (Matt. 23:11-12). This is the most significant difference between general leadership and spiritual leadership. The definition of secular leadership did not take into account God’s will and the guidance he gives to leaders. In spiritual leadership, God takes precedence over anything else in the world. This is the rule and principle in spiritual leadership. Without applying this principle of spiritual leadership to the church, exerting leadership in church is disastrous and perilous. Blackaby states regarding spiritual leadership as follows:


42 Ibid.


Christian leaders who know God and who know how to lead in a Christian manner will be phenomenally more effective in their world than even the most skilled and qualified leaders who lead without God. Spiritual leadership is not restricted to pastors and missionaries. It is the responsibility of all Christians whom God wants to use to make a difference in their world. The challenge for today’s leaders is to discern the difference between the latest leadership fads and timeless truths established by God.45

It is very important for a Christian leader to know that God is the center in spiritual leadership. God is the Lord, the owner of this world (Job 41:11) and the Creator of this world (Gen.1:1). Here is the best example from Scripture: Jesus Christ, the Son of God. Seeing what Jesus did in his life on the earth, He did not have His own plan and vision; furthermore, He preferred to obey the Father’s will. Jesus proclaimed to His disciples concerning why He came into the world:

Then Jesus replied, “I assure you: The Son is not able to do anything on His own, but only what He sees the Father loves the Son and shows Him everything He is doing, and He will show Him greater works than these so that you will be amazed. And just as the Father raises the dead and gives them life, so the Son also gives life to anyone He wants to. The Father, in fact, judges no one but has given all judgment to the Son, so that all people will honor the Son just as they honor the Father. Anyone who does not honor the Son does not honor the Father who sent Him.”(John.5:19)46

Besides, Jesus said to His disciples, “As You sent Me into the world, I also have sent them into the world” (John 17:18).

God sent Jesus Christ, the Son of God, into the world so that human beings could be saved through Him. And then Jesus obeyed God’s will and accomplished the plans God showed Him. Now, Jesus sends His people into the world to proclaim the way of salvation through His name alone. What Christian leaders have to do is to understand God’s will and plan and to practice the principles of biblical leadership. What the church needs at present are spiritual

46 HCSB.
leaders who are pleased to obey God’s will and strive to listen to Him. Robert Clinton states that “God’s purposes are the key to spiritual leadership- the dreams and visions of leaders are not.”

The Definition of Pastoral Leadership

It is a difficult job to define the definition of *pastoral leadership*, just like the work of defining *leadership* in general. Cho states that “pastoral leadership is quite complicated because words like power, authority, management, control, charisma, care, service, administration, communication, and education are interchangeably used.” According to Kenneth A. Chapman, “The word ‘pastoral’ indicates that it has to do with the duties and work of a man who fills the office of pastor in a church.” William A. Clebsch and Charles R. Jaekle define pastoral leadership as that “. . . directed towards the healing, sustaining, guiding, and reconciling of troubled persons whose troubles arise in the context of ultimate meanings and concerns.”

According to J. E. Adams, “The word ‘Pastoral’ is the unique Christian word expressing the original concept of the Christian ministries in the Bible.” J. E. Adams basis such a claim on the following, grand proclamation: “The Lord is my Shepherd; there is nothing I lack” (Ps. 23:1) It contains all the meanings in regard to pastoral ministry.” God is the one who can be the Shepherd for the church. Pastoral leadership or pastoral ministry must begin in God and with God apparently. Even all kinds of workers for the church have to be cared for by God. This confession of David, King of Israel, must be the grand declaration in the Bible.

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As a shepherd cares for sheep, feeds them, and meets their needs, all ministers, including pastors and missionaries, must care for people, feed them with fresh pastures, and meet them in need, spiritually and physically. The risen Christ Jesus asked Peter the same question three times: “Simon, son of John, do you love me more than those?” (John 21:15, 16, 17) Peter responded three times with the same answers: “Yes, Lord, you know that I love You.” (John 21:15, 16, 17) What the church must concentrate on is the reply of Jesus Christ to the answers of Peter. Jesus said, “Feed My lambs. . . .Shepherd My sheep. . . . Feed My sheep” (John 15-17).

This researcher defines that the word pastoral as the act of loving Jesus Christ more than anything else and the care of feeding and shepherding church members with the heart of loving Christ Jesus. Here are some definitions of pastoral leadership:

Robert Clinton who is a professor in Fuller Theological Seminary, defines “spiritual leadership [a]s a dynamic process of influencing a particular group in order to fulfill the purpose of God.” 52 Peter Wagner states that “spiritual leadership is [the] special ability of God bestowed to give glory to God by setting up a target that is the purpose of God voluntarily and joyfully.” 53 James E. Means asserts that “spiritual leaders have to motivate others by exerting spiritual influence, and help them accomplish their goals.” 54 Blackaby gives a brief definition of leadership: “Spiritual leadership is moving people on to God’s agenda” 55 Therefore, the spiritual leader’s task is moving people towards God’s agenda, not the leader’s own agenda. Believers must listen to Blackaby on this and keep this truth in mind. Clinton observes from the same


53 Seonghoon, Myung, The Essence of Ministry (Monthly Ministry 200years Feb), 227-228.


55 Blackaby, Spiritual Leadership, 19.
standpoint as Blackaby, “God’s purposes are the key to spiritual leadership— the dreams and visions of leaders are not.” Leaders in church tend to forget the calling of God and push Him out of the center of ministry; they try to place themselves there in God’s place. This causes spiritual leaders to make serious mistakes and incorrect decisions. God is the head and master of ministry. God’s purposes are most important in spiritual leadership.

John W. Gardner states that “leadership is the process of persuasion or example by which an individual (or leadership team) induces a group to pursue objectives held by a leader or shared by the leader and his or her followers.” Blackaby states, quoting Gardner’s definition of spiritual leadership, “John Gardner’s definition employs the terms ‘persuasion’ and ‘example’ to indicate the means leaders should use to move people toward their objective. According to Gardner, a leader’s persuasion is never enough unless accomplished by personal example.”

Spiritual leaders should give heed to Gardner’s emphasis on persuasion and example as spiritual leadership tools. Preaching a sermon can be said to be the most significant job for a pastoral leader to do in church. No matter how well a preacher delivers a sermon, if his or her life cannot be an example to a church member hearing sermons every Sunday, it is of no use. Church members will never be changed and moved to the point where the preacher intended. As for money, if spiritual leaders have church members disappointed with an issue over money in church, they would never be exhorted by the sermons of their leaders. A spiritual leader must be an example on the issue of money to a congregation.

58 Blackaby, Spiritual Leadership, 17.
As the scholars above defined spiritual leadership they mentioned God commonly. In other words, spiritual leadership is the ability from God and by God. Therefore, spiritual leadership can be defined as leadership exerted by God’s purposes, not the leader’s will, ability, and enthusiasm at all. Therefore, a spiritual leader is supposed to obey God thoroughly, and for the sake of an obedient life, he or she must be led by the Holy Spirit. Blackaby suggests that spiritual leadership depends upon the Holy Spirit as the spiritual leader’s task.  

God called spiritual leaders to do something for the glory of God that they cannot do without the help of God. The church can never save people out of darkness with our own ability. Letting people be transferred into the people whom God intended them to be can never be done through human will power. It would be possible only by the Holy Spirit. The Apostle Paul exhorts the Galatians to walk by the Holy Spirit because this is the only way to deny their sinful nature: “I say then, “Walk by the Spirit and you will not carry out the desire of the flesh” (Gal. 5:16, HCSB). Church leaders at present ought to especially have this kind of mindset. It would be a most important attitude for them to avoid going deviation, especially to keep them from the delusion of money.

The Role and Responsibility of Pastoral Leadership

“Policies are many; principles are few. Policies will change; principles never do.” Dr. Elmer Towns makes an emphasis on this in his class.  

Steven Covey in his best-selling book, Principle-centered Leadership, discusses that to be successful, effective, and fruitful in any institution, be it a home, business or church, one must

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59 Blackaby, Spiritual Leadership, 21.

60 Elmer Towns, Church Growth in 21th Century, (lecture, Liberty University, Lynchburg, VA, summer semester).
operate based on principles. He even suggested that “Principle will apply at all times and in all places.” At every age, the tasks and responsibility of pastoral leadership could be different according to national and political issues and religious situations. Dr. Cho asserts in his dissertation each church age needed a different type of pastoral leadership. In the early-church era, charismatic, apostolic leadership was needed. In the Medieval age, institutionalized, ecclesiastical leadership was needed. Like this, the needed leadership types would be different; however, the principle of the role and responsibility of pastoral leadership would never change.

The biblical principle of pastoral leadership from the Old Testament is different from the New Testament. The Old Testament term, Head, is designated for leaders who are kings, prophets, and priests. A king is a primary representative of a nation ruling over people. He has all authority to reign over a nation and all responsibility to protect his people from alien power and to organize administration and management of his people. These are the king’s roles and responsibilities. These signify a pastor’s role and responsibility at present which a pastor must carry on at a church. The prophet is the second position. The prophet receives a dream from God with a vision in his mind and proclaims it to his people, teaching them to keep it. This is what a pastor has to do in a church as a preacher and teacher at present. The priest is the one who performs the duties and functions to make atonement for God’s people on their behalf, making intercession to God for God’s people. These kinds of duties signify the congregational, divine service carried out by a pastor at present.

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62 Ibid., 19.

As seen above, spiritual leadership cannot be identical to general leadership. Blackaby states that spiritual leadership has certain distinctive qualities that must be understood and practiced if spiritual leaders are to be successful. The following are the distinctive elements of spiritual leadership Blackaby suggests:

1. The spiritual leader’s task is to move people from where they are to where God wants them to be.
2. Spiritual leaders depend on the Holy Spirit.
3. Spiritual leaders are accountable to God.
4. Spiritual leaders can influence all people, not just God’s people.
5. Spiritual leaders work from God’s agenda.

The first task of a spiritual leader is to move their followers from following their own agendas to pursuing God’s purpose. This work is not the same thing as forcing people or driving them to do something pastors intended them to do. In other words, pastors have to teach them with the word of God to understand God’s will and purpose; furthermore, they cause them to look forward to God and to change the way of their lives to meet God’s will. Ephesians 4:11-12 states, “And He personally gave some to be apostles, some prophets, some evangelists, some pastors and teachers, for the training of the saints in the work of ministry, to build up the body of Christ.” God established different offices for each one according to His will. However, all the purposes of giving some offices are for the training of the saints in the work of ministry and building up the body of Christ, applying biblical principles, with the power of the Holy Spirit and the word of God. That is the primary task for the spiritual leader.

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64 Blackaby, *Spiritual Leadership*, 20.

65 Ibid., 20-24.
The second task is to depend on the Holy Spirit. Blackaby asserts that “spiritual leaders cannot produce spiritual change in people; only the Holy Spirit can accomplish this.” Acts 1:8 reveals, “You will receive power when the Holy Spirit has come on you, and you will be My witnesses in Jerusalem, in all Judea and Samaria, and to the ends of the earth.” Actually, the twelve apostles of Christ Jesus were transformed into the witnesses of Christ as soon as the Holy Spirit came on each of them. Ever since then, they went out and proclaimed the gospel as witnesses of Jesus Christ. Spiritual leadership is allowing the Holy Spirit to takes the initiative in doing the ministry. Therefore, the pastoral leader must depend upon the Holy Spirit and confess his weaknesses to God.

The third task is about accountability to God. Blackaby asserts that “[t]rue spiritual leadership is to take people from where they were to where God intended them to be.” Until people do pursue God’s will and purpose for them, the spiritual leader should never give up and make no excuses. The pastoral leader should never quit making every effort to get people changed and never abandon them or the church.

Fourth, the target of ministry in spiritual leadership is not only the people of God, but also all people in the world. The spiritual leader was called by God on a mission to save people in the world by the name of Jesus. The spiritual leader must take this fact into consideration at all times. A pastor must never have a bad influence on the secular people around the church. It is a terrible thing to imagine. Current pastors in Korea have brought about disaster in the Korean church. Affairs regarding money have especially encouraged people to leave church and go back into the world, including church members. Unbelieving people blaspheme against God and

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66 Ibid., 21.
67 Ibid., 22.
Christianity in Korea, which is a direct result of many pastors coveting for money without taking into consideration the effect their actions will have upon their church members and the general community.

The fifth task is an essential principle to follow. Too many pastors assume that God’s agendas must be the pastor’s agendas, targets and goals. Quite a few pastors at present grab their own dreams to get accomplished throughout life, rather than seeking God’s agendas and visions. Blackaby asserts that “[t]he greatest obstacle to effective spiritual leadership is people pursuing their own agendas rather than seeking God’s will. God is working throughout the world to achieve his purposes and to advance his kingdom.”\textsuperscript{68} The pastor must align his own concerns, dreams, vision with God’s.

The bottom line is that the heavenly Father sent His son, Jesus, into the world to save people out of the darkness and into His son’s kingdom, with His Son abandoned on the cross for salvation. God’s concerns are to have people turned to God with their back behind the world. The problem is that a ton of pastors do not realize this miserable reality. With a lack of knowledge, pastors have committed serious sins against God and the world.

Too often, pastors develop grandiose dreams and cast it into the church first before kneeling down to God and praying to God, seeking what God’s will is toward them and their ministry. And then, they ask God to join them in their vision to be accomplished. As a result, the Korean church has been growing up and getting bigger and bigger; however, qualitative growth has been declining accordingly.

Dr. Kim asserts that the “Korean church is supposed to abandon seeking the quantitative growth, pursuing their self-centeredness and the aggressive growth in number continually with

\textsuperscript{68} Ibid., 23.
the universality of church to be forgotten.” Likewise, Song asserts, “The primary reason Korean church has been declining is because there’s no church closing the door down proclaiming for the sake of the truth.” Blackaby states that “[t]he key to spiritual leadership, then, is for spiritual leaders to understand God’s will for them and for their organization.” To remedy such problems, David L. Hocking suggests seven biblical and theological elements of leadership that can be applied to today’s circumstances.

The first principle is to Model. In order for pastoral leadership to be effective, a leader must be a great example in life and faith. Christ Jesus is the greatest example in every area. Even the apostle Paul said to “join in imitating me” (Phil. 3:17).

The second principle is Communication. The pastoral leader is the one who delivers the word of God. Therefore, the pastoral leader must be an effective communicator to church members. To be an effective communicator, the pastoral leader must be an effective listener first. A good listener is good communicator. Communication is the key not only to grasping a vision from God but also to sharing with the congregation.

The third principle is Capacity. Pastoral leaders ought to have the capacity to fulfill what God makes us to do. “And look, I am sending you what My Father promised. As for you, stay in the city until you are empowered from on high.” (Luke 24:49, HCSB) The capacity mentioned here is gift God gave. This is the grace of God.

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69 Youngjae, Kim, *Looking Back to Christianity in Korea* (Habsin Theological Seminary Publisher, 2008) 141.


The fourth principle is *Motivation*. Jesus said to His disciples, “Let’s go on to the neighboring villages so that I may preach there too. This is why I have come” (Mark 1:38). It is the motivation of a pastoral leader’s ministry is to save souls with the word of God and to love people with the heart of Jesus Christ.

The fifth principle is *Authority*. The pastoral leader must have the respect of the church because spiritual authority is given by God. However, in order to receive spiritual authority from church members and people outside of the church, the pastoral leader has to do ministry as a servant leader and put this in practice in his personal life and church ministry.

The sixth principle is *Strategy*. Clearly-defined strategies must be set up for church ministry. God uses strategies and visions established by the pastor or held by church members for church growth and for their ministry to be accomplished. Throughout history, God has shared His vision for ministry and strategies needed for accomplishing His vision with those people who have earnestly sought His will for their lives.73

The seventh principle is *Love*. Love is the most important characteristic of God. Love represents God: “I gave you a new command: Love one another. Just as I have loved you, you must also love one another” (John 13:34, HCSB). Likewise, Jesus states, “But God proves His own love for us in that while we were still sinners, Christ died for us!”(Rom. 5:8) The death of Jesus Christ on the cross shows how much God loves us so that we may love one another. The pastoral leader ought to love church members.

In sum, John Maxwell states that leadership is developed not discovered.74 A good leader is never born. Therefore, every spiritual leader ought to try to develop their leadership skills;

73 Ibid., 15.

74 John C. Maxwell, Developing the Leader within You (Nashville, TN, 1982), 115.
furthermore, they should seek to become the leader God intended them to be for the kingdom of God.

Concerning the role and responsibility of pastoral leadership, there are several categories or levels of leadership every leader fits into. Only when they fit in with those elements and let themselves be equipped and trained for their ministry, will God use them as tools for the growth of the Church.

In these days of growing ailing churches in Korea, if pastors would pay more attention to developing their leadership skills and fitting in with all the categories that God desires for them, being alert, the problems in the church, caused by senior pastors, would not be on the increase today. If pastors would seek to become models and examples to their church members, as Blackaby and Hocking suggest above, financial problems, which are primarily caused by senior pastors, would not be happening in the Korean church. If pastors sought to depend on the Holy Spirit in their ministry, confessing their weaknesses and establishing a clearly-defined motivation of saving souls and loving people, they would never find themselves in such covetousness.

**The Biblical Perspective of Pastoral Leadership: Jesus Christ**

Biblical leadership implies the leadership based on the Scripture, which imitates the leadership of Christ Jesus in the Bible (Matt. 23:11-12). Therefore, spiritual leaders ought to exert their leadership through the authority of God and the authority of the Bible. The essence of biblical leadership is to serve God and His people. Jesus Christ said, “For even the Son of Man did not come to be served, but to serve, and to give His life— a ransom for many” (Mark 10:45, HCSB). It is clear that the leadership that the Bible emphasizes is service, sacrifice, and
attendance. These are central to biblical leadership.\textsuperscript{75} Therefore, pastoral leadership must be based on the Bible and has to be evaluated by Jesus Christ, not human beings.

The original model of pastoral leadership is Christ Jesus in the word revealed by God. All pastoral leaders must model themselves after Jesus Christ. Jesus Christ gave a perfect model and an example of biblical leadership. Jesus Christ’s leadership is to be an example.\textsuperscript{76} The concepts of servant, shepherd, and steward are the basis of pastoral leadership.

**Servant Leadership**

The representative word equivalent to leader in the Scripture is *servant* of God. The concept of *servant* is most important and basic in pastoral leadership. The leader, Jesus Christ, does not want leaders to be autocratic leader types, but the servant-leader type with humility.\textsuperscript{77}

The word, *servant*, in the Old Testament is used to refer to the Messiah and Israelites. And particularly, as it is being used to refer to the Israelites, it implies a special choice and mission of God (Isa. 44:1, 2). In Isa. 42:1-9, the *servant* of Yahweh means the concepts of prophet, priest, and king.\textsuperscript{78} The word, *servant*, is a significant subject, used 1452 times in the New Testament. It has four traits in the New Testament: relationship, absolute submission, humbleness, and self-denial.\textsuperscript{79}

In general, the terms, *servant* or *slavery* imply inferior concepts; however, this is not the case in pastoral leadership. It is a special being to God. It is clear that God is looking for a

\textsuperscript{75} Sunghoon Myung, *Spiritual Dimension of Church Growth* (Seoul: Seoul Publisher, 1993), 278.

\textsuperscript{76} Donghee Lee, *Develop Spiritual Leadership in You* (Seoul: Jameun Publisher, 2003), 10.


\textsuperscript{78} Heebo Kim, *A Study of the Theology in the Old Testament* (Seoul: Yesukyo Munseosunkyoohoï, 1960), 315.

servant, not a leader (Isa. 59:16; Ezek. 22:30). God is looking for a servant willing to lead people towards God, according to God’s own method and will.

Jesus’ leadership is servant leadership. It is not an action that he decided to do, but his natural character. Being a servant is nature, not a type. The spirit of service is not a role, but motivated by genuine character. The spirit of service refers to a leader’s character, namely, it means nature.\(^{80}\)

The word servant is associated with several original words and has several original meanings in the Bible: \(\text{oike\,t\varepsilon}\), \(\text{doulos}\), \(\text{hyperet\varepsilon}\), and \(\text{diakonos}\). \(\text{oike\,t\varepsilon}\) refers to a maid taking care of a family. \(\text{Doulos}\), which means a possession of a person, comes to a possession of his master or owner permanently by piercing his ear onto a pillar. With the relation between master and servant as the central figure, it emphasizes the accountability of the servant. \(\text{Hyperet\varepsilon}\) refers to slaves who row with oars beneath the boat. It emphasizes absolute submission. \(\text{Diakonos}\) refers to servants or subjects. It emphasizes the action of servant.\(^{81}\)

Throughout Scripture, it gives an idea that servant leadership is the leadership that Jesus shows his followers as an example. Therefore, servant leadership has a very high priority. The primary task of the servant is to admit the authority of God and to bring Him glory. Therefore, servants serve people in order to praise the name of God and love people to bring glory to Him. Fred Smith asserts the following:

A spiritual leader in church is not a servant of sheep, but a servant of God. It is the priority for a servant of God. It is a big mistake that lots of pastoral leaders behave like a servant of sheep being oblivious of the fact that they are the servants of God. Most of all,


\(^{81}\) Ed. Young Jin Min, *Bible Encyclopedia*, vol.6 (Seoul: Bible Curriculum Publisher, 1991), 725-727.
a pastor is the servant of God who ought to submit to God, and what God tells to them. It is merely Satan’s trick to claim pastors to be a servant to meet the needs of people first.82

Pastors at present have to keep this in mind. Pastors as servants have to become servants of God first of all before becoming servants of people. The most outstanding feature among His works is to obey his Father’s will. Blackaby asserts that “Jesus’ responsibility was to carefully obey his Father’s will. Significantly, even choosing the twelve disciples was not Jesus’ idea but his Father’s. Jesus didn’t develop a plan nor did he cast a vision. He sought his Father’s will.”83

Thus, the spiritual leader has to be a servant for God first, not people. If this is confused, the spiritual leader can never realize or encourage God’s will on earth. The servant leadership of Jesus Christ gives an idea that first, spiritual leaders have to submit themselves to the Word of God and to subordinate themselves to God before they can serve people. The spirit of service refers to continual determination to serve people if needed, and to readiness to serve whoever in need in community.84 It is servant leadership like Jesus Christ that is highly needed in society, as well as the church. Servant leadership has become an alternative to society in the Korean church today.85 The spirit of service can be categorized as nature, character, and virtue. These come from the inside of an individual as the attitude of the heart. Those who have the heart of God, not their own heart, and fulfill God’s will, not their own will, can be a servant leader, indeed.86

Shepherd Leadership

82 Myung, *Spiritual Dimension of Church Growth*, 281. Dr. Myung states about the concept of servant leadership quoting the statement of Fred Smith (1986, a scholar).


84 Inkyu Song, *The Life of Community* (Seoul: Korea Christianity students Publisher, 1993), 29.


The second model of the biblical leadership is shepherd leadership. Jesus Christ is described as “a good shepherd” in the Old Testament and the New Testament. King David chanted, “The Lord is my shepherd. There is nothing I need” (Psalm 23:1). And Jesus Christ proclaimed that “I am the good shepherd. The good shepherd lays down his life for the sheep” (John 10:11). These two are representative verses, describing well Jesus Christ as shepherd.

The duty of a shepherd is to feed sheep, to protect them, and to manage them. Dr. Myung states, “That Jesus Christ becomes a good shepherd (John 10:11-15) is that the prophecy of the Old Testament was accomplished.”

Leaders of the shepherd-leadership type ought to consider their community first, not their own goals. If necessary, the shepherd is supposed to sacrifice His life for the sheep. Elliston asserts that “[the] shepherd is the one who brings up the flock of sheep with at best. Upbringing of shepherd involves several functions such as feeding sheep (Education), raising them (Encouragement, reproach, correction, consolation), protecting, gathering, leading, calling, memorizing their names, giving an example to them, instructing with hope.”

Robert Shuler states that “[the] leader ought to be a shepherd raising the flock of sheep under God. It’s the requirement and command of God.”

Adams asserts that “[t]he flock of sheep having a shepherd who makes strict precautions will be being afraid of no harm and no danger even when a shepherd will lead them into the darkest valley.”

The features of a good shepherd are as follows:

88 Ibid., 18.
90 J. E. Adams, Successful Ministry (Seoul: Christianity Munseo mission, 1982), 128.
First, the shepherd knows the names of the sheep and calls them. If he is a good shepherd, he has to know his own sheep’s names, features, and character before calling them. Jesus Christ knows all the names He loves, and then He calls them: “I chose you before I formed you in the womb; I set you apart before you were born. I appointed you a prophet to the nations” (Jer. 1:5, HCSB). God knew the name of Jeremiah before He formed him: “I am the good shepherd. I know my own sheep, and they know Me, as the Father knows Me, and I know the Father. I lay down My life for the sheep” (John 10:14,15, HCSB). Jesus Christ is the Good Shepherd, knowing all the names He cares for. Leaders in the church have to pay careful attention to the sheep to know about them individually and to lead them out of the darkest valley into the brightest light.

Second, the shepherd protects, leads, and feeds the flock of sheep. The shepherd, as a servant of God, ought to spend his time with the flock of sheep, listening to them, consoling, and meeting the needs of them, just as Jesus has been doing for the church.

Third, the shepherd abandons his life for the sheep delightfully: “The good shepherd lays down his life for the sheep” (John 10:11, HCSB). Leaders at present have to keep this in mind. If church work becomes difficult, leaders tends to try to escape from the ailing church. That is not what a shepherd is all about. They have to try to figure out how to bring the ailing church back to health, kneeling down to pray to God with the determination of death to self. That is the example that Jesus Christ showed the church.

Fourth, the shepherd pays attention to the lost sheep: “What man among you, who has 100 sheep and loses one of them, does not leave 99 sheep in the open field, and go after the lost one until he finds it?. . . . Rejoice with me, I have found my lost sheep.” (Luke 15:3,5, HCSB). It
is obvious that Jesus Christ paid more attention to finding the one, lost sheep than the ninety-nine sheep in the open field. That is what shepherd leadership has to do.

Jesus Christ is the very example of shepherd leadership. Jesus has never abandoned His people even though they have committed serious sins against Him. He forgave the church of its sins and encouraged it to stand up again for the glory of God the way He laid down his life on the cross to save humanity and all of creation.

**Steward Leadership**

The last important concept of biblical leadership is steward leadership: “The Lord said: ‘Who then is the faithful and sensible manager his master will put in charge of his household servants to give them their allotted food at the proper time? That slave whose master finds him working when he comes will be rewarded. I tell you the truth: He will put him in charge of all his possessions’” (Luke 12:42-44, HCSB). This is what Jesus Christ said to his disciples. Jesus Christ has taught his disciples steward-leadership living as a steward by Himself. A steward is simply the one who manages the master’s possessions well and is faithful to him.

The dictionary meaning of steward is “a person employed to manage another person’s property, especially a large house or land.” A steward in the Old Testament is the man who manages a house (Gen. 43:19; 44:4; Isa. 22:15). In the New Testament, two words can be translated as steward. One is *epitropos* (Matt. 20:8; Gal 4:2), which means guardian, and protector. Another is *oikonomos* (Luke 16:2-3; 1Cor. 4:1-2; Titus 1:7; 1Pet. 4:10). This word comes from *oikos* (house’) and *nemo* (allot or manage), which means manager and overseer. This word refers to the function of representative responsibility. More profoundly, this word refers to

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91 *Oxford Advanced Learner’s Dictionary* (Oxford University Press), 1504.
the responsibility of Christians entrusted by proxy under the kinglike reign to the house of Christ. Everything belongs to Christ; therefore, Christians are stewards and executives of Christ. 92

A spiritual leader, as a steward, is the one to whom God entrusted His plan and the gifts to accomplish the plan. Furthermore, they are servants of God, managers of God’s mysteries, and protectors of the master’s possessions.93 Therefore, most of all, a spiritual leader, as a steward, must recognize that God is the true owner of all of his life, money, health, and time. Scripture says everything in the universe belongs to God (Ps. 24:1-2). All that leaders can do is just keep, protect, and manage it well. Second, church leaders ought to make good use of gifts that God has granted them (Matt. 25:14-15). All that leaders have is not for their own possession and pleasure, but they have to use all that God has given them for goodness. As Jesus said, “Who then is faithful manager to give allotted food at the proper time?” (What passage is this?????). Faithful and wise steward leadership must be exerted in the church today.

**The Difference between Secular Leadership and Pastoral Leadership**

This section intends to provide an understanding of some particular differences between secular leadership and pastoral leadership and to make clear that the pastoral leader must pay close attention to some distinctive features, unlike the secular leader.

As Blackaby asserts, “Spiritual leadership is not restricted to pastors and missionaries.”94 All Christians are spiritual leaders. Therefore, Christians must recognize that spiritual leadership begins wherever they are and should be distinguished from secular leadership in this respect.

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Pastors taking charge of the leadership of churches must realize that secular, general principles of leadership do not work for the church; rather, only biblical principles work for church.

John C. Maxwell asserts that “pastoral leadership is not about position, but about relationship, and it is God-entrusted influential power to build believers.”95 This should be a well defined statement of pastoral leadership. The primary concern of God is relationship, not anything else. The second concern of God is to save people and to build believers.

**Relationship vs. Results**

The primary goal of leadership in general is to accomplish the goals of an organization. For this purpose, a leader in an organization invests all the sources available. However, pastoral leadership is not what leadership is in general. The major concern of God is establishing relationships with His people. Blackaby highlights this issue of relationship by directing the reader to Exodus 19: “You have seen what I did to the Egyptians and how I carried you on eagles’ wings and brought you to Me” (Ex. 19:4, HCSB). The main reason that God led the Israelites out of Egypt was not to rescue them from slavery and to give them the Promised Land in Canaan, but to have the Israelites develop an intimate relationship with Him: a relationship of faith and obedience.96 Forty years spent wandering in wilderness was for developing intimate relationship with Him. The Promised Land is just a means, not the end in itself. Contrarily, if the Israelites had regarded the location as the end, serious problems would have confronted them. Thus, spiritual leaders must continually be growing themselves if they are to lead their people into a mature, intimate relationship with Christ.97

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95 Maxwell, *Developing the Leader within You*, 16.


97 Ibid.
Achieving God’s Goal vs. Accomplishing the Leader’s Own Goal

The major difference between ordinary leadership and pastoral leadership is that God is sovereign over all. Pastoral leadership admits the truth that God is sovereign, and leaders are servants called by God to serve God and His people. The key to spiritual leadership is to achieve God’s will and purpose, not the leader’s own goal and purpose.

One more thing spiritual leadership ought to consider is that reaching goals held by leaders is not a sign of God’s blessing. Even spiritual leaders tend to assume that building a big church and having lots of money in a church is a blessing from God.

However, in ordinary leadership, accomplishing a leader’s own goals is the most important and practical value.

Holiness vs. Excellence

Certainly, leadership involves some specific skills, but ultimately, leadership is more about being than doing: 98 “For this is God’s will, your sanctification: that you abstain from sexual immorality” (1 Thess. 4:3, HCSB). Sanctification is God’s will for the Christian. “For God has not called us to impurity but to sanctification.” (1 Thess. 4:7, HCSB) Being pure is the power and strength for Christian leaders to abstain from all sins. And then, God will work on behalf of the Christian with His sovereign might. The person God is looking for is the one holy, not excellent. Throughout biblical history, most of the people that God has used in the Bible are ordinary people, such as Abraham, Isaac, Jacob, David, and Joseph. Therefore, leadership

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98 Ibid., 31.
development comes through character development because leadership is a character issue. Before God will give leaders larger assignments, He will build in them greater characters.99

Contrarily, leadership in general is not what spiritual leadership is. Excellence is required of leaders in general, and leaders even require their followers to be excellent for the sake of accomplishment of goal.

**People are the Very Goals vs. People are the Very Means.**

Saving souls and building believers are the reasons why Jesus Christ has come into this world (Mark 1:38). In other words, people are the very goal of Christ Jesus. Christ Jesus has never used His people as a means. He loves people abandoning their lives through His cross. In case of the apostle Paul, “We proclaim Him, warning and teaching everyone with all wisdom, so that we may present everyone mature in Christ. I labor for this, striving with His strength that works powerfully in me” (Col 1:28-29,HCSB). The motive for pastoral leadership must begin with a thorough or complete love for others.100 Paul’s purpose in life is building God’s people with a heart of love as Christ Jesus loves him. People are the aim for the apostle Paul. In God’s eyes, how something is done is as important as what is done. The end does not justify the means in God’s kingdom. People should never be the means in ministry.

Oswald Sanders asserts that spiritual leaders have a spiritual influence on church people only through the Holy Spirit working in church. He even asserts the difference between leadership in general and spiritual leadership through in Table 3.

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99 Ibid., 53.

Leadership in general | Spiritual leadership
---|---
Self-confidence | Confidence in God
Knowing people | Knowing God
Be ambitious | Do not put up oneself
Creating method all by oneself | Begging God method and following
Loving to direct others | Obeying God and serving people
Motivation based on personal cause | Motivation based on love
Independence | Dependence on God

Table 3. Differences between leadership in general and spiritual leadership

**Diagnosis: The Present Circumstances of Pastoral Leadership in the Korean Church**

According to the results of “An index of South Korea’s Corruption 2011,” 87.5 percent of the domestic experts replied that the society is corrupted in Korea. Of those results, there is an outstanding item in there. It is about corrupted business men. Of the twelve kinds of occupations examined, the man of religion that ranks as the seventh most corrupted one. The movement for the practice of Christian ethics conducted an examination by reference to “The study of examination into the social confidence coefficient of the Korean church 2011.” The following are the outcomes of this examination. The response to the question of “I trust the Korean church” is 17.6 percent (Affirmative). The response to the question of “what should the Korean church importantly change in order to regain the social reliance?” is that 28.3 percent replied that the leader of a church should be changed. In addition, 38.8 percent pointed out the consistency of

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102 The Journal of Current Topics [Sisa Journal] vol. 1139 (August, 17 2011). Sisa Journal cooperated with the Institute of Anti-Corruption Policy for the measurement ‘An Index of the South Korea’s corruption 2011.’ The consequence is that it was the level of self-ext ermination.
speech and action as the point of improvement. As seen in the survey above, it is required of the Korean church that it must be reformed; furthermore, pastoral leadership, which is in charge of the Korea church, must be changed and be awakened before it is too late.

Figure 3. The level of reliability of the Korean Church.

Figure 4. The order of reliability: Church Activities > Pastors > Church Members.

Figure by the author. The Theology and Ministry [Mokhyewashinhak](January 2011). The movement for the practice of Christian ethics has made a survey of the reliability of the Korean church on one-thousand people (male and female) who are over nineteen years old throughout the country from 2008 to 2010. Kiyoonshil asked GH Korea (Global Research) to conduct this survey by the way of telephone. Figures three to six are made by the author with information based on the results of this survey.

Figure by the author. The average of the reliability of the Korean church measured by the level of 5 is 2.58. The result is as follows: ‘Trust’ is 59% and ‘Mistrust’ is 16.8% in Christian, and ‘Trust’ is 8.2% and ‘Mistrust’ is 55.4% in non Christian.

Figure by the author. Judging by this result, we can see that the society admits the social contribution of the Korean church, but they mistrust pastors and church members deeply in the Korean church. As always, people are the problem to get down reliability of the Korean church.
Judging by Figures 5 and 6, we can see that the society in Korea sets expectations on church leaders higher than any other position. The results of Figure 6 shows the reader that the sum of consistency of speech and action and transparency of church finances is over 50 percent of the points of improvement, which have relevance to church leaders directly. Therefore, what a
church leaders have to do is reform themselves on their own first of all so as to regain the social reliability of the Korean church.

The corruption of the Korean church, as indicated above, has been influencing the ministry by and large. A stagnant atmosphere pervades all classes of the Korean church. As a church goes deviates far away, so does the church growth shrivel. To be honest, church growth goes down little by little. The following is the graph to show the fluctuation of the church growth in the Korean church.

Figure 7. The fluctuation of church growth in the Korean church from 1950 to 2005.  

<table>
<thead>
<tr>
<th>Year</th>
<th>Members</th>
<th>Growth Rate</th>
<th>Ratio to Total Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1950</td>
<td>500,198</td>
<td>2.4%</td>
<td></td>
</tr>
<tr>
<td>1960</td>
<td>623,072</td>
<td>24.6%</td>
<td>2.5%</td>
</tr>
<tr>
<td>1966</td>
<td>905,000</td>
<td>45.3%</td>
<td>3.1%</td>
</tr>
<tr>
<td>1970</td>
<td>3,192,600</td>
<td>252.8%</td>
<td>10.2%</td>
</tr>
<tr>
<td>1980</td>
<td>5,337,000</td>
<td>32.8%</td>
<td>14.3%</td>
</tr>
<tr>
<td>1985</td>
<td>6,489,300</td>
<td>21.6%</td>
<td>16.1%</td>
</tr>
<tr>
<td>1991</td>
<td>8,037,500</td>
<td>23.9%</td>
<td>18.5%</td>
</tr>
<tr>
<td>1995</td>
<td>8,760,300</td>
<td>9.0%</td>
<td>19.7%</td>
</tr>
<tr>
<td>2005</td>
<td>8,616,000</td>
<td>-1.4%</td>
<td>18.3%</td>
</tr>
</tbody>
</table>

Table 4. The progress of the church growth rate classified by each year.

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Judging by Figure 2 and Table 4, the explosive growth of the national economy started from 1991 in South Korea. With the abrupt growth of the national economy, the growth of the Korean church has been shriveling away ever since 1991. It went so far as to go down to minus growth. It shows us that insecure pastoral leadership in Korea has something to do with money.

The reason that 28.3 percent of society views church leaders as corrupt and the reason for this corruption is because spiritual leaders seem totally oblivious of the role of pastoral leadership based on the Scripture. Many spiritual leaders in the Korean church are captivated by avarice and covetousness. It seems as if they are slaves to secular success. In other words, they seem bandaged by money under the logic of the shallow capitalism. The capitalism of Korea, from the Western world, will be discussed some later on again in the chapter 5.

We have already seen above that secular leadership is totally different from pastoral leadership based on the Scripture. The task of pastoral leadership is for the revelation of the glory of God into the world unlike general leadership, which seeks for higher success and more money. The first target and purpose of general leadership is to gain something they intended and to accomplish their goal for an individual or organization. Thus, leaders in general try to get as much money as possible. Through the piling up of wealth more than others in their lives, they are respected by others and keep their position and reputation. That could be their pride. However, pastoral leadership is not what leadership in general is. Pastoral leadership must be different from secular leadership.

\[\text{Ibid.}\]

Table 4 shows us that the growth rate of the Korean church was going down suddenly ever since 1991. At last, the growth rate recorded ‘minus growth’ from 2005. It can be said that there is much relation between pastoral leadership and church growth. Figure 2 in chapter 1 shows us that the growth of national economy in South Korea was getting high abruptly ever since 1991. The church growth is related to the growth of national economy in South Korea. That means ever since the Korean church has been blessed with abundant materials, the growth of the Korean church has been falling down to the minus growth simultaneously. It means pastoral leadership has something to do with money as well.
In the next chapter, several leadership principles pertaining to money in Old and New Testaments will be considered and analyzed. The reader will learn how they have succeeded in dealing with the issue of money and how they have failed in dealing with it together.
CHAPTER THREE

THE BIBLICAL PERSPECTIVE OF FINANCIAL LEADERSHIP

In this chapter, the biblical perspective of pastoral leadership regarding money will be studied. Some leaders in the Scripture will be scrutinized for focusing too much on money. It will provide some crucial information on how great leaders God used in the Scripture deal with the issue of money, and on the contrary, how bad leaders were abandoned by God because of their poor handling of money.

Biblical Models of Financial Leadership in the Old Testament

In this section, three leaders with great leadership in the Old Testament will be presented and analyzed concerning the leadership regarding money.

Moses’ Leadership Regarding Money

“By faith Moses, when he had grown up, refused to be called the son of Pharaoh’s daughter and chose to suffer with the people of God rather than to enjoy the short-lived pleasure of sin. For he considered the reproach because of the Messiah to be greater wealth than the treasures of Egypt, since his attention was on the reward. By faith he left Egypt behind, not being afraid of the king’s anger, for Moses persevered as one who sees Him who is invisible” (Heb. 11:24-27). Throughout the Old Testament and New Testament, there is no doubt that Moses is the most significant leader of leaders. In that respect, Scripture compares Moses to Jesus Christ, the Son of God in Heb. 3:2: “He was faithful to the One who appointed Him, just as Moses was
in all God’s household.” That is because Moses was the one who exerted his leadership as a great leader to that degree. Scripture explains that Moses’ qualifications as an outstanding leader were his faith, diligence, discernment, decision-making, obedience, responsibility, and others (Heb. 11:25-29).¹

Through the passage above, Scripture makes an emphasis on Moses’ faith. In verse 24, it begins with “By faith Moses, when he grown up, refused to be called the son of Pharaoh’s daughter.” Scripture describes Moses’ record of performances as what has been caused by his faith. As far as Bible students can determine, Moses had been a son of Pharaoh’s daughter before becoming a leader of the Israelites. The only explanation for Moses deciding to become a leader of the Israelites, who were under Egypt as slaves, is faith.

**Moses’ Refusal to Be Called the Son of Pharaoh by Faith**

In Heb. 11:24-26, Moses’ faith is presented, who is a grownup since being saved from the king, Thutmose, who reigned from 1539-1541 BC.² Moses is presented as one who gave up prosperity and opulence in the world by faith and decided to suffer with the people of God.

The word, _hysos_, (用微信) translated as “the son” in this passage, has the lawful concept of “successor” with the right of inheritance. Being called the son of the daughter of Pharaoh means that Moses would be the successor to the throne in Egypt for the future. Moses, however, rejected a special right. Moses’ faith makes him refuse to be called the successor to the throne and reject all of the special rights to enjoy Egyptian affluence and abundance.

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² Douglas Stuart, *Exodus: The New American Commentary: An Exegetical and Theological Exposition of Holy Scripture* (Nashville, Tennessee, B&H Publishing Group, 2006), 63. The name of the king who had been with Joseph is Hyksos. After Joseph had died, Hyksos had been expelled by another king who hated foreigners. The Israelites were going to be in trouble. Their former assurances of acceptance as foreigners in Egypt were rendered useless. In the time of a grownup Moses, the king of Egypt was Thutmose.
Moses had enjoyed all the prosperity and affluence in Egypt as the son of a princess in Egypt when he was young. However, after growing up, he learned of the faith of Jehovah from his parents. Lea asserts that “Moses’ parents were not afraid of the king’s edict. They trusted God to save Moses, and God rewarded their faith (Ex. 2:8-9). Moses had established his own identity gradually, and he made a choice to refuse to be called the son of daughter of Pharaoh. It is obvious that Moses recognized God’s will toward his nation; furthermore, he noticed God called him to do a special task for Israelites. Moses was truly a great spiritual leader in the biblical point of view.

Moses’ Choice to Suffer with Jewish Kinsmen rather than to Enjoy

In this verse, helomenos (ἐλόµενος), translated as “rather than to enjoy,” means that Moses chose to suffer with his nation voluntarily. It was never easy work for Moses to decide to choose the way of suffering at all, abandoning the way of honor. But Moses’ faith led him to make these decisions. According to Allen, the meaning of “pleasure of sin” can be defined as refusing to live in solidarity with the people of God.

Such a good behavior by faith shows what ministers at present ought to be cautious of in ministry. In these days, spiritual leaders are apt to be tempted by material things, such as money. It is the truth that many pastors cause serious problems relevant to money in the church. It causes the church to be split in two, and church members are afflicted with these kinds of problems.

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4 Ibid. Lea asserts that Moses made a deliberate choice to leave the comforts of living as the son of Pharaoh’s daughter. He used the word ‘deliberate’ for expressing the feelings of Moses, who was going to have to make a choice. Lea continued that Moses must have known that God had called him to a difficult task. Despite knowing this fact, he refused the temporary pleasures which ease and sin could have provided.

facing their churches. What matters to Moses is faith based on the covenant, not the honor visible in front of sight. Moses who gave up all the honor and wealth already in his hands is a contrast to pastors at present who try to make every effort to gain personal wealth, which does not belong to them.

Through the attitude of Moses, one can see Jesus Christ, the Son of God. Jesus has come to earth as a humble servant, abandoning the throne in heaven to save us through the way of dying on the cross (Phil. 2:5-11). The leadership of Moses and the leadership of Jesus Christ are very much similar.

A Greater Wealth than the Treasures of Egypt

This verse signifies that Moses regarded all the insults that he would suffer through refusing the palace of Egypt as the greater wealth, more than the treasures of Egypt. Allen asserts that verse 26 is an authorial comment concerning Moses’ motivation for his choice in verse 25. Simply speaking, he regarded reproach and disgrace as the greater wealth. In this verse, ‘Pluton’ (πλοῦτον) translated as wealth has originated from the word ‘Plutos’ (πλοῦτος). It means affluence, opulence, prosperity, abundance.

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6 Lea, Hebrews & James, 203-204. Lea asserts, “In what sense can we say that Moses suffered for the sake of Christ? This could mean that he received the same type of persecution which Christ later received.” One can understand that the writer of Hebrews was calling his readers to identify with the attitudes and experiences of Moses.

7 Kenneth Gangel, Acts, Holman New Testament Commentary, ed. Max Alenders (Nashville, Tennessee: Broadman & Holman Publisher, 1998), 106. One cannot bypass the comparison between Moses and Jesus in this segment, both rejected by their own people. The incarnation and life of Jesus cannot be compared with Moses’ bumbling attempts to start a slave deliverance campaign, but the reaction was essentially the same. In both cases the reader sees a God-appointed leader driven away from the people he came to help.

8 Allen, Hebrews, 560.

9 Koester, C. R. Hebrews: A New Translation with Introduction and Commentary. Anchor Bible 36, (New York: Doubleday, 2001), 502-503. The word ‘reproach because of Messiah,’ translated in HCSB, was translated ‘disgrace for the sake of Christ’ in the NIV. Koester correctly noted the primary and secondary levels of Christological meaning: (1) reproach like what was endured by Christ in his suffering and death, and (2) reproach for the sake of Christ.
It is impossible to take such an attitude like Moses without spiritual discernment. The way Moses has chosen can be seen as an insult and affront outwardly; however, it shows obviously this was the valuable way of enjoying amazing spiritual affluences others never knew inwardly.

**Moses’ Perseverance as One Who Sees Himself as Invisible**

A conjunction, *gar* (γὰρ) signifies the meaning of reason and cause. It states the practical reason why Moses has not worried about Pharaoh’s anger, and how he could overcome the power of Egypt. That is because Moses persevered as one who sees himself invisible. Moses showed his steady faith to God through his stable perseverance in any situation.\(^\text{10}\)

Faith can be defined as persevering and bearing, even though it is impossible to prove it with any other means but faith. DeSilva rightly points out that “considering how Moses left his country in a physical sense prepares for the exhortation that listeners must separate themselves in a social sense from their own city in order to maintain their faith.\(^\text{11}\)

For Moses had this kind of faith,\(^\text{12}\) and he showed great integrity to God until he led his people out of Egypt to the border of Canaan, even though there were several obstacles, such as the resistance of his people (Ex 5:19-23) and defiance and opposition of the king of Egypt (Ex 5:4,5; 7:22,23).

\(^{10}\) William Lane, *Hebrews*. vol. 2 of *Word Biblical Commentary*. (Dallas: Word, 1991), 373. Lane states concerning the phrase “looking ahead to his reward” that it “suggests concentrated attention, while the imperfect tense denotes the habitual stance of Moses.


\(^{12}\) Lea, *Hebrews & James*, 204. Moses’ faith overcame his fear of the king’s anger. He lived by faith in a God he could not see. Moses kept the Passover in faith because he believed that the sparkling of blood would banish the angel of death (Ex.. 12:21-28).
If spiritual leaders are called by God, then they must persevere until their mission is complete—when things are getting more and more difficult in their lives, not deserting the church easily. Furthermore, when things are getting difficult, they are not to become consumed with comfort, security, and wealth, instead of ministry. What a spiritual leader should see is a sovereign God who is invisible and who will give rewards. The concern of spiritual leaders should be God and His rewards, not things on earth and money. Moses gives a lesson to believers that “salvation will be completed through the strength and power of God, not through the power of man.”

David’s Leadership Regarding Money

David is said to be the greatest king of kings of Israel. He, as the second king of Israel, was the leader who had created political unity, using religious unity as a basis. Furthermore, he had developed Israel into a religious unity. Even though he had been born as a son of a shepherd in Judah, he was picked out and became the greatest king of Israel by the special grace of God (2 Sam. 5:2). Finally he became the first king who unified his nation politically, geographically and religiously, unlike Saul, the first king of Israel. David has already been authenticated as a greatest leader among kings, and this section will further examine his leadership concerning finances.

David with the Principle of Sharing Based on the Law

But David said, “My brother, you must not do this with what the Lord has given us. He protected us and handed over to us the raiders who came against us. Who can agree to your proposal? The share of the one who goes into battle is to be the same as the share of the one who remains with the supplies. They will share equally. And it has been so from that day forward. David established this policy as a law and an ordinance for Israel and it continues to this very day. When David came to Ziklag, he sent some of the plunder to

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his friends, the elders of Judah, saying, “Here is a gift for you from the plunder of the LORD’s enemies (1 Samuel 30:23-26).

_hellek_ (׃ַָלְַכּ) means “share,” which is originated from _hallak_ (׃ַָלְַקּ), the verbal form with the meaning of “to share, or to divide.” It means “share” in Gen. 14:24, and “portions, estate” in Deuteronomy 18:8. Numbers 31:27 states, “Then divide the captives between the troops who went out to war and the entire community.” According to this verse, David must have known that the share of those who fought against Amalekites was exactly the same as the share of those who sat at the _Wadi Besor_, according to the law. David judged and ordered to share the plunder according to the law, not by human judgment.

In addition, David confessed that all plunder gained in battle was ultimately a gracious gift from the Lord (v. 23). David highlighted the truth that “the battle is the LORD’s” (1 Sam.17:47). Like David confessed in verse 23, the LORD, after all, had given the plunder to them. The LORD had protected them and given them the victory. According to Andrews and Bergen, “Consequently the spoils must be distributed in a way that honored the LORD.”

David’s outlook on materials is in accordance with the law. His outlook on material things, based on the Scripture, encourages him not to have a desire for material gain and to share what he had with others with him. The most important thing is what the Bible says to believers. Christians must pay attention to what the Bible teaches on money. David has not taken all the

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14 Seong Chun Han and Si Yeol Kim, _1Samuel_, The Oxford Bible Interpreter: Which Shows All The Truths of the Holy Bible From Bottom to the Top ed. Disciples’ Publishing House (Seoul: Disciple’s Publisher & Bible Net, 2004), 660.

15 Ibid. The opinion of the wicked was so selfish and was far away from the law of God.


plunder and possessions for himself; furthermore, he has shared the plunder in order for the people with David to live well together.

**David’s Sharing and Giving**

One more thing to be found in this passage is sharing and giving. Since David had gained a victory over the Amalekites, David sent some of the plunder to his friends and the elders of Judah. In this passage, readers learn how much he likes to share something with others. David sent gifts to all the other places where he and his men had roamed. According to Bergen, the reason he has done like this is that in verse 26, David sent a blessing or present from the plunder of the LORD’s enemies.\(^\text{18}\) David has shared a blessing or present from the plunder with his friends who helped and supported him while roaming around in Judah.

Such good behavior like this was so helpful for David to do political activity when he went back to Jerusalem. Afterwards, as David took a throne at Hebron, all the elders of Judah gathered around him and anointed him (2 Sam 5:3).\(^\text{19}\)

Sharing something precious with others and giving out something valuable to others is the biblical way God wants us to follow in order to keep the believer from greed, avarice and covetousness.\(^\text{20}\) At ordinary times, if spiritual leaders give out their own possessions to church members or someone else around church, they can keep themselves from covetousness; furthermore, they will most likely be respected by people in society. It is suggested that spiritual leaders need to enjoy sharing with others just like David. Sharing something valuable with others is what church leaders have to learn today in Korea.

\(^{18}\) Ibid.

\(^{19}\) Han and Kim, *1 Samuel*, 662.

\(^{20}\) Jamieson, *Ministry and Money*, 14. It says that giving is meant to be a primary sign of a people who are living under God’s gracious sovereignty.
The Acknowledgment of God as True Source of His Success

“Joram had items of silver, gold, and bronze with him. King David also dedicated these to the LORD, along with the silver and gold he had dedicated from all the nations he had subdued from Edom, the Ammonites, the Philistines, the Amalekites, and the spoil of Hadadezer son of Rehob, king of Zobah” (2 Sam 8:11-12). Verses 11 and 12 reveal that David dedicated this plunder that he acquired from war to God. It includes a significant meaning in these two verses. First, David recognized the Lord as the true source of his success. So then, he dedicated these articles to the LORD. Second, David dedicated these to God in public so that all the people seeing David dedicating to God might praise the name of God.

Dedicating valuable materials to God is the confession of faith. That is because he recognized God as the true source of victory over enemies, not David himself. King David was well aware of this fact, passing through many experiences of wars. By means of thanks and confession, David dedicated all the plunder to God.

One more important thing is that according to verse 12, king David has dedicated these to God many times, not just one time. Whenever King David subdued hostile countries, he dedicated all the plunder to God. Bergen asserts that “David’s decision to give the silver and gold to the Lord, rather than keep it for himself marked him as a true man of the Torah. The law

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21 Bergen, 1, 2 Samuel 349. According to 1 Chronicles 22:14, the cumulative amount of these acquisitions was staggering: one hundred thousand talents of gold (approx. 7.5 million pounds) and one million talents of silver (approx. seventy-five million pounds). J. A Thomas suggests that those numbers were intended “not to be taken literally,” since “this sort of hyperbole is often used in ancient literature and speeches” and also because of “the round numbers” (1, 2 Chronicles, NAC [Nashville: Broadman & Holman, 1994], 166). In spite of this reasoning, I am still inclined to accept the figure as essentially accurate (permitting some rounding).

22 Han and Kim, 2Samuel, 555. In this point, David was written as the king David as a representative of Israel. Therefore, he dedicated these articles to God in public as a representative of Israel.
required kinds not to accumulate large amounts of silver and gold (Deut. 17:17).” If a king, he may have been tempted to enrich himself with these gifts for his reputation more than other kings, as compared to neighboring kings around him. He, however, observed the law.

Spiritual leaders are supposed to give thanks to God, who helps them out all the time. Furthermore, in order to give an example to church members, spiritual leaders have to imitate this kind of dedication in public. Thanks is the best way to glorify God, the Bible says (Ps. 50:23). On the contrary, embezzling materials for personal wealth does not glorify God and does not offer an example to church members. They ought to make every effort to dedicate to God.

**David’s Acknowledgment of God’s Sovereignty**

“But who am I, and who are my people, that we should be able to give as generously as this? For everything comes from You, and we have given You only what comes from Your own hand. For we live before You as foreigners and temporary residents in Your presence as were all our ancestors. Our days on earth are like a shadow, without hope” (1 Chron. 29:14-15). The leadership of King David can be described as the picture of steward leadership. As mentioned in the previous chapter, a steward has no property at all so that a steward may manage all the materials belonging to the master. As a steward, David confessed that everything he had belonged to God, and he has given God only what comes from God’s own hand. Corduan asserts that “David acknowledged the truth that, strictly speaking, they had made no donation to the Lord at all. After all, God owned everything.”

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24 Andrew and Bergen, *1 & 2 Samuel*, 256. David would have caused himself to violate one of God’s laws (Deut. 17:17) if he had enriched himself with these kinds of the plunder; however, he dedicated these to God. And those gifts could be used for holy purposes: to build the magnificent temple of the Lord.

The word, *yad* (יָד), with the meaning of “hand” stands for “authority.” Therefore, this expression (v. 14) means the confession of David who could accumulate many materials by the authority of God.\(^{26}\) It is obvious that David acknowledged God’s sovereignty,\(^{27}\) which means that God is the master; David is just a steward.

One more thing David teaches the believer regarding money is that God’s people are all passengers and foreigners on earth for a while (15). David teaches us about the identity of the Christian. The identity of a Christian is a passenger and foreigner. The feature of foreigners in life is to have no property.\(^{28}\) Thomson states, “They spoke of persons without property and therefore without security of their own who lived in an area only by the good graces of its citizens. Like widows and orphans, they were in need of protection (Lev. 19: 10, 33-34; Deut. 10: 18-19).”\(^{29}\)

All Christians have to establish their own identities that they are just passengers and foreigners who have a true citizenship in heaven (Phil. 3:20). Materials on earth are not compared to what God will provide for believers in heaven.

**Nehemiah’s Leadership Regarding Money**

“Furthermore, from the day King Artaxerxes appointed me to be their governor in the land of Judah- from the twentieth year until his thirty second year, 12 years- I and my associates

\(^{26}\) Seong Chun Han and Si Yeol Kim, *1 Chronicles 21-29*, The Oxford Bible Interpreter: Which Shows All The Truths of the Holy Bible From Bottom to the Top ed. Disciples’ Publishing House (Seoul: Disciple’s Publisher & Bible Net, 2004), 540.


\(^{28}\) Han and Kim, *1 Chronicles 21-29*, 541. Ancestors from Abraham to Jacob have lived in Canaan as an alien and foreigner without any property and citizenship.

\(^{29}\) Thomson, *1, 2 Chronicles*, 196.
never ate from the food allotted to governor. The governors who preceded me had heavily burdened the people, taking food and wine from them, as well as a pound of silver. Their subordinates also oppressed the people, but I didn’t do this, because of the fear of God” (Neh 5:14-16). Nehemiah is one of the remarkable leaders in the Scripture, who gives the reader one of the biblical examples regarding the influential and authoritative qualifications of a leader.⁴⁰

Even though his methods seemed strong and firm at the time, he was amazingly used by God for the renovation of Judah in short time. He accomplished his renovation dramatically for fifty-two days. He was undoubtedly an outstanding leader, fully equipped with the leadership skills suited for the renovation of Judah. The following will examine Nehemiah’s view of material possessions through Judah’s renovation.

**Nehemiah—Who Loved God and Neighbor Rather than Personal Wealth**

Nehemiah and his associates never ate food allotted to governors because of the poor and the fear of God. Nehemiah’s view on materials takes the weak into consideration first. The word “food” basically means “bread” (Gen. 14:18) and “provisions” (Gen. 41:55). This, however, signifies the whole living expenses allotted to a governor indisputably. Taxes from the people are applicable to this. According to Breneman, “The governor, under Persian policy, had the right to receive taxes from the people to support his own household, servants, and diplomatic expenses.”⁴¹ Many satraps became wealthy and powerful through this method.⁴² Nehemiah wanted never to burden the poor economically; he gave up his prerogative for the poor. Larson and Dahlen assert that “He was motivated by two passions—devotion to God and compassion for

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his Jewish kinsmen. He exemplified the essence of the law: love for God and love for neighbor.”

With the heart of loving his Jewish kinsmen and of fear of God, Nehemiah lived the life of honorable poverty, even though he was a governor under Persian policy. There is no doubt that such a life of honorable poverty had become the motive power for Nehemiah to win people’s hearts for renovation. Larson and Dahlen state that “[t]hose who served and worked alongside Nehemiah had caught his passion and assumed his ethics and they assembled at the wall for the work; they did not acquire any land.”

The spiritual leader ought to his people into account. This should be the attitude of church leaders. On the contrary, if he had levied for himself, even though it was legal accommodation to do so, he might have failed to renovate the wall of Jerusalem. Nehemiah’s attitude becomes a good model for spiritual leaders at present.

There are ministers making use of church members by means of accumulating wealth in some mega churches and middle-sized churches in Korea. The consequence is that Korean churches have been made a focus of criticism from society. As mentioned in the introduction, it is unwise action and management that a senior pastor demands a big amount of farewell money with a large sum of retirement allowance for leaving a church for any reason. It is the action of taking private interest into his account, no matter what people left may be. In view of the result so far achieved, this problem is out of control in the Korean church. Furthermore, Korean church leaders had the fear of God, they might not act in this manner. Spiritual leaders at present ought to learn the outlook of material possessions based on the fear of God from Nehemiah.

31 Ibid.
34 Ibid., 186.

In this section, three leaders with great leadership examples in the New Testament will be presented and analyzed regarding money.

**Jesus’ Leadership Regarding Money**

“Jesus told him, ‘Foxes have dens and birds of the sky have nests, but the Son of Man has no place to lay His head’” (Matt. 8:20). Jesus’ teaching on money will be presented in detail in the next chapter, but Jesus’ teaching on money, based only on this one verse, will be dealt with in this section.

There can be no doubt that Jesus Christ is the very example and model of spiritual leadership. In this verse, it refers to Jesus Christ as the Son of Man. It means that Jesus Christ was intended to be described as the Judger at the end of the age (Dan. 7:13, 14), and concurrently, the One who has descended from heaven to earth with the flesh, even though He is essentially God. Jesus himself said that he has not had any place to lay His head, which even birds and foxes have. He has had no house or possessions at all. It describes well that even though He is essentially God, He is humble without any house or place to stay.

**Clear Recognition of His Own Mission**

Jesus Christ gives us two verses pertaining to His mission in this world. He states in Mark 1:38, “And He said to them, ‘Let’s go on to the neighboring villages so that I may preach there too. This is why I have come.’” Likewise, He states in John 16:39, “This is the will of Him who sent Me: that I should lose none of those He has given Me but should raise them up on the last day.” The mission of Jesus was not gathering something precious for Himself, but getting the lost out of the darkness. Surely, Jesus recognized His mission clearly. The spiritual leader must
make clear what his mission is. As soon as spiritual leaders deny their true mission from God, they might fall into spiritual depression be seduced by the desires of material gain.

**Clear Recognition that He Does Not Belong to this World**

Jesus Christ gives two verses pertaining to where he belongs: 1) “Children, I am with you a little longer. You will look for Me, and just as I told the Jews, ‘Where I am going you cannot come,’ so now I tell you (John 13:33),” and 2) “I came from the Father and have come into the world. Again, I am leaving the world and going to the Father” (John 16:28).

Jesus recognized where and to Whom He belonged. He said He belonged to the Father in heaven. Because He knew where and to Whom He belonged, he could get his mission done completely. For He did not belong to this world, and He had no reason to pile up a fortune in this world. Spiritual leaders have to ask themselves seriously at present if they have obvious recognition of where and to Whom they belong. If they belong to heaven and to God, they have to set their minds on what is above, not on what is on the earth (Col. 3:1).

**Paul’s Leadership Regarding Money**

According to Ted W. Engstorm, Paul’s leadership can be described in three ways: nursing leadership (1 Thess. 2:7), model leadership (1 Cor11:1), and true father leadership (1 Thess. 2:11; 1Cor. 4:15). The apostle Paul fed the saints and raised them with a warm and soft heart, just as a nurse takes care of a baby. Furthermore, he does an exemplary job by showing a model and an example to the saints. Thus, he exhorted the saints to imitate himself with confidence. Paul served the saints with the heart of a father. He exhorted, encouraged, and

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cheered them up just like their fathers. Based on this understanding, the following will examine Paul’s stance regarding material possessions and money.


“I have not coveted anyone’s silver or gold or clothing. You yourselves know that these hands have provided for my needs and for those who were with me. In every way I’ve shown you that by laboring like this, it is necessary to help the weak and to keep in mind the words of the Lord Jesus, for He said, ‘It is more blessed to give than to receive’” (Acts 20:33-35).

First, Paul has no covetousness of material goods. At the end of his farewell sermon, Paul was giving lessons to the Elders in Ephesus regarding materials. Most of all, Paul proclaimed that he has never coveted anything at all, such as silver, gold, and clothing, which are general kinds of goods at that time. One of slanders in those days toward Paul was that Paul had embezzled a considerable sum of money, which was a relief fund for the Jerusalem church (2 Cor. 12:17). Polhill asserts that “Paul’s detachment from material gain is well-documented in his epistles. He never used his ministry as a mask to cover up greed (1 Thess. 2:5).” Even though Paul had a right to request financial needs from churches as the apostle, he gave up all his rights regarding money. That is because he hoped not to place greater economic strain on church

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members. This is the confession of Paul: “If food causes my brother to fall, I will never again eat meat, so that I won’t cause my brother to fall (1 Cor. 8:13).”

Second, Paul has supplied his needs all by himself. Seyoon Kim states that “Paul’s leadership is the very servant leadership.” Paul was the leader serving people as a servant of ‘Diakonia.’⁴⁰ The apostle Paul is a representative missionary who were making preparations for himself. Actually Paul was not hesitant of laboring physically for himself and for his colleague in the church of the Thessalonians, and Corinthians as well as Ephesians (Acts 18:2f; 1Cor 4:12; 9:12, 15; 2Cor 11:7; 12:13; 1Tim 5:23).

Actually Paul worked as a tentmaker with Aquila and Priscilla (Acts 18:3). His primary reason for doing this was to win souls (1Cor. 8:22).⁴¹ Winning souls must be the highest value for clergy while doing ministry. Gangel asserts that “[t]he greed against which Paul warned the Ephesians elders seems to be the assumed trait of many popular figures in the modern church.”⁴²

Third, Paul had the philosophy that giving is more blessed. Paul certainly took Jesus’ teaching as his primary principle and philosophy regarding money. According to the apostle Paul, it is the instruction of Jesus Christ that it is more blessed to give than to receive. It cannot be found in any of the four gospel books at all; however, many scholars regard this as the word of Jesus Christ being transmitted by word of mouth, or they speculate that Paul told the word of

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⁴⁰ Seyoon Kim, *Paul as a Model of Christian Leadership* (Seoul: Durano, Theology and Ministry 8, 2000), 80-83. ‘Diakonia’ means a servant who is serving masters around at table. The apostle Paul introduces himself to readers as a servant at the head of his epistles (Rom. 1:1, Phil. 1:1, James 1:1). So then he considers himself as a servant serving people.

⁴¹ 1Cor. 8:22 states, “To the weak I became weak, in order to win the weak. I have becomes all things to all people, so that I may by every possible means save some.” Paul has worked so hard for the sake of winning souls.

Jesus Christ, having kept it as the word of Jesus Christ directly.\textsuperscript{43} Polhill asserts that “[g]reed is a universal human problem, and church leaders are not exempt.”\textsuperscript{44} For Paul had this truth on his mind as his fundamental truth in dealing with money: he could do ministry by working for himself and for those who were with him instead of being supported.

**The Secret of Being Content through Jesus**

“I don’t say this out of need, for I have learned to be content in whatever circumstances I am. I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content- whether well fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me” (Phil. 4:11-13).

First, Paul learned the secret of being content (11-12). The representative church that supported Paul financially was the Philippians. Paul said no church except the Philippians shared with him (Phil. 4:15). However, he told them that he has learned to be content in whatever circumstances he found himself. Melick asserts that “the first reason Paul did not need the gift was his own contentment.”\textsuperscript{45} Content (\textit{autarkeia}) signifies the attitude of being content only with the internal source, not being controlled by circumstances at all, which counted for very much to Stoic philosophers at that point.\textsuperscript{46} Anders states that Paul was content “not with new resources

\begin{itemize}
\item \textsuperscript{43} Han and Kim, \textit{Acts15-21}, 569.
\item \textsuperscript{44} Polhill, \textit{Acts}, 429. He described that the minister is to be a servant, a giver and not a taker. The one who leads the flock of God should focus on the needs of others by being more concerned with giving than with acquiring.
\item \textsuperscript{46} Seong Chun Han and Si Yeol Kim, \textit{Philippians and Colossians}, The Oxford Bible Interpreter: Which Shows All The Truths of the Holy Bible From Bottom to the Top, ed. Disciples’ Publishing House (Seoul: Disciple’s Publisher & Bible Net, 2005), 305.
\end{itemize}
but with a new attitude." Paul usually avoided using words or expressions with a pagan philosophy or pagan religious flavor; however, he used such words (autarkeia, memuesthai) here. The main reason why Paul used these kinds of words here was to make a considerable point that the attitude of being content in all circumstances is very important and difficult even for him.

The word, peritshuein (περισσεύειν), being translated “how to have a lot,” indicates that Paul had a time of being rich in his ministry. Paul’s contentment comes from his attitude of not being attached to whether his circumstances are abased or abounding. External circumstances do not count for much to Paul. What matters to Paul is only to get to know the knowledge of Jesus and to get involved in the suffering cross of Christ.

Paul has never received any kind of offering from Thessalonica and Corinth but Philippi alone (1Cor. 9:14-18). That is because the church in Philippi was the first church Paul set up in Macedonia. Paul wanted the purity of the gospel never to be distorted at all because of money.

Second, for Paul, Jesus is the origin of the absolute strength. The apostle Paul is said to be the leader of being a perfect copy of Jesus Christ. Dr. Myoung also asserts that “Paul was an

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49 Ibid.

50 Han and Kim, Philippians and Colossians, 307.

51 Anders, Galatians, Ephesians, Philippians & Colossians, 264. In a sense, the Philippian letter is Paul’s official receipt, acknowledging and giving credit for the church’s gift to him. That is because they had treated Paul this way before in the early days of his ministry in Europe (Acts 16:12-40).

52 Kim, Exposition of Philippians, 182.

53 Changyong Park, The Study of Paul’s Leadership (Daejeon: Mokwon University Publisher, 1996), 44.
all-weather leader having compounded leadership style so that he might deal with all kinds of crises.”

Paul states, particularly, that Jesus Christ is the origin of the absolute strength (v.13). Paul asserts that he could be content in all circumstances with the power of Jesus Christ, who ever works on his behalf, not of his own strength or power at all (Phil. 3:9). Anders states that “Paul had a different kind of secret. His secret was his reliance on Christ.” Ministry can be done not by money, but by the power of Jesus Christ.

In conclusion, Paul makes a very emphatic statement to spiritual leaders at present that they, in the modern age, being referred to as the age of mammonism, ought to recognize that the prime mover of ministry is absolutely Jesus Christ, the world’s Savior and Lord, not a great deal of money.

**Barnabas’ Leadership in regard with Money**

Barnabas is well known to us as a genius in mentoring in modern times (Acts 9:27). He was the one who had mentored Saul to become Paul, whom nobody wanted to come near at that point. His name means “son of comfort” or “son of a priest” in Aramaic. His original name was Joseph, a Levite and a Cypriot by birth (Acts 4:36). However, the apostles called Barnabas, which is translated “son of encouragement” for his dedication to the church and firm faith in God, according to Acts 4. Judging by his name, Barnabas, we can easily understand how well he could comfort, encourage, and praise people. In serving and comforting people, Barnabas brought his proceeds of the things that were sold for the needy people.

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54 Seonghoon Myung, *Creative leadership* (Seoul: Seoul Publisher, 1991), 44.


Barnabas Giving Out Unsparingly

Joseph, a Levite and a Cypriot by birth, the one the apostles called Barnabas, which is translated Son of Encouragement, sold a field he owned, brought the money, and laid it at the apostles’ feet (Acts 4:36-37). The previous verses, 32-35, described so well that the saint in the early church shared their possessions with the needy people in the midst of persecution. Gangel asserts that “this passage shows us a distinctly Christian view of possessions which centers not in ownership, but stewardship; not in creed, but need; not in fad, but family.” In the next verses 36-37, Barnabas was presented as the representative of good deeds for relief in the early church. There must have been many people sharing their possessions with others in need in those days; however, the reason why the Scripture presents Barnabas as a representative of good deeds might be because his good deeds was superior to others,’ as a matter of course.

He seems a very important man and an owner of considerable possessions at that time, considering that Barnabas was an uncle of Mark, who had a house big enough for 120 church members to be seated (Col. 4:10). In other words, though he possessed a lot, he sold all and brought the proceeds for the poor unsparingly. Precisely speaking, he sold a field he owned, brought the money, and laid it at the apostles’ feet (37). He did good deeds with a pure heart contrasting with Ananias and Sapphira (Acts 5).

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58 Ibid.
59 Han and Kim, Acts1-7, 393.
60 Polhill, Acts, 154. According to Polhill, Levites were not supposed to own land, but that no longer seemed to apply in Barnabas’s day. (Indeed, a priest Jeremiah, owned land (Jer 32:6-15)).
61 Han and Kim, Acts1-7, 393.
62 Polhill, Acts, 154. According to Polhill, Luke concluded his treatment of early Christian sharing with two specific examples: one to be followed (Barnabas) and one to be avoided (Ananias and Sapphira).
Though God would only allow Barnabas just a little space in Scripture, believers can see how important a man he was. He always attended the Assembly in Jerusalem, and judging by working with Paul together (2 Tim. 4:11), he had considerable influence on Jerusalem, as well as Asia Minor (Acts 15:37; 1 Cor. 9:6).63 Most of all, Barnabas is well known as a pastor who introduced Paul to the apostles in Jerusalem (Acts 9:26–28) and invited Paul to work with him for ministry in the Antioch church (Acts 11:24–26).64 And it is probably not by chance that Paul and Barnabas’s mission work together began on the island of Cyprus (Acts 15:37–39).65 In other words, he must have been a significant figure in the early church. As a spiritual leader, he distributed all of his possessions to others in need.

According to the literature in the Alexandria church, the saints in the early church fed about nineteen-thousand poor people in need.66 Scripture intended to show that Barnabas led the relief movement in those days. This is the crucial point that spiritual leaders today must consider, over and over again. It is of primary importance that they be willing to share what they have with others in need.

**Barnabas Supplied His Own Needs**

“Or do Barnabas and I alone have no right to refrain from working?” (1 Cor 9:6). Dealing with the apostle’s right of not laboring for living expenses, the apostle Paul was mentioning about Barnabas. The fact that Paul mentions Barnabas here is significant.

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63 Han and Kim, *Acts* 1-7, 393.

64 Ibid.


It is obvious that Barnabas worked for church at his own expense. He was acknowledged as possessing the authority of an apostle; however, he gave up the right of being supported constantly and worked for the evangelism of gospel, laboring for himself. According to Seong Chun Han and Si Yeol Kim, the ministry of Barnabas was well known to the Corinthian church, as much as they could understand what the apostle Paul told about. So Paul presented Barnabas to the Corinthian Church. Barnabas had worked as a missionary for a long time (Acts 9:7–15:3). During times of mission, he labored for his own living expenses. In this verse, ‘ἐργάζοµαι,’ translated “to work,” has the meaning of laboring physically.

Paul said that “we have not made use of this right; instead we endure everything so that we will not hinder the gospel of Christ” (1 Cor. 9:12). The We that Paul mentions includes Barnabas to be sure. The primary goal of Barnabas’ life was the spread of the gospel in the world, not storing up any possession.

Incorrect Models of Financial Leadership within the Bible

In this section, three leaders with incorrect leadership examples in the New Testament and the Old Testament will be presented and analyzed regarding financial leadership.

Gehazi, the Attendant of Elisha Regarding Money

Gehazi, the attendant of Elisha the man of God, thought: My master has let this Aramean Naaman off lightly by not accepting from him what he brought. As the LORD lives, I will run after him and get something from him. Gehazi said, “It’s all right. My master has sent me to say, ‘I have just now discovered that two young men from the sons of the prophets have come to me from the hill country of Ephraim. Please give them 75 pounds of silver and two changes of clothes.’” But Elisha questioned him, “Wasn’t my spirit there when the man got down from his chariot to meet you? Is it a time to accept money

67 Seong Chun Han and Si Yeol Kim, 1 Corinthians 1-9, The Oxford Bible Interpreter: Which Shows All the Truths of the Holy Bible From Bottom to the Top. Edited by Disciples’ Publishing House (Seoul: Disciple’s Publisher & Bible Net, 2004), 551.

68 Ibid., 152.
and clothes, olive orchards and vineyards, sheep and oxen, and male and female slaves? Therefore, Naaman’s skin disease will cling to you and your descendants forever.” So Gehazi went out from his presence diseased-white as snow (2 Kings 5:20, 22, 26, 27).

Gehazi Who is Avaricious of Money

The story about Gehazi, the attendant of Elisha, is mentioned three times in Scripture (2 Kings 4, 5, 8). House asserts that “Gehazi certainly thinks Elisha has been too lenient, but he focuses on financial, not spiritual, leniency.”69 Inrig states that “all he could see was a lost opportunity for personal enrichment.”70 upon close inspection, Gehazi was the blessed man71 in those times; however, he became a cursed man because he kept his eyes on avarice. Inrig states that “[h]is greed stood in stark contrast to Elisha’s generosity and Naaman’s gratitude.”72 On the other hand, Gehazi appears “opportunistic and duplicitous, grasping at those outpourings of gratitude which in a principled Elisha has refused.”73 Not understanding his master, he made up his mind to get something precious from Naaman with a pledge in the name of God. Han and Kim assert that “[t]he worst evil is the act of gratifying one’s greed by means of religion.”74 However, as a result of his greed, the skin disease of Naaman clung to him and his descendants forever.


71 He was given the opportunity to attend to Elisha, the best prophet of the day; furthermore, through the work of Elisha he could get many chances to see the wonderful works that God almighty has done directly. However, he has ended up not making good use of that opportunity given to him by God on account of his avarice.

72 Ibid.

73 House, 1, 2 Kings, 274. Quoted in Long, 2 Kings, 74.

74 Seong Chun Han and Si Yeol Kim, 2 Kings 1-8, The Oxford Bible Interpreter: Which Shows All the Truths of the Holy Bible From Bottom to the Top, ed. Disciples’ Publishing House (Seoul: Disciple’s Publisher & Bible Net, 2004), 426.
The lessons this story gives to the reader are as follows: (1) Avarice loses sight of spiritual things, which are more precious than things on earth, (2) Avarice results in greater unhappiness in this life, and (3) Avarice is one of the things God hates the most.

Consecutive Crimes as a Result of Avarice

One of the features of sin is that it makes someone tell a lie over and over to the end. Like Adam and Eve in Genesis 3, what Gehazi has done in the presence of God was the same as Adam and Eve. He sought to deceive his master Elisha for the profits. He lied Naaman first and then to Elisha, too. Finally, he attempted to deceive God, seeing through everything with a pledge by the name of God. That means that he made ill use of the name of God for personal profits, which was one of the features of the false prophets.

House asserts that “Elisha rebukes him for accepting money for a healing ministry.” Elisha carried in practice what Jesus taught us: “You have received free of charge; give free of charge” (Matt. 10:8). According to Han and Kim, there were many false prophets pretending to be God’s for the sake of wealth; therefore, Elisha refused to receive what Naaman had given for healing and rebuked his servant, Gehazi. Through this act of dishonesty, Gehazi put himself in line with the false prophets by blaspheming name of God.

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75 Since the fall, what they had done was deceiving God and transferring their responsibility of sin onto each other. Finally they ended up losing opportunity for forgiveness from God.

76 Han and Kim, 2 Kings 1-8, 425.

77 House, 1, 2 Kings, 274.

78 Han and Kim, 2 Kings 1-8, 422.
Gehazi committed at least three crimes for personal profits: the crime of making bad use of the name of God, the crime of lying by using the name of Elisha, and the crime of not confessing his sin. All of these resulted from avarice. Avarice begot misery and ruin.

Spiritual leaders are charged with the important mission of exalting God’s name and giving glory to Him. They must not be avaricious of material possessions. What spiritual leaders ought to stay focused on is the mission God wants His followers to accomplish in their lives. If they let go of it, they are liable to go astray and to be easy prey to the temptation of materials.

**Achan Regarding Money**

The Israelites, however, were unfaithful regarding the things set apart for destruction. Achan son of Carmi, son of Zabdi, son of Zerah, of the tribe of Judah, took some of what was set apart, and the LORD’s anger burned against the Israelites. When I saw among the spoils a beautiful cloak from Babylon, 200 silver shekels, and a bar of gold weight 50 shekels, I coveted them and took them. You can see for yourself. They are concealed in the ground inside my tent, with the money under the cloak. (Josh. 7:1, 21).

The account of Achan appears two times in the Bible, in Joshua 7 and 1 Chronicles 2. The name of Achan goes by the Valley of Achor today. That is because his name is a reminder of the massacre of the whole family. Thus, his name has negative connotation for all Bible readers and students because of his covetousness.

**Small Covetousness Ruins the Whole Community**

The relationship between the Israelites and God was made by a covenant. What is most significant in a covenant is obedience. If they obey the covenant of God, God will be with them; otherwise, God will not. The Israelites won a big victory in the war against Jericho. It

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79 Ibid., 423.
80 Han and Kim, *Joshua 1-12*, 379. The core of the law of Deuteronomy is obedience. Blessing is ready for the one who is obedient to God; Curse is ready for the one who is disobedient to God. Christians need to keep eyes on the fact that the laws of blessing and curse is written after the account of the war of Ai and Jericho.
resulted from their obedience to God and faithfulness to covenant. Going through the victory of the war of Jericho, they surely realized that the battle was LORD’s.\footnote{David Howard Jr. Joshua, vol. 5 of The New American Commentary: An Exegetical and Theological Exposition of Holy Scripture (Nashville, Tennessee: B&H Publishing Group, 1998), 174. Howard Jr. asserts that “this fits the general outlook of this book, that military matters belonged to God and that he would effortlessly fight Israel’s battles.}

In this chapter, however, disobedience had occurred among the Israelites. As a result of that, the Israelites had a bitter experience of losing the battle against Ai. Even though disobedience happened solely by Achan, God regarded the sin of Achan as the sin of the whole camp. It is because Israel was a covenantal community centered on God.\footnote{Seong Chun Han and Si Yeol Kim, Joshua, The Oxford Bible Interpreter: Which Shows All the Truths of the Holy Bible From Bottom to the Top, ed. Disciples’ Publishing House (Seoul: Disciple’s Publisher & Bible Net, 2005), 380-381.} Howard asserts that “in taking the devoted things, Achan was acting in a way that broke the fundamental covenantal relationship between God and Israel.”\footnote{Ibid., 188. Howard states that “It was a betrayal of a trust that existed between two parties. In almost every use of this term in the Bible, the trust broken is that between God and humans.”}

What Achan had stolen were the things set apart for destruction. The word, herem (herem), translated “the accursed thing” means all things which were set apart for God.\footnote{Han and Kim, Joshua, 381.} So then, the Israelites had to destroy all living beings and had to store up inanimate things such as gold, silver, bronze, and iron in the storeroom of the house of God (Josh. 6:18). Because Achan took some of these possessions with greed, the whole Israelite community was under the anger of God.
One has to remember that a sin committed by an individual can influence a whole church community. So then, most of all, what Christians must strive for is a holy life.85 This event gives us a lesson that even small covetousness can easily take the place of God in an individual’s life.

**Catch the Little Foxes that Ruin the Vineyards; the Lust of Eyes**

Joshua 7:21 states, “When I saw among the spoils… (לַאֲדָא).” The original word, laa, (לַאֲדָא) is the general word signifying the act of seeing with the eyes.86 Achan saw things in Jericho first, and then he coveted those things (Gen. 3:6). Gangel describes that “Achan explained the sin in its progress-he saw; he coveted; and he took.”87 The origin of this event started from seeing with eyes. This event began over a tiny covetousness; however, the result was not insignificant. It was a tremendous misery. Schaeffer asserts, “Sin always begins in the mind. As a work of art begins in the mind, and then is externalized, so also does sin. it is from the heart, Jesus said,, that sin comes. The last commandment of the Ten Commandments is ‘do not covet’ because coveting comes before every other sin. Before we break any of the other nine, we have coveted internally something either of God’s or of another man’s. Then we externalize the sin. Achan coveted; then he stole.”88

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85 Ibid., 379. The teachings that the defeat of the war against Ai and the punishment of Achan give to readers of Scripture are that the battle is the LORD’s, and keeping the children of God holy is most important in order to win a victory against enemies. The loss of holiness in Israel means defeat and failure.

86 Ibid., 422.


Achan was supposed to think over the command of God and to keep his eyes on God. He, however, turned around and saw among the spoils a beautiful cloak from Babylon,\footnote{David Howard, *Joshua*, 197, and Han and Kim, *Joshua 1-12*, 422. Babylonia is a term used for “Shinar” eight times in the OT. As Achan mentioned ‘robe from Babylonia,’ that beautiful robe means the most beautiful garment.} two-hundred silver shekels,\footnote{David Howard, *Joshua*, 197, quoted in E. M. Cook, “Weights and Measures,” *ISBE* 4: 1053-54. The shekel was the basic unit of weight for coins, and it weighed slightly more than 0.4 ounces.} and a bar of gold weighing fifty shekels. And then he took and kept those things under the ground in his tent. Actually, it is as if he turned away from God and to material things. According to Josehpus, the historian of Judah, the cloak Achan stole was the cloth for a king, woven with fine gold.\footnote{Han and Kim, *Joshua*, 422.} It teaches believers that the desire for material gain can be stated as the most high-powered sin against God.

The result of tiny covetousness was pathetic and wretched. As described in verses 25 and 26, the final result of that event ended with the whole family of Achan being stoned to death and their bodies burned. They were buried under a pile of stones, which was called the Valley of Achor. Scripture describes that then and there, the anger of God stopped.

What spiritual leaders today are supposed to do is to turn away from the desire for material gain. That is the first step to remain clean from covetousness and the anger of God. Korean churches today are going through many ordeals and pains from church leaders who have fallen into avarice and covetousness. A mistake of a church leader does not only impact himself or herself but extends onto the whole congregation.

**Ananias and Sapphira Regarding Money**

But a man named Ananias, with his wife Sappira, sold a piece of property. However, he kept back part of the proceeds with his wife’s knowledge, and brought a portion of it and laid it at the apostle’s feet. Then Peter said, “Ananias, why has Satan filled your heart to
lie to the Holy Spirit and keep back part of the proceeds from the field? Wasn’t it yours while you possessed it? And after it was sold, wasn’t it at your disposal? Why is it that you planned this thing in your heart? You have not lied to men but to God. When he heard these words, Ananias dropped dead, and a great fear came on all who heard. The young men got up, wrapped his body, carried him out, and buried him (Acts 5:1-6).

A Man Being Ambitious for Fame

Luke contrasts Barnabas with Ananias and Sapphira. Unlike Barnabas, Luke describes that they kept back part of the proceeds from the field. κτήμα, translated “possessions,” indicates land, even though it means all kinds of property and possessions worthy of economy as usual.

ἔπωλησεν, translated “sold,” signifies that the action of selling his property was made by his own decision without any high pressure. It was good of Ananias and Sapphira to sell a portion of their possessions, bringing and laying it in at the apostles’ feet for churches. However, their problem was deceiving God and the church with a portion of it. Through offering a portion of what they sold, they wanted their names to become known to the church. Gangel asserts that “this couple wanted acclaim without sacrifice and comfort without commitment.” Polhill states that “they held back part of the proceeds; and a terrible judgment followed, resulting in both their deaths.”

What Ananias and Sapphira did was not for the purpose to give something beneficial with self-sacrifice to church, but for getting praise and glory from people around them. It would be abominable. Their ambition of fame caused them to attempt to deceive God eventually.

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92 Gangel, Acts, 74.

93 Han and Kim, Acts 1-7, 406.

94 Gangel, Acts, 74.


96 Han and Kim, Acts1-7, 406.
In the second verse, *nospizon* (νοσφίζω), translated “kept back” was used for indicating the sin of Achan, who stole some among the spoils, which were set apart for the destruction in Josh. 7:1. In this respect, Scripture describes that the sin of Ananias and Sapphira was the same as the sin of stealing something valuable from others. Polhill asserts that “they too had embezzled what was sacred, what belonged to the community in whom the Holy Spirit resided.”

They have stolen what belonged to God.

Materials must be used for the glory of God with pure heart and the purity of motives. If money has been used for gaining personal fame out of the church, it would be a curse, tragic, and wretched. Spiritual leaders today seem to use money for the purpose of lifting them to great fame and reputation. Actually these kinds of events have happened in some places in Korea. They could be called today’s Ananias and Sapphira.

*Ananias Not Free from His Own Money*

έξουσια, translated “power” means the power of the choice whether selling the property or not, and of disposing of the amount of money at his or her pleasure. Polhill asserts that “the act of dedicating the land to the community was strictly voluntary. One pledged, however, it became a wholly different matter.” Gangel asserts that “Peter makes it clear that Ananias was under no obligation to participate.” The land belonged to Ananias, and so did the money. However, he was never free from his own money and property even though they were both his

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97 Gangel, *Acts*, 74


own. Jamieson asserts that “Ananias showed that he was still in thrall to the power of money. This was the great offense.”

Even though he held the power of the good use of it, he turned it into deception. It indicates that he did hand over his power of management of possession to Satan, owing to careless use of it. The result was that when he handed it over to Satan, Ananias tried to deceive God, not men. If believers are never free from the desire of materials gain, they might be under the control of Satan.

The spiritual leader ought to be free from the desire of material gain; furthermore, they can manage possessions well and freely with free will, according to the will and purposes of God. Christians, especially spiritual leaders, have to exert steward leadership for the glory of God and His people; furthermore, in order to win the lost, money entrusted by God must be used and managed well and properly.

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CHAPTER FOUR

BIBLICAL, HISTORICAL, AND THEOLOGICAL BASIS OF FINANCE

In this chapter, the biblical basis of money will be studied and the theological foundation will be established, after which the historical development and changes regarding money will be presented and scrutinized. The Bible deals with the topic of money extensively. For each historical period, God raised leaders for the church and let them set up the definition of money and the ways to properly use it in church and individually. This chapter will deal with the traditional teachings concerning money.

Many things that Jesus Christ mentioned about money are included in Scripture. The teachings and principles regarding money from Scripture will be analyzed and summarized. Furthermore, the different applications and analyses of money, from the early church in the New Testament to the modern period will be dissected, and the reader will discover that the church’s understanding has developed a great deal. And the relevant, historical characteristics will be revealed and summarized. Each historical period had a different style of analysis of money.

Biblical Basis: Lessons regarding Money within the Scriptures

The most important thing is what the Bible says about money. Furthermore, what followers of Christ must do is allow the Bible to teach them what the Bible says about money. The Bible tells us a great deal about this topic. And Jesus also teaches us about the issue of
money more frequently than any other thing, except for the kingdom of God. However, it is hard for spiritual leaders to talk and teach about money in church. However, it is not too much to say that most pastoral care issues relate to money. So then, if spiritual leaders do not understand about money, they will fail to manage it and even ministry itself. But the reality is that most pastors have a tendency to avoid dealing with this issue in the church and have a lack of understanding of money. According to Jamieson, “This lack of understanding is compounded by a lack of theological reflection upon Scripture and the vast resources of the Christian tradition.”

Actually, Jesus paid careful attention to the issue of money while He was doing his public ministry. Moreover, He used straightforward and frank expressions to reveal His teaching concerning money to the crowd. He said to His disciples about the rich, “... ‘I assure you: It will be hard for a rich person to enter the kingdom of heaven! Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God’” (Matt. 19:23, 24). The Bible student comes to know how concerned Jesus was with money matters by looking into Scriptures, such as the widow mite in Mark 12:41, Zacchaeus in Luke 19, teaching on trust in Matt. 6:19, the parable of the sower in Matt. 13, the rich young ruler in Matt.

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4 Ho Chan Hwang, “God and Money”, *Christianity Thesis* 146 (February 2010). http://blog.daum.net/matsy/7168260, (accessed by May 20, 2012). Dr. Hwang asserts that there were reasonable causes for Jesus Christ to ask His disciples to abandon what they had if they hoped to follow Him as a disciple. That is because if they start paying attention to money, they cannot discern rightly on account of becoming slave of money from that time on.


Therefore, spiritual leaders ought to look straight at this issue of money; furthermore, they are supposed to have a biblical understanding of money aspects and to build and develop an adequate theology of money. Jamieson suggests that “pastors need to find their specific role within the ministry of money and exercise the particular authority that we believe God gives to the ordained.”

The Scripture is dealing with this topic frequently and is not silent on it, apparently. Richard Foster asserts that “the truth is that it is not really difficult to discover what the Bible teaches about money. . . . The Bible is much more clear and straightforward about money that it is about many other issues.” According to Jamieson, “Much is said about both the promise and the peril of money. There are some commandments about giving and some dire warnings against hoarding wealth. There are both promises of prosperity and statements about the blessedness of poverty for believers.” Through this statement of Jamieson, one recognizes that the Bible has two aspects of money: negative statements and positive statements.

**The Negative Biblical Statements**

As has been mentioned above, the Scripture says that money has both a side of brightness and a side of darkness. In this section, dark sides will be dealt with. We can find that the most important and severe problem money can cause is that money can keep us from a healthy

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6 Ibid., 7.


relationship with God, and there are many criticisms of wealth and prosperity among the words of Jesus Christ.

Augustine of Hippo asserted that “such people do not spend money for the sake of God, but worship for the sake of money.” His statement refers primarily to peoples’ attitudes towards money. According to the Bible, money is not evil, good, nor neutral. The verses related to money in Scripture teach readers not about money itself, but the attitude toward money, that is, the proper use of money. What the Bible teaches about money is so clear and explicit. Richard Foster states that “the warning and exhortations are repetitious, almost monotonous.”

In Matt. 19: 16-30, a young rich man came up and asked Jesus what good he must do to get eternal life. What Jesus answered to him was not about eternal life, but possessions he had, however. The answer to the question was as follows: “If you want to be perfect, go and sell your belongings and give to the poor, and you will have treasure in heaven. Then, come, follow Me” (21). However, the rich young man who wanted to have eternal life ended up turning back from Jesus and went away with grief. That is because he had many possessions. Jesus therefore responded to his action: “It will be hard for a rich person to enter the kingdom of heaven” (23). This statement was likely, and still is, a shock to the rich.

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9 Ellul, *Money and Power*, 47. Ellul asserts that “wealth is a temptation because it urges us to put our confidence in money rather than in God. This is a well-known theme which is repeated in the New Testament….What is more, material abundance leads man to defy God. Not only to neglect him, but to deny him.”


11 Ellul, *Money and Power*, 74. He asserts that in biblical texts money is only rarely spoken of as a neutral object without autonomy or self-generated action. Scripture seldom looks at money from a monetary standpoint. Even Foster asserts that “money is not something that is morally neutral, a resource to be used in good or bad ways depending solely upon our attitude toward it. Mammon is a power that seeks to dominate us.” See Foster, *Money, Sex & Power*, 26.

In other Scriptures are there are several verses mentioning the negative side of money. In Luke 6:24, for example, Jesus said, “Woe to you who are rich, for you have received your comfort.” Jesus passed judgment on the rich. Furthermore, He declared it straightforward and clear without any hesitation. Several more statements could be added to these samples. In Matt. 6:19, He states, “Do not lay up for yourselves treasures on earth.” In Luke 12:13-21, Jesus gave a warning to a rich man. And in Luke 12:33, He encourages to “sell your possessions, and give alms.” On the contrary, Jesus said in Luke 6:21 that “you who are now hungry are blessed.” Again, Jesus states, “Give to everyone who begs from you; and of him who takes away your goods do not ask them again” (Luke 6:30). Similar statements of Jesus can be found in Luke 12:33, Matt. 6:19, and Luke 16:13, just to name a few.

The truth is that the Bible teaches its readers about the negative biblical statements clearly and explicitly. However, biblical readers must not look away from these truths. Foster asserts, “Right in this juncture we face a real temptation to tone down the criticism immediately, or at least to try to balance it with more positive biblical statements. But this is the very thing we must not do, at least not yet.”

The Positive Biblical Statements

The Bible gives its readers positive teachings about money with the negative teachings simultaneously. Fortunately, the evidences of positive aspects of money can be found in several chapters of Scripture, though the Bible gives repeated warnings about the perils of money. At several places in the Scripture both the Old Testament and the New Testament, the rich gave

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13 Ibid., 21.

14 Hwang, “God and Money,” 146. He asserts that the reason the biblical approach to the issue of money is difficult is that Scripture contains both sides of positive and negative together. Ellul explains why the Bible does not speak of a Christian doctrine of money: “It is not possible to speak of a Christian doctrine of money, first because that is not why we have been given revelation through the Scripture.” See Ellul, Power and Money, 25.
their money out to the poor in need. In the New Testament, especially, rich men and women helped the ministry of Jesus Christ financially (Luke 8:2-3; Matt. 27:57-61; John 19:38-42; Acts 4:36-37; 10:2; 2 Cor. 8 and 9; Rom. 12:8). All the cases of good resulted from people who were well disciplined by the word of God and who were faithful to God who could overcome the negative influence of money.

Christofer Frey\(^\text{15}\) asserts that “after the Babylonian Exile, money has been recognized as a negative thing in Israel because money could not be what was for God anymore.”\(^\text{16}\) He discusses money in a positive light, however. The positive biblical statements in Scripture were used for showing the glory of God toward the world and helping the saints to make relationships with God deeper and more intimate.\(^\text{17}\) According to Foster, “In this tradition, money is seen as a blessing from God and, even more startling, as a means of enhancing our relationship with God.”\(^\text{18}\)

**Christ Jesus’ Teaching on Money: The God and the mammon god**

There are many examples of Jesus’ teachings about the relation between human beings and earthly wealth in the four gospels. Namely, Jesus Christ teaches the attitude toward ownership and wealth.\(^\text{19}\) Jesus Christ allotted one fifth of all He said for the issue of money and

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\(^{15}\) He is a world-renowned professor of Christian ethics in Germany.

\(^{16}\) Christofer Frey, “What the Bible Says About Money?,” *Ministry and Theology* (October 2006). http://www.christiantoday.co.kr/view.htm?id=180312 (accessed November 21, 2012). Professor Frey asserts that money as a means of exchange in the Old Testament was regarded as a blessing from God. Thus, money was justified religiously with the occupation of land. He goes on that as Israel fell into the enemy’s hands, enemies kept their eyes on Israel’s money and took them. Money was no longer a means of blessing from God.

\(^{17}\) Foster, *Money, Sex & Power*, 23.

\(^{18}\) Ibid., 37.

\(^{19}\) Sung Chun Han, Si Yeol Kim, Woo Ho Kim, Young Seob Park, and Kwang Seok Lee, *Matt. Ch. 1-11a*, vol. 101 of *The Oxford Bible Interpreter: Shows All the Truths of the Holy Bible from Bottom to the Top* (Seoul: Disciple’s Publisher & Bible Net, 2004), 465.
its problems. Of the thirty-eight parables, sixteen are those about wealth. In the New Testament, the verses regarding prayer and faith number about five hundred; however, two-thousand verses are designated for the issue of money and ownership.\textsuperscript{20} Jesus gives us the most significant teaching regarding money through the following passage: “No one can be a slave of two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money” (Matt. 6:24).\textsuperscript{21} Jesus gives a declaration of war toward materialism in those times. Here is the core instruction of which the Bible teaches us about the issue of money. Jesus gives the reader a lesson that the Christian cannot serve two masters. The key issue regarding money in the Bible is this, the researcher asserts. It shows that Jesus teaches Christians that they must choose the master whom they will serve, whether wealth or God as their master in life. Jamieson asserts, “The issue is the choice between which god we shall serve.”\textsuperscript{22} In this verse, the word, \textit{δουλεύω} (douleuō), translated “serve” means “subordinate oneself to as a slave” and “serve like a slave,” which has the same the original word with \textit{δούλος} (doulos), having the meaning of “slave, servant.”\textsuperscript{23} That signifies that the life of a slave is subordinate to his or her master, and slaves have to submit themselves to their masters. Namely, it means that there can never be two masters a slave would serve with his or her life.\textsuperscript{24}

\textsuperscript{20} Foster, \textit{Celebration of Discipline}, 153.

\textsuperscript{21} Jamieson, \textit{Ministry and Money}, 203.A similar statement is made in Luke 16:13 at the conclusion of the parable of the Dishonest Manager: “No slave can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth.”

\textsuperscript{22} Ibid., 17.

\textsuperscript{23} Han \textit{et al. Matt. Ch. 1-11a}, 465.

\textsuperscript{24} Ibid.
The reader must understand about the background of wealth in the ancient world. The original word, μαμμωνάς (mammonas) in Hebrew came from the Aramaic, from which the words Amen, believe, and trust originate.\(^{25}\) From ancient times, wealth was one of the chief things that people trusted in, counted on most, and pursued persistently. Therefore, mammonas became a synonym for wealth.\(^{26}\)

The problem remains that money become troublesome to people, whether Christian or not. Dr. Hwang suggests two reasons:\(^{27}\) First, money is given much weight in life. Second, the solution of money in the state of addition is not dissatisfactory and disagreeable. The reason for this is because people have already been tainted by and are not free from capitalism. Dr. Hwang asserts that “people used to have an illusion that if people make lots of money, they will be a master of the money they have earned spontaneously. As a matter of fact, they used to be a slave of money unconsciously, however.”\(^{28}\)

People regard money as the means of making their lives happier than before. Without proper discipline and being taught, spiritually and biblically,\(^{29}\) people attempting to make a

\(^{25}\) Ibid.

\(^{26}\) ‘Mammon’ in English came from the original word μαμμωνάς (mammonas). See Oxford Bible Interpreter (Disciples’ Publisher & Bible Net), p 465. In this passage it describes that wealth personalized as an object people serve can be a master of people. Foster asserts that “mammon is a power that seeks to dominate us.” Foster, Money, Sex, & Power, 26.


\(^{28}\) Ibid. Dr. Hwang says that there are significant reasons why Jesus asked His disciples to follow Him after they abandoned what they had, because by the time they began paying attention to money, they would become slaves of money. They cannot discern what is right. http://www.shelam.com/spaceBBS/down.asp?bbs (accessed June 17, 2012).

\(^{29}\) Richard Foster asserts that “all this must be done in the context of a people who are ‘rightly taught and disciplined.’” We need instruction on how to possess money without being possessed by money. Foster, Money, Sex & Power, 46.
significant profit often end up in negative circumstances. Wealth stored up turns into a disaster if money is not going to be properly used.30

Jamieson suggests two crucial purposes of material blessing: (1) material blessing is meant to serve the larger purpose of testimony to the one, true God31 and (2) material blessing implies justice for the poor.32 If the main purpose is ignored in using money, the material blessing that God gave may turn into a perilous thing and disaster. Rosner asserts that “material blessing, if misused, becomes a competing deity.”33 According to Foster, “It is one of the principalities and powers that must be conquered and redeemed through the blood of Jesus Christ before it can be usable for the greater good of the kingdom of God.”34 Foster’s statements mean that money has spiritual power. If money is animated and energized by “powers,” then our

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30 Chun Su Park, “Christian and Money,” Sermons, no. 15711 (July 2010), http://www.godpeople.or.kr/214638, (accessed by November 21, 2012). Rev. Park asserts that the love of money signifies the attitude of regarding money as God. To believe money as God and to believe money keeps a person safe is the very attitude of loving money. He goes on that the love of money makes people lose faith and turns people away from God. It creates trouble in life.

31 Jamieson, Ministry and Money, 12. Jamieson explains that Israel’s economic fortunes are tied to covenant faithfulness. Therefore, he points out that material blessing is beyond itself. He asserts that “[t]he prosperity is not an end in itself but a sign of Israel’s relationship with God.” As Christians know, God’s people were created to be a light to the world (Isa. 60:3); therefore, through material blessing Israel has obligation to attract nations in the world to the true God and ought to show the glory of God to the world. That is what God intended them to do with God’s prosperity. He took the queen of Sheba’s, who paid a visit to Solomon to see the glory of God as an example.

32 Ibid., 12-13. It means material blessing is for giving to the poor. Jamieson took the concept of Sabbatical year as an example. Describing both Ex. 23:10-11 and Lev. 25: 2-7, what is certain is that the law is meant to alleviate suffering and show mercy to the poor.


34 Foster, Money, Sex & Power 31.
relationship to money is filled with moral consequences.\textsuperscript{35} That is why Jesus refers to money as \textit{mammon}, giving it a personal and spiritual character.\textsuperscript{36}

In Luke 18:18-30, a rich young man turned away from Christ and walked back to where he was before because of his wealth, after all. It implies the young rich man decided to choose his wealth rather than Jesus Christ and eternal life. He forsook Jesus Christ, the one true God, but chose \textit{mammon} as the object that he would worship instead.\textsuperscript{37}

Misusing material blessing leads the Christian to two sins: greed and idolatry.\textsuperscript{38} In Paul’s Epistles, we can find clear instruction regarding the equality of greed and idolatry. Colossians 3:5 says to “put to death what belong to your worldly nature: sexual immorality, impurity, lust, evil desire, and greed, which is idolatry.” Greed is equated with idolatry according to Col. 3:5. In very similar terms, Eph. 5:5 states, “Be sure of this, that no fornicator or impure person, or one who is greedy (that is, an idolater), has any inheritance in the kingdom of Christ and of God.”\textsuperscript{39}

Jesus’ teaching on money surely is matched with the instruction of Paul. It can be said that greed is serving money, which means that greedy people are serving idols. In the Old Testament, Bible students can find something important regarding the wealth of spiritual leaders

\textsuperscript{35} Ibid., 25.

\textsuperscript{36} Ellul, \textit{Money and Power}, 75.

\textsuperscript{37} Ibid., 47. Ellul asserts as to the negative effect of money as follow: “what is more, material abundance leads man to defy God. Not only to neglect Him, but to deny Him.” As explaining as for the temptation of wealth, he suggests two features of wealth. First, wealth is temptation because it urges us to put our confidence in money rather than God. Second, material abundance leads man to defy God. And Richard Foster asserts with the same standpoint, “Most of us allow money to dictate our decisions: what kind of house we live in, what vacation we will take, what job we will hold. Money decides.” Foster, \textit{Money, Sex & Power}, 57.

\textsuperscript{38} Jamieson, \textit{Ministry and Money}, 16.

\textsuperscript{39} Ibid., 16-17. Jamieson stated with citation of this verse (Eph. 5:5) like that “the connection between wealth and idolatry is equally clear in the New Testament.” Ephesians 5:5 says to “be sure of this, that no fornicator or impure person, or one who is greedy has any inheritance in the kingdom of Christ and of God.” The reader finds a similar statement of that twice in Paul’s letters; it says greed is equated with idolatry: Col. 3:5 and Eph. 5:5
at that time. It can be seen that God was provoked by spiritual leaders who were greedy. Isaiah 56: 10-12 reads, “Israel’s watchmen are blind, all of them, they know nothing; all of them are mute dogs, they cannot bark; they dream, lie down, and love to sleep. These dogs have fierce appetites; they never have enough. And they are shepherds who have no discernment; all of them turn to their own way, every last one for his own gain. ‘Come, let me get some wine, let’s guzzle some beer; and tomorrow will be like today, only far better.’” God refers to shepherds as dogs who are greedy. Shepherds who have to take good care of the sheep of God do not speak the word of God anymore; furthermore, what they pay attention to is not herds and flocks, but wealth. A shepherd as a spiritual leader should have chosen God, not mammon god.

Here are some suggestions the Bible gives the reader about money. Psalms 62:10 reads, “Place no trust in oppression, or false hope in robbery. If wealth increases, pay no attention to it.” In another similar verse, 1 Tim. 6:17 reads, “Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy.” The writer of the Psalms and the apostle Paul assert not to put one’s trust in wealth. They encourage the reader to look at God only, and to put his or her trust in God, definitely. Therefore, Foster asserts “Money is an effective way of showing our love to God because it is so much a part of us.”

One point of continuity between the old and new laws regards the proper use of wealth and its potential to replace service to the true God. As Jesus Christ stated, it may be sure that

40 Foster, Money, Sex & Power, 43.

41 Jamieson, Ministry and Money, 17. Concerning this text and the word mammon in the original Greek text, Martin Hengel writes, “The imminence of the Kingdom of God demands freedom over possessions, the renunciation of all care, complete trust in the goodness and providence of the Heavenly Father… Service of God and service of mammon are mutually exclusive: ‘No one can serve two masters… You cannot serve God and mammon (Luke 6:13 = Matt. 6:24). The Aramaic-Phoenician word for possessions or property is clearly used here in a negative sense… Perhaps the early church left this Semitic loan-word untranslated because they regarded it almost as the name of an
money is the primary competitor to the reign of Jesus Christ. In other words, Jesus establishes *mammon* is the strong competitive existence, the selective subject, and “the two incompatible masters.” According to Jacques Ellul, “this expression is not a rhetorical wording, but solid a reality.”

Spiritual leaders at present must keep in mind that God is their savior who can save their souls out of darkness, not money; moreover, they are called by God to serve people, whether they believer or not, and get those people saved by the name of Jesus Christ. If spiritual leaders set their hope on the uncertainty of wealth, they are not a servant of God at all. Ellul maintains that “[w]e must bring money back to its simple role as a material instrument.” More details will be dealt with next in the theological basis.

**The Suggestion for the Well-Balanced, Biblical Approach**

Scripture contains many negative and positive statements concerning wealth. Wealth can be a blessing for a Christian, although with these several examples in Scripture comes repeated warning of it, even though there is no guarantee of it. What does seem to be much more clearly taught is wealth’s potential for misuse. The researcher felt it necessary to put some ideas in order throughout the Bible. The following are some suggestions for the well-balanced, biblical

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44 Ibid., 110.

The proper use of money, the grace of giving, admitting God’s ownership, admitting that need for trust, and admitting self weakness.

The Proper Use of Money

It is the proper use of money that the Bible teaches as the primary biblical approach. Christians have to place an emphasis upon the use of money rather than money itself. As seen about money in both its aspects previously, the Bible never tells that money is evil itself. The problem is not wealth, but the love of money (1 Tim. 6:10). What Jesus condemned in a rich young man was not money, but avarice. Augustine of Hippo (354-430) asserted that the problem with money (like many other things) is that it easily becomes the end rather than a means to the only fitting end to a human life: fellowship with God. Therefore, what Christians have to pay more attention to is the proper use of money, not making more money. Jamieson asserts that the key to money is learning how to properly use it.

The original purpose of money is to use for the poor and to show the love of God to neighbors through almsgivings. Through these works, the proper use of money leads the giver to show the glory of God to the world. Money is not evil, but it is very dangerous. What is worse, money can take the place of God in believers (Matt. 6:24). As Augustine stated above, Christians have to keep money from becoming the ultimate end in life rather than means to fellowship with God.

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49 Ibid., 26.
The Grace of Giving

Another biblical approach is giving to others. It may safely be said that giving is the strongest way that people can properly use money. God commands the children of Israel to feed the poor, the Levite, widows and orphans in the Bible (Ex. 22:22-23, 25-27; Lev. 19:17-18; 23:22, 25:1-12, 23-28). The Sabbatical year and Jubilee are the representative concepts of giving for the poor. Christopher J. H. Wright comments, “The humanitarian or social aspect is quite explicit: The fallow year was to be for the benefit of the poor, meaning specifically those without land of their own. In the seventh year the natural produce of the land was common and free.”

God intended to care for the poor, especially those who had no land of their own, such as passengers, Levites, widows, and orphans.

In the New Testament, it was the necessity to give relief to the poor and the churches in need in the earlier church as a matter of course (Acts 9:36, 39, 10:2; Phil. 4:15-16; 2 Cor. 8:1-5). Many people who donated their possessions as an offering for the kingdom of God and for others in need are found easily in the Scripture. Jesus Christ proclaimed personally, “It is more blessed to give than to receive” (Acts 20:35).

The truth is that giving is mandatory in the Old Testament. Various offerings were part of the temple sacrificial system. Foster asserts that “the grace of giving is often a tremendous stimulant to the life of faith. This is why the offering is correctly placed as part of the worship

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51 Jamieson, Ministry and Money, 14.

52 Ibid. Among the offerings stipulated in the Old Testament are burnt, peace, guilt, thanks, freewill, votive, wave, and heave offerings.
experience.” Ellul asserts that “giving to God is the act of profanation par excellence.” He goes on that “giving is, as a matter of fact, the penetration of grace into the world of competing and selling.” And giving is an effective way of showing love to God because it is so much a part of the giver. God proclaimed that everything in the world belongs to Him. In other words, those who are able to distribute wealth to God and others are people who acknowledge that all things he has came from God. Jamieson asserts that “throughout the Bible, faithful giving does not bind God. Instead, the opposite is the case. Giving is meant to be a primary sign of a people who are living under God’s sovereignty.”

In Paul’s Epistles, we can find more information regarding the principle of giving. What the apostle Paul emphasizes is the motivation of the giver rather than the gift itself. Jamieson asserts that “Throughout the New Testament, one can find examples of the principle that the motivations of the giver are as important, if not more so, than the gift itself. Such examples range from the benign (God’s love for a ‘cheerful giver’ in 2 Cor. 9:7) to the truly fearsome (the deadly results of the dishonest giving of Ananias and Sapphira in Acts 5).” The most important thing is the motivation. The motivation of giving should be the gratitude of what one has already

53 Foster, Money, Sex & Power, 42.

54 Ellul, Money and Power, 111. Ellul asserts that Christians have to make money profane. He referred to this as profanation. For Ellul, to profane money, like all other powers, is to take away its sacred character. According to Ellul, profanation is truly a duty of faith. This profanation, then, means uprooting the sacred character, destroying the element of power. For Ellul, this act is giving.

55 Ibid., 110. What Ellul declared in his book is we must bring money back to its simple role as a material instrument. According to him, money, in the Christian life, is made in order to be given away.

56 Foster, Money, Sex & Power, 43.

57 Jamieson, Ministry and Money, 14.

58 Ibid., 15.
received from God.\textsuperscript{59} Giving wealth for the glory of God and neighbors with the right motivation builds up the relationship with God strongly. When Christians share their wealth with neighbors in need, it can be seen as the expression of the love of God. Giving is motivated not by expectations for future gifts but by gratitude for what one has already received.\textsuperscript{60}

Giving is the best way of freeing one from avarice and covetousness. Furthermore, the way of giving can help the follower of Christ to maintain a spiritual life, free from disobedience caused by avarice. Believers need to learn how to possess money without avarice. If Christians have abundant sums of money, they need to be disciplined and taught through the way of giving.

\textit{Admitting God’s Ownership}

“In the beginning God created the heavens and the earth” (Gen. 1:1). This passage means that God is owner as well as creator. God Himself proclaimed that everything in the world belongs to Him (Ps. 50:11, 12; Job 41:11). King David confessed that “everything in the heavens and on earth belongs to You” (1 Chron. 29:11). It is very clear in the Bible that God is the owner of everything in the world. In other words, it signifies that people are not the owners, but God.

God provides for people what they need in life, as promised in the Bible. At that point, what one has to remember is God’s right to property. That is what God wants His followers to do. Foster states, “Closely tied to God’s provision is God’s ownership. There is hardly anything

\textsuperscript{59} Ibid., 16.

\textsuperscript{60} Ibid., 15. In the writings of Jouette M. Bassler, he has argued that the principle of benefaction was a primary motivator, both for the asking and the giving of gifts. Bassler’s primary interest is in the asking for money. “The practice of benefaction, which involved implicit or explicit requests for large-scale gifts of money, sustained the Greco-Roman world at several levels. It was an accepted practice with roots deep in the notion of the reciprocity of gift-giving, yet problems were apparent to those caught up in the process…. Requests became expectations, expectations became demands, and demands were accompanied by thinly veiled threats. The voluntary quality of the benefaction was thus seriously compromised.” See Jouette M. Bassler, \textit{God and Mammon: Asking for Money in the New Testament} (Nashville: Abingdon Press, 1991), 33.
more clear in the Bible than God’s absolute right to property.” 61 Jamieson asserts that “material blessing in the Old Testament does not imply ultimate ownership.” 62 It implies that people are not owners but stewards. Ellul asserts that “our first duty is to recognize that God is the master of wealth. Christians must know that we are no more than humble stewards and that God is the true proprietor.” 63 What we have to know is the fact that we are just stewards caring for all things God gave us for the time being.

The Bible requires an acknowledging of God’s ownership in everything in the world (Ps. 24:1, 50:11, 12; Job 41:11; 1 Chron. 29:11; Ex. 19:5-6; Rom. 11:35, 36; Matt. 6:30; Rev. 22:13). This truth encourages the believer to count on God, not on materials. Furthermore, acknowledging God’s ownership encourages Christians not to be possessive of materials and leads them to distribute what they have to others in need. As a result, their relationship with God becomes more intimate and more enhanced.

Admitting the Need for Trust

Money can be the way God uses to teach His followers to live lives of trust in Him. According to Ellul, “All the devout must do is recognize God’s sovereignty. This recognition is the beginning of a right attitude toward wealth.” 64 All the devout in the Bible followed God’s order by faith with the recognition of God’s sovereignty with respect to their wealth. That is because they knew that wealth comes from God.

61 Ibid., 41.


63 Ellul, Money and Power, 51.

64 Ibid., 43. An ethic of wealth in the Old Testament is to recognize that wealth belongs to God is the starting point of this ethic.
In the Bible, there are quite a few examples where God has used material blessing as the way to build trust in the children of Israel. Foster presented two examples: manna and the Lord’s Prayer. The representative example is manna. God provided for the Israelites in the wilderness. God led the entire Israelite community out of Egypt with a number of spoils. And then God led them to the wilderness to build their trust in Him. As described in the Bible, manna was only allowed for a daily supply. God was teaching them to live by trust in Him. Quail and water are so. Jesus taught His disciples the Lord’s Prayer, to include the following statement: “Give us today daily bread” (Matt. 6:11). Jesus taught His disciples the way to live in trust every single day.

While studying abroad in America, the researcher went through financial problems at times. Whenever struggling with financial matters, God led the researcher to a place of prayer, and then God provided what was necessary. The financial problems ended up building the spirit of trust within the researcher. That was a tremendous experience to learn to trust God with financial matters. Foster asserts that “God uses money to lead us forward in the kingdom of Christ.”

**Admitting Self Weakness**

The matter regarding money is hard for Christians, and people in general, to deal with. It is a truth that even believers must admit frankly. In the capitalistic world, Christians can be easily tempted by money. Even pastors fall over the issue of money these days. The researcher

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65 Foster, *Money, Sex & Power*, 47.

66 Ibid., 48.

67 Ellul, *Money and Power*, 20. Even though in the Middle ages, capitalism has progressively subordinated all of life to money, nowadays, everyone believes that money takes precedence over everything else. He asserts that one by one, the state, the legal system, art and the churches have submitted to the power of money. Money has become the criterion for judging man and his activity. As a matter of fact, everyone has begun to think that money must take priority over everything else.
found out the fact that all the human beings, including pastors, are so weak. Therefore, Christians must acknowledge that they are beings of weakness in the presence of God. In order for controlling and using money well and biblically, believers have to count on the Holy Spirit at all times. Christians have to accept the difference between the standards of the world and of the Bible; furthermore, they have to admit the fact that they are not able to deal with this issue with their own abilities. According to Ellul, Abraham followed God’s order to leave with his renunciation of wealth; however, he got God’s promise. And David, Nehemiah, Paul, and Barnabas did the same as well. All those who depend on God totally in any situation, especially with regards to the issue of money.

Paul confesses that he has learned to be abased and that he has learned to abound through God, giving power and strength to him (Phil. 4:11-13). One of the ways of dealing with the great wealth and power that God gives to His people is the awareness and confession that they can only manage this wealth and power through the wisdom of Christ who strengthens them.

Spiritual leaders at the present time must be disciplined and rightly taught, rather than avoiding the issue of money in the church: “We need instruction on how to possess money without being possessed by money. We need the disciplines that will allow us to live simply while managing great wealth and power.”

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69 Ibid. Dr. Hwang asserts that in order to be free from money matters, it is a necessity for us to be filled with the Holy Spirit.

70 Ellul, Money and Power, 37.

71 Those people are presented in the previous chapter as the representative people who are dealing with the issue of money for the glory of God and the greater public good. See Chapter Three of this treatise.

72 Foster, Money, Sex & Power, 46.
Teaching on Money as an Overseer in 1 Timothy 3

The apostle Paul teaches his spiritual son, Timothy, about the proper attitude of an overseer, regarding money. One of the teachings of Paul to Timothy is not to be greedy. The pastor, according to Paul, is also not to be a lover of money.\(^{73}\) The original word ἀφιλάργυρον, translated “not greedy,” is compounded with the three words: ἀ translated “not,” φίλος translated “to love,” and ἀργυρός translated “money.”\(^{74}\) The word implies the state of not becoming attached to money.\(^{75}\) This verse shows the proper attitude of an overseer regarding money, directly. The apostle Paul gave warnings regarding money to spiritual leaders rigidly (2 Tim; 3:2; 1Tim. 6:10). Lea and Griffin assert that “[h]e hinted that a responsibility of the overseer lay in the area of handling congregational finances.”\(^{76}\) This “hint” relates to the fact that in those days there were evil people who regarded themselves as itinerant preachers in order to take money from Christians. They were the very people who got the glorious gospel of God turned into the goods we could get with money just like a wandering philosopher.\(^{77}\) The apostle Paul warned spiritual leaders against being greedy. Larson maintains that “his goals and decisions will not be


\(^{74}\) Sung Chun Han et al. The Oxford Bible Interpreter: The Exposition of 1.2 Timothy (Disciples’ Publisher & Bible Net, 2005), 150.

\(^{75}\) Ibid.


\(^{77}\) Seyoon Kim, The Exposition of Philippi (Seoul, Duranoseowon, 2004), 181-182. According to Dr. Kim, the primary reason the apostle Paul shared the gospel of Jesus with no charge even though he was doing work harder physically for his life was to differentiate himself from false prophets, for making a profit, and Stoic philosophers. “Of Paul’s day, there were lots of Stoic philosophers and sneering philosophers in rich harbors just like Thessalonica and Corinth. They gave lectures to teach the wisdom of life and the way of successful life in order for fund-raising campaign. The best way of that Paul differentiated from them was that the apostle Paul proclaimed the gospel of Jesus for nothing, and then showed the grace of the gospel of Jesus outstandingly.” Practically, Paul rejected to receive the assistance of materials from Thessalonica and Corinth and proclaimed the gospel of Jesus for free. See
influenced by paychecks and benefits. Instead, a pastor has only one devotion, one treasure—God Himself.”

What this verse underscores was not just about money itself, but not to love money. To repeat, money itself is not evil, just dangerous, depending on how one deals with it. To love money is evil and perilous.

**Teaching on Money as an Overseer in 1 Timothy 6**

Larson maintains that “this verse begins with some first-century folk wisdom, a saying common in Paul’s day: the love of money is a root of all kinds of evil.” As all the scholars admit, Paul points beyond money itself to the problem of the love of money. Lea and Griffin maintain that “it does not condemn money but the love of money.” They go on that “[t]he desires are foolish because instead of bringing gain, they only produce harm.” Kelly suggests that “‘ruin (v.9)’ and ‘destruction (v.9)’ may signify material and spiritual disaster, respectively.”

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80 Larson, *1&2 Thessalonians, 1&2 Timothy, Titus, Philemon*, 245. Paul cited a proverb which was well-known in those days concluding the teaching of being cautious of the desire of materials. That proverb appeared in other works of Bion and Democritus. “τήν φιλαργυρίαν εἶναι υπερώπολην πάντων νόν κακών” can be translated as ‘the love of money is a measure of all kinds of evil.’ One thing different with a proverb is that Paul used the word ‘a root’ instead of ‘a measure’ in 1 Tim. 6:10. See Han et al., *The Exposition of 1.2 Timothy* 311.

81 Han et al., *The Exposition of 1.2 Timothy*, 311.

82 Lea and Griffin, Jr., *1, 2 Timothy, Titus*, 168. They added that “such misplaced love can cause a great variety of (‘all kinds of’) evil. It is incorrect to say that the love of money causes all sins. Ambition and sexual lust are also fertile breeding grounds of sin.” Ibid., 169-170.

83 Ibid., 169.

Continuously, Paul focused on two important consequences resulting from the love of money. The first consequence is wandering away from the faith: “By craving it, some have wandered away from the faith,” says verse 10. If devoted to money, it results in wandering away from the faith. The second consequence is that they “pierced themselves with many pains.” The Greek word, οξύνας, means “grief and pains caused by abandoning the conscience,” indicating that materialism never satisfies human beings. The consequences of seeking after such must be wretched. Lea and Griffin maintain that “materialism is a desire to possess things instead of a love for the God who made those things. Paul showed that materialism is foolish because it fails to make preparation for eternity and leads to great sorrow in this life.”

**Teaching on Money as an Overseer in Titus 1**

Paul makes reference to the quality and attitude of an overseer in Titus 1:7-9: “For an overseer, as God’s administrator, must be … not greedy for money …” Most of all, Paul emphasizes that an overseer is God’s steward. The original Greek word, οίκονόμον, translated “steward” is a compounded word with the word οίκος, translated “house” and the word, νέμω, translated “manage or administrate.” The word refers to a person who is managing or administrating a house. Additionally, this word means the person who managed finances in a

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85 Han et al., *The Exposition of 1.2 Timothy*, 312.
86 Ibid. The Greek word, ἀπεπλανήθησαν, translated “craving it” (eager for money: KJV) has the meaning that stars are wandering like a shooting star as it is drifting away from a track. This Greek word is also used in Mark 13:22.
87 Lea and Griffin, Jr., *1, 2 Timothy, Titus*, 169.
88 Larson, *1&2 Thessalonians, 1&2 Timothy, Titus, Philemon*, 343. Larson included the leader, pastor, elder, and bishop into the concept of ‘overseer.’
89 Han et al., *1,2 Thessalonians, Titus, Philemon*, 511.
house (Luke 16:1). \(^{90}\) In other words, an overseer has the responsibility and duty to manage God’s house and its finance well. Lea and Griffin maintain that “the fact that the elder is referred to as ‘God’s steward’ is noteworthy. The elder is clearly considered to be God’s servant.” \(^{91}\) Huther maintains that “[h]e is to do God’s work, and he is ultimately accountable to God for his performance.” \(^{92}\)

An overseer, as God’s administrator, ought not to be greedy for money. The original Greek word, αἰσχροκέρδη is compounded with αἰσχρός, translated “filthy, ashamed, and flimsy” and κέρδος, translated “to gain, to crave, and to love” so that the word means “to crave for filthy gains” or “a desire of gaining flimsy profits.” \(^{93}\) Larson maintains, “The pursuit of money, and the fascination and absorption which it generates, pulls a person’s affections away from legitimate loves and service…. Such a person will make decisions not from wisdom but for personal advantage. He will barter away his faith for gain.” \(^{94}\)

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\(^{90}\) Larson, *1&2 Thessalonians, 1&2 Timothy, Titus, Philemon*, 343. He also said to the disciples: “There was a rich man who received an accusation that his manager was squandering his possessions. So he called manager in and asked, ‘What is this I hear about you? Give an account of your management, because you can no longer be my manager’” (Luke 16:1, 2). However, the expression of ‘God’s administrator’ is used only in this text (Titus 1:7). Ibid.

\(^{91}\) Lea and Griffin, Jr., *1, 2 Timothy, Titus*, 282.

\(^{92}\) Huther, *Critical and Exegetical Handbook to the Epistles to Timothy and Titus*, 284. He made a comment in his book, “Even if they are elected by the church, they bear their office as divine, not exercising it according to the changing pleasures of those by whom they are elected, but according to the will of God.”

\(^{93}\) Han *et al.*, *1,2 Thessalonians, Titus, Philemon*, 512.

\(^{94}\) Larson, *1&2 Thessalonians, 1&2 Timothy, Titus, Philemon*, 344.
Theological Basis: Money as Powers and Principalities

This section deals with the theological basis of the money issue. Money as the power and the principalities in the New Testament will be presented and scrutinized. Furthermore, based on the theological basis, this treatise aims towards solutions in properly responding to this issue of the power of money that works in a church.

The Christian’s Two Delusions regarding Money

There are two things related to money about which Christians have spoken through the history of Christianity. The first is that money is a sign of God’s blessing and the category of stewardship.\(^95\) In the Old Testament, God blessed His children with material blessings; however, there is no guarantee for the faithful to be wealthy.\(^96\) As it were, there is no direct relationship between God’s blessing and faithfulness.\(^97\) Ellul asserts that “we are sure that the promise goes beyond merely material things.”\(^98\) Furthermore, in the New Testament, the elect people involved in the promise of Jesus Christ have often faced poverty and martyrdom as circumstances required. Jacques Ellul writes, “Money is God’s blessing. To a great extent, as we shall see, this is true. But Christians have turned this blessing into a proof. They have turned it into a mathematical equation: money = blessing. No longer does a person receive money- more than is needed, superfluous abundance given by God- as a result of being blessed. Money becomes in itself a

\(^{95}\) Ellul, Money and Power, 29-32. Ellul maintains that we find two views of money (among many others) which are especially prevalent among Protestants. The first view comes from the idea that money is God’s blessing and the second thing is that more subtle, and today more widespread, is the notion of stewardship.

\(^{96}\) Jamieson, Ministry and Money, 13. He describes that wealth points beyond itself to a relationship with God. Finally, there is no mechanistic relationship between blessing and righteousness.

\(^{97}\) Ibid., 39.

\(^{98}\) Ellul, Money and Power, 59.
As stated about the prevailing distortions, Foster explains the relationship as follows: “Money is a sign of God’s blessing, and hence poverty is a sign of God’s displeasure.” Jamieson asserts that if money equals blessing, then why is the reverse not true: blessing equals money? With this type of certainty it becomes unavoidable to conclude that the wealthy are closer to God. Bruce Rosers maintains, adducing a quotation from Eph. 1:1-14: “In Christ” is a key expression bringing us into the realm of the new creation, where all status and blessing flows from relationship to God through the risen Christ and His redemption. Where He is, and what He has, is ours to share! It is the heavenly realm as opposed to the earthly realm. It is spiritual in contrast to material blessing. Furthermore, we are to possess these spiritual blessings now. What matter is that the blessing that the New Testament proclaims is a spiritual one: “The poor in spirit are blessed, for the kingdom of heaven is theirs” (Matt. 5:1). Jesus made it quite clear that wealth itself was not necessarily related to God’s blessing. Ellul asserts that “wealth and blessing are not strictly equivalent.”

The second issue concerns the dangers of stewardship. Ellul points out that the notion of stewardship is a Calvinist and Neo-Calvinist concept. According to Ellul, the problem is a way of using the category of stewardship, not stewardship itself. Ellul maintains, “The idea of

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99 Ibid., 29.

100 Foster, Money, Sex & Power, 23.

101 Jamieson, Ministry and Money, 40.


103 Ellul, Money and Power, 60.

104 Ibid., 30. As for a danger of stewardship, Ellul asserts that “we forget too easily that if man is God’s steward according to the texts in Genesis, this is true primarily in the order of creation- and we abuse the text by
stewardship is a useful reminder that we do not own our belongings and that we will have an account to give, but it becomes downright vicious when we use it to justify ourselves, when it permits us to fix in concrete what God wants us to submit to the Holy Spirit. What Ellul refers to as stewardship is to deny ownership of all things one possesses; moreover, our use and fair distribution are what God wants us to give an account to Him. However, Christians tend to think of stewardship as the management of what God entrusted to them for their lives—some for the kingdom of God at times. That is what stewardship looks like misunderstood.

Foster asserts discussions of stewardship, regarding money, just as neutral and depersonalized. He writes, “God has given us money to use, to administer, to put into service, goes the teaching. And so the emphasis is always placed upon the best use, the proper stewardship, of the resources God has entrusted to us. What all this talk about stewardship fails to see is that money is not just a neutral medium of exchange but a ‘power’ with a life of its own. And very often it is a ‘power’ that is demonic in character.” Jesus personalized money and expressed it as *mammon god*, who is a rival to God in Matt. 6:24. Jesus is giving it a personal and spiritual character. In this area, Ellul is best known as a theologian to attempt to write a work on money. In the next section, his theology will be dealt with in detail.

The Theology of Jacques Ellul on Money as a Power

Jacques Ellul (1912-1994) is best known as one of the most important theologians of the twentieth century. With regards to this topic of money, he is a crucial theologian to be studied extending that which belongs to the order of creation to the order in which we now give, the order of the Fall. We forget too easily that a rather important event lies between these two orders.”

105 Ibid., 31.

106 Ibid.

because he endeavored to study the issue of money in order to shed light on the problems of money and the influence that money possesses.

Foster asserts that “[t]he New Testament teaching on money makes sense only when we see it in the context of the ‘principalities and powers.’”\textsuperscript{108} With the text of Matt. 6:24,\textsuperscript{109} Ellul began to explain that money is a power—for the better understanding of Christians. Ellul states, “This personification of money, this affirmation that we are talking about something that claims divinity… reveals something exceptional about money, for Jesus did not usually use deifications and personifications. What Jesus is revealing is that money is a power.”\textsuperscript{110} Ellul defines money as a power in the New Testament. Through the text of Matt. 6:24, Ellul asserts that Jesus personifies money and considers it a sort of god. Namely, money is described as a power with a life of its own; furthermore, the existence of money is a rival to God. Foster asserts that “Jesus is making it unmistakably clear that money is not some impersonal medium of exchange. Money is not something that is morally neutral, a resource to be used in good or bad ways depending solely upon our attitude toward it. Mammon is a power that seeks to dominate us.”\textsuperscript{111}

More often than not, the apostle Paul mentions the words “powers,” “principalities,” “authorities,” “dominions,” and “thrones” in his Epistles. Scripture says, “For our battle is not

\textsuperscript{108} Foster, \textit{Money, Sex & Power}, 25.

\textsuperscript{109} Matt. 6:24 states, “No one can be a slave of two masters, since either he will hate one and love the other, or be devoted to one and despise the other. You cannot be slaves of God and of money” (HCSB). This verse was not cited in the body of the treatise because it has already been cited extensively above.

\textsuperscript{110} Ellul, \textit{Money and Power}, 75.

\textsuperscript{111} Foster, \textit{Money, Sex & Power}, 26.
against flesh and blood, but against the rulers, against the authorities, against the world powers of
this darkness, against the spiritual forces of evil in the heavens” (Eph. 6: 11, 12).  

Ellul notes that

[w]hat Jesus is revealing is that money is a power…. Power is something that acts by
itself, is capable of moving other things, is autonomous (or claims to be), is a law unto
itself, and presents itself as an active agent. This is first characteristic. Its second is that
power has a spiritual value. It is not only of the material world, although this is where it
acts. It has spiritual meaning and direction. Power is never neutral. It is oriented; it also
orients people. Finally, power is more or less personal. It is a power before all that.  

Money is a power which is an active agent, not a just neutral means to be wealthy. It is an
active agency against God’s redemptive plan. Foster asserts that “according to Jesus and all
the writers of the New Testament, behind money are real spiritual forces that energize it and give
it a life of its own. Hence, money is an active agent; it is a law unto itself; and it is capable of
inspiring devotion.” Ellul points out that Jesus used the word, mammon, not any other pagan
god as a rival to God: “Jesus did not use a pagan god to show that one must choose between the
true God and a false God.” Followers of Christ do not underestimate the intention of why
Jesus compared God to mammon. That is because Jesus points out a reality, not a rhetorical
figure. He maintains that “mammon can be a master the same way God is; that is, mammon can

\[Col. 1:16, “For everything was created by Him, in heaven and on earth, the visible and the invisible,
whether thrones or dominions or rulers or authorities- all things have been created through Him and for Him.” And
Eph. 1: 21-23, “He demonstrated this power in the Messiah by raising Him from the dead and seating Him at His
right hand in the heavens- far above every ruler and authority, power and dominion, and every title given, not only
in this age but also in the one to come. And He put everything under His feet and appointed Him as head over
everything for the church.” Paul uses the words “the visible and the invisible,” “thrones,” “dominions,” “authorities,”
“rulers,” “power,” and “every titles.”

\[Ellul, Money and Power, 75-76.

\[Ibid., 76.

\[Foster, Money, Sex & Power, 26.

\[Ellul, Money and Power, 75. For some of Jesus’ contemporaries, Mammon is one of the elements of this
world which are marked for destruction, to be annihilated in the Messianic era.
be a personal master.”¹¹⁷ Money as a monetary symbol is the representative spiritual value to encourage the hearts of people turn away from God so that people serve mammon as a personal god.

Additionally, Ellul continues to explain, with respect to the characteristics of mammon. He suggests three characteristics of mammon: unrighteousness, lying, and belonging to another. Mammon is of iniquity, and mammon generates and provokes iniquity; therefore, unrighteousness is mammon’s trademark.¹¹⁸ Mammon is also a liar: “In the biblical perspective, Mammon shows himself to be a lying power by constantly deceiving us.”¹¹⁹ Finally, Mammon belongs to another. Taking James 4:2 as an example, money belongs to another: to mammon, to Satan, he asserts. By using money as a channel, mammon seeks to take possession of man and become his master.¹²⁰

He reminds us of why Jesus draws the parallel between God and mammon. One might have two masters: the true God and the unrighteous mammon. Christians are supposed to choose our master between God and mammon; furthermore, they are so faithful to a master that they must choose. We have to choose God and to seek God’s will, trying to live by His grace. In addition, he maintains that “we must use what Mammon offers. We must neither neglect it nor refuse it. But all the difficulty is in the how?”¹²¹ The answer is that “allegiance to God must

¹¹⁷ Ibid., 76. Jesus is speaking of a power which tries to be like God, which makes itself our master and which has specific goals.

¹¹⁸ Ibid., 94.

¹¹⁹ Ibid.

¹²⁰ Ibid., 95.

¹²¹ Ibid., 96. Ellul asserts that a Christian has to ignore the law of money while living in the world; however, he/ she has to use the money Mammon offers. Jesus did not think in terms of such a separation. “The Christian must
penetrate the world of money.”

Foster asserts that “Christians are to immerse themselves in the world of capital and business. It is a good thing for those under the rule of God to make money.”

Finally, he proclaimed the victory of Jesus Christ who forsook himself on the cross. Ellul emphasizes God’s grace. Christians can live a free life from our sinful state through God’s grace: “God freely gives his Son in order to give liberty; we are brought right back to giving. God’s only way of acting is giving.” Through a declaration of Christ’s victory, through giving what they possess with joy, Christians must be converted from the attitude of serving money in order to be completely converted to Jesus Christ.

**Money Displacing All Other Valuation**

It is no doubt that money exerts its power in the twenty-first century. Ever since the commencement of the system of capitalism in the world, it is a fact that money has improved the standard of living for a great deal of people affirmatively, but has negatively impacted the environmental, demolition, the culture of the personalization, and the new standard of use money (and the economic world as well), however unjust it may be, however alienated it may be, and, from the viewpoint of an intense faith, however unimportant it may be.”

122 Ibid. “The very thing Jesus asks here is that we maintain our allegiance to God. This faithfulness to God is not reserved for spiritual things; it must be engraved on the things of the world. When we enter this world, we must be attached to Jesus Christ in order not to adopt its law.”

123 Foster, *Money, Sex & Power*, 45. He asserts that “some are called to make money- lots of money- for the glory of God and the larger public good. But all this must be done in the context of a people who are “rightly taught and disciplined.” Ibid., 46.

124 Ibid., 87.

125 Jamieson, *Ministry and Money*, 45. He maintains, “But such improvements have not been without significant costs. There are two primary ways in which capitalism has negatively impacted the world.” According to him, the first way is environmental problems, and the second way is the monetization of value.

valuation. The new standard of valuation that will be dealt with in this section is about more cultural, psychological, and spiritual issues, rather than others. Ellul asserts that “money has become the criterion for judging man and activity.”

According to Jamieson, “To begin, it is important to remember that the Western capitalistic system is both a product of the Christian West and a significant factor in its increasing secularization.” As mentioned above, the capitalistic system has done much good, indeed; however, it is true that the capitalistic system has caused many problems in the contemporary society, simultaneously. Ellul asserts, “As a matter of fact everyone has begun to think that money, the source of power and freedom, must take priority over everything else.” And the immediate problem is that money has become the most important standard that people value in life. This problem signifies that the power of money assigns value in all areas of life. It is the primary cause of bringing secularization into society, even in the church community. It goes so far as to displace God as the true give of life’s blessings. Ellul maintains that “money is no longer merely an economic value. It has become a moral value and an ethical standard.” Even in the Christian community, people allow money to determine their economic decision. Reverend Lee, Moon Shik maintains that “the spirit of

brought about many contradictions and vicious practices, such as financial centralization and extravagance, the increase of unemployment and poverty, and the periodic economic panic is the individualism, which is a basic principle of capitalism.


129 Ellul, *Money and Power*, 20. According to him, this belief is well supported on the one hand by a general loss of spiritual sensitivity (if not of faith itself) and on the other hand by the incredible growth of technology.

130 Ibid.

131 Christians must remind themselves of what Jesus warned in Matt. 6:24. If we allow money to determine their economic decisions, the church will never feel free from the issue of using money, even though Jesus Christ already set His people totally free from all the things in the world on the cross. Even in cases of a lack of money,
market changes the core of the church in quality.” Furthermore, money influences peoples’ decisions beyond economic decisions themselves. Foster asserts that “[w]e simply must decide who is going to make our decisions- God or mammon. Most of us allow money to dictate our decisions.” We never serve money, but use it. Mammon’s force permits him to possess his worshipers.

Money exerts an influence on contemporary society in another subtle aspect of money’s power. Peter Berger writes, “The American phrase, ‘What is he worth?’ illustrates this monetary conversion very graphically….To assess a man’s ‘worth’ in terms of the money he possess ipso facto puts in brackets whatever ‘worth’ he may have by way of congenital and collective ascription: Nobody chooses his parents, but anyone, in principle, can accumulate capital.

Another role of money is to make people focus on the worth of external goods, such as status, prestige, and power in society, rather than the worth of internal goods, such as virtue. Therefore, as assessing the worth of a man, a man is valued in terms of the money that he may possess. People value the possessions a man may have above the man himself. Money displaces believers should never allow money dictate their decisions; they must allow God to rule over their thoughts. The answer is that Christians have to pray in order to see if God wants them to do what is planned. If they determine an economic decision according to the extent of current possessions, money made the decision, and they serve mammon god. All the time facing money problems, Christians must pray to God as their master, not money.

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132 Moon Shik Lee, “The Dark Side of Economy and Pastoral Pitfall of the Spirit of Market,” Ministry and Theology, vol. 150 (December 2001): 189-191. That is because the market decides the value of human beings and the selling and buying principle decides the price of human beings; furthermore, the spirit of market that the amount of salary in a year are in direct proportion to the meaning of social existence dominates the philosophy.

133 Foster, Money, Sex, and Power, 56.

134 Ellul, Money and Power, 95.


136 Jamieson, Ministry and Money, 46.
all other forms of valuation through the monetization of value. As actually politics, education, religion, even Christianity, are dominated by the power of money, let alone the economy. Ellul maintains that “[o]ne by one the state, the legal system, art and the churches have submitted to the power of money.”\(^{138}\) As choosing a wedding partner as the most important moment in life, money’s power dominated it in people’s mind.\(^{139}\) According to the dissertation by Dr. Chung, Jae Ki, parents do not need to ask their children to respect them because the amount of money parents have earned makes children to do filial duty.\(^{140}\) According to the survey of “Youth Integrity Index,” the answer to the question of “If I can earn 1 million dollars even though I am supposed to spend 10 years in jail, I am able to become illegal and unlawful,” is 17.7 percent of juveniles.\(^{141}\)

Most spiritual leaders in churches have discriminated people in terms of money much more than church members. Spiritual leaders’ association with the money’s power has already become an issue of discussion in South Korea. Spiritual leaders must keep in mind what Jesus said in Matt. 6:24: “which master do you serve?” Spiritual leaders at the present time must never be the slave of mammon god. On the contrary, spiritual leaders must make every effort to become real shepherds with good insight, based on the Bible into money’s aspect, with the help

\(^{137}\) Ibid.

\(^{138}\) Ellul, Money and Power, 20.


\(^{141}\) Ibid.
of the Holy Spirit. Foster asserts, “Money means access to the corridors of power; in the Church money should mean nothing.”

**God’s Grace as the Only Solution**

Money is not neutral as a means for exchanging, but the powers and authorities, spoken of by Jesus and Paul in the New Testament. If Christians acknowledge it as a New Testament power, all the Christians, especially spiritual leaders, need to be better prepared to fight against money’s power.

There is the only one solution that Scripture gives: the victory of Jesus Christ on the cross. Ellul maintains that “… money is a power; that man’s strength is unable to free him; that he needs Jesus’ intervention and grace. He allowed his Son to be sold…. Redemption is very literally the payment of Satan’s price in order to free us.” Christ Jesus won the victory over all the powers and authorities on the cross, and whoever participates in Christ’s victory can be set free from money’s power by His name. Scripture says, “Now the Lord is the Spirit, and where the Spirit of the Lord is, there is freedom” (2 Cor. 3:17). Christians have to go against the power of money that works in one’s life and even in the church. With the recognition of, and proclamation of the gospel of Jesus Christ, believers also have to share what they have with others in need.

God’s grace is the emphasis and solution of this discussion. It is needless to say that the most important thing that enables Christians, and people in general, to turn around and get over money’s power is the grace of God. With the remembrance of the grace of God bestowed on

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142 Foster, *Money, Sex and Power*, 63.

lowly sinners, there is one thing all Christians have to do for the glory of God. That is giving and sharing. Gordon Cosby has noted that “to give away money is to win a victory over the dark powers that oppress us.”

**Historical Basis: A Historic Overview of the Church’s Teachings on Money**

In this section, the church’s teaching on money will be studied in a historical order, from the New Testament period to the patristic period, the Middle Ages, the Reformation period, and to the modern era.

**Teaching on Money in the New Testament Community**

After the Holy Spirit came upon those who believed in Jesus Christ as their personal savior in Mark’s house, as promised, the earliest church got started in Jerusalem. There were many remarkable things that happened by the Holy Spirit in the early church. In relation to money, one of the marks of the early church was to give and to share possessions with others, unsparingly. Jamieson asserts that “[t]he giving and sharing of possessions is a key point of emphasis in even the most ancient of Christian communities.” The following are the representative verses showing how wonderfully the earlier church dealt with money: “They sold their possessions and property and distributed the proceeds to all, as anyone had a need…. And every day the Lord added to them those who were being saved” (Acts 2: 43, 47). Hebert Roux maintains that “[t]he Holy Scripture requires Christians of spirits against capitalism. Namely the Holy Scripture requires us of involving in the grace of being poor in order to get neighbors to be

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Jamieson maintains that “apparently, one of the key marks of the new activity of the Holy Spirit was the willingness to share in order that no members of the new community go without.” It is the attitude of this new people toward souls and money that is more important than sharing money itself in the earliest Christian community: “And the apostles were giving testimony with great power to the resurrection of the Lord Jesus, and great grace was on all of them. For there was not a needy person among them, because all those who owned lands or houses sold them, brought the proceeds of the things that were sold, and laid them at the apostles’ feet. This was then distributed for each person’s basic needs” (Acts 4:33-35). Prior to sharing and distributing possessions and property, there was the work of the Holy Spirit (Acts 2). With the Spirit’s work and the apostles’ testimonies, God poured great grace on them. The subsequent consequences are giving and sharing voluntarily.

As seen previously in the event of Ananias and Sapphira, the most important principle in relation to money, which can be drawn from the early church, is one’s motivation for giving and the attitude toward dealing with money. Professor Deok Man Bae asserts, “The attitude toward wealth in the early church was negative. That is because they had the hope of the imminent coming of the kingdom of God, and there was the background that the early church was poor.

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148 Han and Kim, *Acts 1-7*, The Oxford Bible Interpreter: Which Shows All the Truths of the Holy Bible from Bottom to the Top (Seoul: Disciples’ Publisher & Bible Net, 2001), 238. Giving and distribution in early church was a natural response to God’s grace. They have done these with the gratitude and joy.

149 “The Church of Voluntary Poverty and Righteous Distribution,” *Maranatha* (March 2012). http://blog.daum.net/mranatha/1633 (accessed November 2012). At those times, most church members in the church were Jewish, who had an understanding of the concept of tithes, Sabbath and Jubilee. So then, they were fully understanding sharing and giving their possessions to people in need.
The early church taught the concept of Stoic indifference.”\(^{150}\) The early church denied owning great possessions for their own lives; furthermore, they chose God and decided to serve people in the kingdom of God.

Martin Hengel asserts some important points in relation to money and wealth: “We cannot extract a well-defined ‘Christian doctrine of property’ either from the New Testament or from the history of the early church…. By contrast, primitive Christianity contains a radical criticism of riches, a demands for detachment from the goods of this world and a conquest of the barriers between rich and poor through the fellowship of agape. All this comes about under the shadow of the imminent coming of the kingdom of God.\(^{151}\) Even though the opposition of the Jewish authorities in Jerusalem was a threat to the early church, they made a choice to serve God, to love souls, and to share their possessions with others voluntarily, without any persistent demand or extortion.\(^{152}\) According to Martin Hengel, “Jesus Christ assumes a private property in a reality. Jesus and His disciples were served by the rich women, the followers of Jesus” (Luke 8:2; 10:38).\(^{153}\) Karl Haim offers that the parable of the lost is premised on a private property. Jesus did not deny the economic system of private property and the increase of possessions fundamentally.\(^{154}\) What Jesus did fight against was the misuse of wealth.\(^{155}\) That is what the contemporary church has to learn from the early church.

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\(^{152}\) (Author’s last name????), *Acts 1-7*, 237-238, 391-392.


Teaching on Money in the Patristic Period

Christians in early Christianity had voluntary enthusiasm to help out people in need. In the background of this practice, there were teachings of the church leaders for the proper use of wealth and property.

In the patristic period, the attitude toward wealth was positive. Unlike the early church, wealth was positive, and Christian leaders had no critique of wealth and had taught that wealth or being rich was good if owners could use their own wealth properly. However, usury was forbidden with obstinacy. According to Justo Gonzalez,

In general, little in Latin writing favors common property. On the contrary, it can be argued that one of Rome’s characteristic contributions to the Western world was its understanding of private property….In ancient Rome, where each small farmhouse was surrounded by its farmland, and each dwelling included the altars to one’s ancestors, the notion of property developed a sacred quality that it had lacked in ancient Greece. For Romans, ownership in the full sense included the right to use, to enjoy, and even to abuse one’s property.

This statement signifies that the absolute ownership of private property was permitted. Likewise, Jamieson asserts this notion of property in the patristic period: “The ongoing problem with wealth is its tendency not to stay in its properly ordered place.” Furthermore, Jamieson states that in order to better understand the patristic period’s teaching on money,

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155 Hengel, Property and Riches in the Early Church, 29.


157 Ibid.


159 Jamieson, Ministry and Money, 22.
... one must first comprehend the Aristotelian doctrine that money was among those things that could not be increased. This belief, coupled with several Old Testament texts such as Exodus 22:25\textsuperscript{160} and Deuteronomy 23:19-20\textsuperscript{161}, led not only to the condemnation of usury (loans to be repaid with interest) but also caused ancient and medieval Christians to believe in a limited supply for money. Thus, to have more than one needed automatically meant that others would go without what they needed. Ipso facto, the rich robbed from both God and neighbor.\textsuperscript{162}

According to \textit{Didache}, “Man must make a choice of a way between a way of life and of death. A Christian who chooses a way of life had to love God first, and to love neighbors like themselves. And in practice of the love of neighbors, the rich had to share what they had with people in need unsparingly.”\textsuperscript{163} \textit{Didache} teaches that everything on earth belongs to God; furthermore, wealth and property are made for both the rich and the poor. Therefore, it teaches that it is a virtue for Christians to share their own wealth with needy people, contrary to the pagan worldview of being possession-centered.\textsuperscript{164}

\textsuperscript{160} “If you lend money to My people, to the poor person among you, you must not be like a money-lender to him; you must not charge him interest” (Ex. 22:25).

\textsuperscript{161} “Do not charge your brother interest on money, food, or anything that can earn interest. You may charge a foreigner interest, but you must not charge your brother interest, so that the LORD your God may bless you in everything you do in the land you are entering to possess” (Deut. 23:19, 20).

\textsuperscript{162} Ibid., 24. Aristotelian doctrine means that “The most hated sort (of wealth getting) and with the greatest, is usury, which makes a gain out of money itself and not from the natural object of it. For money was intended to be used in exchange but not to increase at interest. And this term interest which means the birth of money from money is applied to the breeding of money because the offspring resembles the parent. That is why of all modes of getting wealth, this is the most unnatural” ( “Politics”, in \textit{The Complete Works of Aristotle}, The Revised Oxford Translation, ed. Jonathan Barnes [Princeton, NJ: Princeton University Press, 1997], 1258b).

\textsuperscript{163} \textit{Didache} is the document in the early Christianity, which is called ‘The Teaching of the Twelve Apostles’, or ‘The Teaching of the Lord to the Gentiles Through the Twelve Apostles’. The first edition was brought out in 1883. \textit{Didache} is a highly valuable document, which shows how the early church was vividly. It is the document that an anonymous editor put a doctrine and creed, and social regulation which the early church had used together. The precise period of \textit{Didache} is ambiguous. Some asserts it is AD. 70, others AD. 180. See \textit{Didache}, \textit{The Westminster Dictionary of Church History} (1969), 264- 265.

Hermas, in the second century, in his book entitled, *Shepherd*, asserted that there was just one reason God made a person rich, namely, the reason was for sharing their wealth with and for serving the poor. Wealth was temporary. If the rich would not share their wealth God gave with the poor, God would reduce the wealth they had. 165

Clement of Alexandria warned repeatedly of the perilous facts of riches; however, he made an emphasis that the rich could be saved simultaneously.166 Cyprian of Carthage emphasized that one of the most important aspects of Christian living was almsgiving.167 The most well-known Father of the church as a writer and preacher in the patristic period was John Chrysostom (349-407), who preached a sermon about money and its power several times. Basically, he conceded to owning private property; however, he denounced the amassment of wealth radically. He says, “You should think the same way about those who are rich and greedy. They are a kind of robbers lying in wait on the roads, stealing from passers-by, and burying others’ goods in their own houses as if in caves and holes….If you cannot remember everything, instead of everything, I beg you, remember this without fail, that not to share our own wealth with the poor is theft from the poor and deprivation of their means of life; we do not possess our


167 Cyprian of Carthage, *Treatise on Works and Alms*, in *The Ante-Nicene Fathers*, vol. 5 of *Fathers of the Third Century*, ed. Alexander Roberts and James Donaldson (Grand Rapids: Wm. B. Eerdmans Publishing Co., 1986), 479. He writes that “You are the captive and slave of your money; you are bound with the chains and bonds of covetousness; and you whom Christ had once loosed, are once more in chains. You keep your money, which, when kept, does not keep you…. Divide your returns with the Lord your God; share your gains with Christ; make Christ a partner with you in your earthly possessions, that He also may make you a fellow heir with Him in His heavenly kingdom.”
own wealth but theirs.\textsuperscript{168} For Chrysostom, wealth is a great danger, and the best way the rich can avoid ruining themselves is by giving to the poor. It can be said that what Chrysostom put a stress on regarding money is the proper use of money. Augustine says, “So now, listen to me, and I will show you that what is condemned in a rich person is not money, but avarice.”\textsuperscript{169} Additionally, he asserted that “such people do not spend money for the sake of God, but worship for the sake of money.”\textsuperscript{170}

As seen in the previous part, the key to money is learning how to properly use it. Money is not evil, but it is dangerous. What is meant to help facilitate a relationship with God can easily take the place of God.\textsuperscript{171}

**Teaching on Money in the Medieval Period**

The church leaders took a stand on the issue of money negatively in the medieval period. Dr. Bae describes it well: “The medieval church taught that wealth was regarded as a production of the fallen world, and more wealth than a minimum amount for life was harmful to spiritual life. Something remarkable was that church members were forced to hand a tenth of their income


\textsuperscript{170}Augustine, *The City of God*, 227.

over to the priest in for sharing the money for the poor.¹⁷² There must have been the shift of the understanding of order wealth from the earlier years of the church.

As seen in patristic period, John Chrysostom preached on wealth and its power very often. Therefore, the rich scorned him, whereas the poor loved him so much.¹⁷³ Unlike Chrysostom, who criticized the greed and extravagance of the wealthy directly, Pope Gregory the Great followed the idea of Augustine that wealth is not sinful itself and approached indirectly into this issue of money. Gregory stated:

Differently to be admonished are those who already give compassionately of their own, and those who still would fain seize even what belongs to others. For those who already give compassionately of their own are to be admonished not to lift themselves up in swelling thought above those to who they impart earthly things; not to esteem themselves better than others because they see others to be supported by them….differently to be admonished are those who neither desire what belongs to others nor bestow what is their own, and those who give of what they have, and yet desist not from seizing on what belongs to others.¹⁷⁴

As was mentioned above, wealth was treated as a product of a fallen world in the medieval period. One can see that the doctrine of private property got stronger than before. Therefore, those who had excessive property strived to find out how to deal with the sins of money. What they found out was that the way they used their own for the poor by means of almsgiving, was used as the penitential system, atoning for individual sins: “He who hoards what is left over until the morrow through ignorance shall give these things up to the poor. But if [he


¹⁷³ Wealth is treated as a great danger, and the only way for ruin to be avoided is through giving to the poor. Chrysostom finally died in exile. “Weary of his preaching against the greed and extravagance of the wealthy, Empress Eudoxia eventually had him exiled. He died in exile in approximately 407. See Jamieson, Ministry and Money, p. 44, 47.

does this] through contempt of those who censure him, he shall be cured by alms and fasting according to the judgment of a priest. If, indeed, he persists in his avarice he shall be sent away.”

According to Jamieson, “It certainly seems to be the case that by the early medieval period almsgiving had become a way of atoning for individual sins.” As a matter of fact, the example above is going beyond what the Bible intended. As seen before, the doctrine of giving in the early church was to care for the poor, and excessive property signified the rich robbing from God and neighbors. Jamieson comments about this fact: “Christian thinking accommodated itself to wealth throughout the Middle Ages. The deep suspicion of riches was lost except for a few notable exceptions. A commitment to a life of poverty was left to a few spiritual heroes like Francis of Assisi and the order that followed him. But no longer was there the common expectation that all Christians should sacrificially give to the poor.”

In the latter Middle Ages, the church was an immense vested interest, connected deeply to economic fabric of society. That is the primary reason for the church to maintain the feudal system, even though church never did discuss about the suspicion of wealth in those times.

Usury, which God forbade His people to practice in the Old Testament, began: “Thus, a rapidly changing economy forced many Christians to rethink the ancient prohibitions against lending

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175 The Penitential of Cummean, in Medieval Handbook of Penance: A Translation of the Principal Libri Poenitentiales, ed. John T. McNeill and Helena M. Gamer (New York: Columbia University Press, 1990), 105-6. “But if a cleric is covetous, this is a great offense; covetousness is pronounced idolatry, but it can be corrected by liberality and alms. This is the penance for his offense, that he cure and correct contraries by contraries” See Ibid., The Penitential of Finnian, 92.

176 Jamieson, Ministry and Money, p. 27.

177 Ibid., 28. He asserts that “[t]here can be little doubt that the deep suspicion of wealth was never shared by perhaps even the majority of Christians. The opposition to Chrysostom’s preaching is a notable example. All we are arguing here is that such a universal call is increasingly muted after the late patristic period.”
with interest as well as the natural law beliefs upon which they were partially based. This applied a fire to the blasting fuse of the Reformation.

**Teaching on Money in the Reformation Period**

The attitude toward wealth in the Reformation was positive. It was the doctrine of “the righteous will live by faith” that affected the positive concept on the issue of wealth. In salvation by faith, salvation is the foundation, not the purpose in the way of life in Christianity. Therefore, poverty and almsgiving had nothing to do with salvation at all. The reformers did not deny the repeated warnings concerning wealth from the Bible; however, they did not suggest economical poverty either. The insistence of the two most significant reformers, Luther and Calvin, was that the key to the proper use of money is stewardship.

In Luther, one sees that his concerns toward economic issues were for spiritual instruction, that is, more religious concerns than economic ones. Brandt insists that his primary purpose was to instruct the Christian conscience. According to Jamieson, Luther moved considerably away from much of the patristic speculation regarding money themes. The following is Luther’s statement regarding money on the Sermon on the Mount: “But you say:

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178 Ibid., 28.


180 Ellul, *Money and Power*, 30. He stated that more subtle, and today more widespread, is the notion of stewardship. It is a Calvinist and Neo-Calvinist idea. He suggests two aspects of the idea of stewardship- the danger of stewardship and the good reminder that we are not the owner of belongings. If man is a steward in Genesis, we have to remember that the order in Genesis is different with the order in which we now live, the order of the Fall. It is an abuse of text by extending. We can also find the idea of stewardship by Calvin in another book. See Jamieson, *Ministry and Money*, 29, 31.


‘What? Must all Christians, then, be poor? Dare none of them have money, property, popularity, power, and the like….Must they surrender all their property and honor, or buy the kingdom of heaven from the poor, as some have taught?’ Answer: No, It does not say that whoever wants to have the kingdom of heaven must buy it from the poor, but that he must be poor himself and be found among the poor.”

Luther determined that the poverty which Jesus Christ mentioned on the Sermon on the Mount was spiritual poverty, not physical poverty. Jamieson states, “The Christian is to remember the proper use and place of money. It should be used to alleviate the suffering of the poor, but Luther is very careful to observe that physical poverty has no extra blessing before God. But all, the rich and poor alike, are called to the spiritual poverty of which Christ speaks in his sermon.”

The next is John Calvin, who was the other representative, sixteenth-century reformer. The standpoint of John Calvin regarding money is Christian stewardship. He tried to adhere to neutrality on the issue of money. In other words, he took a stand against the patristic tendency toward an excessive asceticism, and even against the medieval economic prohibitions. What Calvin put a stress on regarding the issue of money was the principle in accordance with what the Scripture gives to believers. Calvin says that “insomuch as Scripture gives general rules for lawful use, we ought surely to limit our use in accordance with them. Let this be our principle:

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183 Luther’s Works, vol. 21 of The Sermon on the Mount (Sermons) and the Magnification, ed. Jaroslav Pelikan (St. Louis: Conconrdia Publishing House, 1956), 12.

184 Jamieson, Ministry and Money, 30.

185 Ellul, Money and Power, 30.

186 Calvin regarded the standpoint of medieval economic prohibitions as not doing justice to the biblical witness, nor could make sense of his contemporary, mercantile-based, growing economy.
that the use of God’s gifts is not wrongly directed….since He created them for our good, not for our ruin.”

The following are Calvin’s four guiding principles:

[First,] to indulge oneself as little as possible; but on the contrary, with unflagging effort of mind to insist upon cutting off all show of superfluous wealth, not to mention licentiousness, and diligently to guard against turning helps into hindrance. [Second,] they who have narrow and slender resources should know how to go without things patiently, lest they be troubled by an immoderate desire for them. [Third,] all those things were so given to us by the kindness of God, and so destined for our benefit, that they are, as it were, entrusted to us, and we must one day render account of them. [Fourth,] the Lord bids each one of us in all life’s actions to look to his calling.

Calvin allowed the interest lending; however, he differentiates between lawful and unlawful usury. He condemned that professional usury was unlawful because it repressed the poor; however, he regarded that lawful usury was necessary in the commercial aspect. Therefore, he knew the possibility of the misuse of interest. Hence, he uses biblical principles regarding the charging of interest. From the standpoint of Calvin, the believer’s responsibility is required, who ought to follow the will of Christ. It is stewardship that John Calvin emphasized regarding the issue of money. And based on biblical stewardship, the poor should be helped by almsgiving and through the increase of capital.

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188 Ibid., 723-724.

189 Calvin asserted that poverty was as dangerous as wealth. He was positive for money in this respect.

190 In Calvin’s times, usury was lawful unlike the patriarch period in which usury was forbidden. Calvin did not like excessive strictness and laxity. However, the lender should follow the Golden Rule at all times. Calvin’s assertion focuses on the care for the poor in accordance with the biblical principle. See W. Stanford Reid, “John Calvin, Early Critic of Capitalism, Part 1,” *Reformed Theological Review* 43 (September-December 1984): 80.

191 Jamieson, *Ministry and Money*, 32. Jamieson asserts that the primary change which occurs in the church’s teaching during that time is an economic rather than a theological one.
Teaching on Money in the Modern Period

Now it is time to turn to the Puritans. They had a positive attitude toward wealth and possessions. Deeply influenced by Calvin’s theology and the overview on economy, the Puritans pursued faithfulness, self-control, and unsophisticated ethics of life. It helped mass-produce secular asceticism, and allowed the accumulation of wealth to become a reality. Jamieson states: “The Puritans were of great importance for modernizing a Christian approach to wealth and possessions. They understood the Christian goal as neither a call to wealth nor poverty but rather faithfulness in whatever station of life one may find oneself. Wealth was understood as a gift from God, but poverty was not a curse. The recommended path was hard work and accepting whatever advantage may come one’s way as faithful stewardship.”

Like the insistence of Calvin, the Puritans regarded wealth as God’s gifts. Therefore, it is explicit that neither the rich were blessed by God, nor were the cursed the poor by God. The rich had to share what they had with the poor, and sharing was their mission from God. The standpoint of the Puritans regarding money was Christian stewardship, which should be faithful in the presence of God. If God showed a better way for one to earn much more lawfully, then the person had to choose the way that God had shown to get much more. That is a way to perform one of the ends of God’s calling, and a way to be God’s steward as well. One can see Calvin’s theology of vocation: A Christian has to work hard regarding work as one’s calling and has to strive for more for God and neighbors. In the Puritans, one can see the same understanding of the

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193 Jamieson, Ministry and Money, 32.

purpose of money as with Calvin’s. What the Puritans pursued was that the Christian should have been hard at work faithfully, whatever occupation they were engaged, always keeping the greater social good in mind. Leland Ryken demonstrates about the ideals of the Puritans regarding wealth and possessions:

On the one hand, the Puritans held attitude conducive to amassing of wealth and property: the view that money and property are good in principle, disbelief that poverty is meritorious in itself, and a conviction that a disciplined and hardworking lifestyle is virtuous. On the other hand, to curb the potential for self-indulgence that followed in the wake of their lifestyle, the Puritans had an even longer list of cautions: an awareness that God sends poverty as well as riches, an obsession with the dangers of wealth, the ideal of moderation, a doctrine of stewardship in which God is viewed as the ultimate owner of goods, and a view of money as a social good.195

The Puritan philosophy of dealing with money still influences Christian views of dealing with wealth and possessions in these days.

Now the treatise turns to John Wesley (1703-1792) in order to examine his views of the proper use of money. John Wesley is best known as an effective speaker regarding how to deal with money. He emphasized three economic principles: “To earn all you can, save all you can, and give all you can.”196 The first and second principles imply economic liberty, and the third implies economic equality. Wesley thought that the third principle was the most important one. Wesley uses this sermon to outline the proper use of earning, possessions and wealth, with a very articulate statement. He uses this as an opportunity to insist that Christians are not owners of their assets, but simply stewards of them.

In Wesley’s times, many in England suffered from poverty, which was unimaginable in the eighteenth century. Thus, Wesley gave away all that he gained, not merely a certain part of

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his income to those suffering in poverty. According to Outler, “Wesley was perhaps the most charitable man in England. His liberality to the poor knew no bounds.”

Wesley was the very man who practiced what he preached with regards to the proper use of money. According to Jamieson, “Wesley is confident that the Methodists have followed two-thirds of his advice. They have faithfully been earning and saving all that they can. However, they have failed in their giving. They are guilty of surplus accumulation and have ignored Father Wesley’s admonishments.”

Wesley himself was a man who followed the admonitions of the Puritans; however, he went beyond those of the Puritans. He pursued the severe doctrine of giving. Eventually, the early Methodists no longer paid attention to his sermons on money. It seems that John Wesley did not find the middle ground for the reaction of the early Methodist Christian. In the Bible, there are no verses that expound, “Give all you have to others.” Even though he followed an austere doctrine of giving, his admonitions of giving to the poor and the dangers of wealth should be respected, certainly.

The South Korean Church Context

In order to understand the views of money and possessions in the early, Korean church, the reader certainly needs to consider the American context in order to understand the situation in the early Korean church because the Korean church was set up under the strong influence of

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198 Jamieson, Ministry and Money, p. 34. Wesley preached a sermon: Having “gained” (in a right sense) “all you can,” and “saved all you can”; in spite of nature and custom and worldly prudence, “give all you can,” I do not say, “Be a good Jew,” giving a tenth of all you possess. I do not say, “Be a good Pharisee,” giving a fifth of all your substance. I dare not advise you to give half of what you have; no, nor three-quarters- but all! Lift up your hearts and you will see clearly in what sense this is to be done. See Wesley, “The Danger of Riches,” in The Works of John Wesley, vol. 3, Sermons, 229 (Nashville: Abingdon Press, 1986).
fundamental Christianity in America.\textsuperscript{199} Dr. Bae maintains that “evangelists in America who are heirs to the faith of the Puritans were positive toward wealth and possessions. Even though they emphasized personal material ethics, they had not much concerns for the social redistribution of wealth.”\textsuperscript{200} According to Jamieson, two 19\textsuperscript{th} Century Baptist ministers, whom he thought it appropriate to examine: Russell Conwell and Walter Rauschenbusch, illustrated the wide scope of Protestant positions regarding the purpose and the use of money.\textsuperscript{201} Conwell asserts, primarily, that God desires Christians to become rich and prosperous so that they may help others, “His primary message of God’s desire to help Christians become wealthy so that they might do good in the world.”\textsuperscript{202} He surely is affirmative of wealth and possessions. In other words, the poor have to be responsible for their own poverty, however.\textsuperscript{203}

Walter Rauschenbusch (1861-1918) took a much different standpoint toward the use of money. According to Jamieson, “He became convinced that contemporary American capitalism was the enemy of authentic Christianity.”\textsuperscript{204} What Rauschenbush proclaimed was the necessity of redistribution of wealth to the society in order to faithfully provide for the needs of the poor.

\begin{thebibliography}{99}
\bibitem{Park} Yong Kyu Park, \textit{History of Korean Church: 1784-1910}, (Seoul: the word of life, 2004), 287. The Presbyterian denomination of America, who sent the most missionaries to Korea, was the representative denomination which had a stronger influence than any other denomination in the later half of the nineteenth century, when they embarked upon the Korea mission. See Leffers A. Loetscher, \textit{A Brief History of the Presbyterians 4\textsuperscript{th} ed.} (Philadelphia: The Westminster Press, 1978), 67-69.


\bibitem{Jamieson} Jamieson, \textit{Ministry and Money}, p. 35.

\bibitem{Conwell} Ibid., 36. Russell Conwell (1843- 1925) is best known as the former (what???) of Temple University and for his lecture, “Acres of Diamonds.” He revealed his understanding of one’s relationship to money through this lecture. According to Conwell, God gives unlimited opportunities for Christians to get rich and wealthy if they open their eyes wide to see those.

\bibitem{Conwell2} It can be said that Conwell’s theology influenced the current gospel of prosperity.

\bibitem{Rauschenbusch} Ibid.
\end{thebibliography}
For the sake of redistribution of wealth, the intervention of the state was necessary on behalf of the poor, Walter thought.\textsuperscript{205}

One may question how the early, Korean church adopted their theology of money from the American evangelists and missionaries. The conclusion is that the Korean church was pessimistic toward wealth at first; however, it became optimistic later. According to Dr. Bae, the early Korean church held fast to the negative view toward money since the Korean church was established under the strong influence of fundamentalist Christianity in America.\textsuperscript{206} In the early Korean church, an argument of honorable poverty was dominant over all the others concerning wealth. The idea of a monastery in the Medieval and the Confucian tradition made poverty very honorable in Korea.\textsuperscript{207} The theory of honorable poverty was in common use as a general standpoint, as it were. However, going through the Korean War, that attitude of honorable poverty abruptly changed. On account of the Korean War, the necessities for life were lacking in Korea. Therefore, paradoxically, the revival movement of the Pentecostals and the movement of house prayer had pursued earthly fortunes more than heavenly ones. Then, the Korean church declined into a “faith” of prosperity.

The prosperity gospel has been more successful than any other theologies. Dr. Rye maintains that “many pastors in Korea have accepted prosperity gospel as an alternative for the church growth in 21th century. They have copied without investigation of theology uncritically;

\textsuperscript{205} Unlike Conwell’s thought, it can be said that Rauschenbusch’s theology influenced the welfare state approach.


have used it as a tool for church growth.” He goes on that “it is [the] prosperity gospel that made heavy influence on mammonism in the church, a principle of success in materials and numbers, and the pursuit of church growth blindly.”

The circumstances of ministry in the twenty-first century can be said to be the place where believers have to fight against the spirit of mammon; therefore, a strong pastoral leadership is required of pastors in the 21st Century.

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209 Ibid.

In this chapter, a strategy for pastoral leadership in dealing with the issue of money in the Korean churches will be studied. And bad examples of ailing churches will be given—of which a senior pastor utilized public money illegally and individually, and in which case trouble arose between church members and a senior pastor—in order to examine how money’s power influenced those churches. In addition, good examples of healthy churches will be also given in order to investigate how to maintain a healthy and sound church.

Case Study: South Korean Churches that Illegally Utilized Church Finance

In this section, two churches getting in big trouble with the issue of money will be presented and studied, and the cause and effect of the problems these two churches created will be scrutinized and analyzed. The following are two example churches: Boondang Joong Ang Church and Mokdong Jeja Church.

Boondang Joong Ang Church

First of all, it needs to be clear that the senior pastor, Choi, Jong Cheon, in the Boondang Joon Ang Church, turned out to be innocent, according to the results of an investigation by the Prosecution Bureau.¹ He had been prosecuted on the suspicion of embezzlement of church

money from October, 2010 by some church members’ lawsuit, and he had been investigated by the prosecution for almost a year. However, he was proved to be innocent.

However, the primary reason the author puts this account in the dissertation is to manifest the impact of money’s power in a church. Once a minister is involved with shady transactions concerning money, there is no way to keep a church from disintegration. This church was one of the mega churches belonging to the Presbyterian denomination in South Korea. Ever since ten church members formed the first congregation of Boondang Joon Ang Church on October 5, 1991 in the area of Boondang, this church has become the model church that has experienced tremendous, healthy, sound growth, in a short time in the Presbyterian denomination. The church that started over with just about ten church members, including the senior pastor’s family, has grown numerically up to eight-thousand church members in attendance of Sunday service in less than twenty years. Along with numerical growth, this church was made well known as the church investing materials for the making of capable men and women for the kingdom of God, instead of building up a huge church building. Under the catchphrase of “training a man of talent,”

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2 Rev. Choi was prosecuted on the suspicion of embezzlement of church finances. The assertion of the group against Rev. Choi is that he embezzled the money out of the foundation of encouragement of learning for the study of his children in the USA and invested church finances into a reserve fund; however, his money was badly invested. It proved a bad investment. Along with these two, main issues, they laid out many issues in the court. The court found him innocent because he got through all legal procedures for execution of church finances set up by congregation. That is the primary reason Rev. Choi is innocent. That is a crucial point in church finances. See http://www.newsnjoy.or.kr/news/articleView.html?idno=36223 (accessed October 15, 2012).

3 Boondang is the name of new area which was developed in the city of Seongnam in the province of Kyoungki-do, in which development commenced in 1991. For Boondang was known as a potential city near Seoul, the capital city for the future, it was watched a lot from the outset. Now Boondang is well known as the second well developed and rich area after Gangnam in Seoul. See http://www.bdc.or.kr (accessed October 15, 2012).

4 Boondang Joong Ang Church was established as the first church in the area of Boondang, which belonged to the Presbyterian denomination in South Korea. On October 5, 1991, a senior pastor Choi, Jongcheon with an assistant pastor and three deacon families planted the church in a commercial quarter. Rev. Choi as a senior pastor made preparation for church planting and had minute plans and visions for the ministry. And then all the church members devoted themselves to the ministry of the church for the sake of revival.
Boondang Joong Ang Church aimed primarily at a capable man-building. Rev. Choi, Jong Cheon focused his ministry on a talented man-building continually; furthermore, he decided to give up building up huge church building for the sake of this vision, even though they needed a huge church building that would contain more than six-thousand church members because this church had six Sunday services.

Rev. Choi became a model pastor, who was watched by all the young ministers in the Presbyterian denomination in South Korea. He was the very man whom a would-be pastor would like to imitate.

However, ever since Rev. Choi charged on the suspicion of embezzlement of church finances for personal purposes, there has been no end of trouble at that church. Finally, this church was divided into two churches. This church was divided into two groups. A group advocating for Rev. Choi, insisting on his innocence, and another group persisting in the suspicion of the embezzlement. Two groups made every effort and fought against each other physically in order to carry their points. As a result of that, the group that persisted in the suspicion of Rev. Choi left the church and commenced a new church in the Boondang area. Now Rev. Choi has returned to the pulpit and is preaching again, gracefully.

However, it is needless to say that it is miserable for a church to be divided into two churches. And Boondang Joong Ang Church, which had eight-thousand church members in attendance on Sunday before, now has two-thousand church members in attendance on Sunday. Additionally, it is an inevitable fact that through the events involving a shady embezzlement of a

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senior pastor, a local society has been influenced badly through the investigation by the Prosecution Bureau.

One can only thank God for that Rev. Choi turned out to be innocent. However, there is one thing that people never miss: the power of money. One of the key points that this thesis project makes is that the holiness of ministers must be maintained at any cost for the glory of God. Spiritual leaders, especially, must maintain their holiness from the power of money at any cost. Spiritual leaders must keep in mind that the avarice toward money can break and devastate a church; furthermore, it devastates their lives as well. Additionally what spiritual leaders have to remember is that they are called to feed sheep, to teach the word of God to people wandering in the world, and to manage well what God entrusted to them as stewards.

**Jeja Church**

*The Sentence: Penal Servitude for Four Years*

Senior pastor, Rev. Chung, Sam Ji, was sentenced to penal servitude for four years under the suspicion of embezzlement of 3.2 million dollars of church finances. In December, 2009, the elder Sim, Chang Kyu, first raised the question with some other elders about a lawsuit against Rev. Chung, Sam Ji, along with two deacons, Yoon Seob Seo and Kyoung Pyo Hong. It took almost two years to reveal their suspicion of embezzlement. The court asserted that even though a senior pastor planted a church, a senior pastor must manage church finances transparently and soundly.

*The Statement of the Problem*

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Jeja Church is one of the mega churches in the Presbyterian denomination in South Korea. Ever since Rev. Chung started this church with a few people at Mokdong, in Seoul, this church has grown spiritually and numerically. Jeja Church had eight-thousand church members in attendance of Sunday service before this event took place. Additionally, it has been well known for the ministry of discipleship training. Rev. Chung was the pastor who had equipped his church members to do the work of the ministry and to edify the body of Christ. Unfortunately, he committed the crime of embezzlement of church finances, precisely 3.2 million dollars with his deacons.

As a result of this crime, Rev. Chung went to prison on December 2, 2011, and the church was split into two groups: for Rev. Chung or against him.\(^7\) In addition, the two groups have been struggling against each other. A physical quarrel broke out between two groups on December 4, 2011 over the issue of who would take up the space of the main sanctuary for the Sunday service. Finally the group against Rev. Chung was evicted out of the main sanctuary by the group for Rev. Chung. Therefore, they gathered in the parking lot and in the street in front of the church building for worship, every single Sunday; furthermore, they filed a stiff protest with Rev. Chung and the group supporting him, against the embezzlement of church finances on the street where everyone could see. Currently, Rev. Chung and his lawyer have instituted an intermediate appeal, and the matter is still pending in court.

**Leadership Style and Rev. Chung’s Insistence**

The classification of various leadership styles was dealt with in Chapter 2. Of those, Rev. Chung’s leadership style resembles the Autocratic Leader. As seen above, Rev. Chung commenced this church with a few members, and now the church has grown with almost nine-

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thousand church members. We can easily see how strongly Rev. Chung has driven this church with his autocratic–leadership style.\textsuperscript{8} Almost all the church members obey him in whatever he commands. For church finances, it is said that whenever he needed some money for the ministry, he could get it with just one call to those in charge of church finances without any procedure for execution of church finances.\textsuperscript{9}

In the case of this event, Rev. Chung insisted that he was innocent because he has used 3.2 million dollars for the mission of the soccer club of Nissi.\textsuperscript{10} However, the court sentenced him to penal servitude for four years with the reason that there was no evidence for proving Rev. Chung’s assertion. In other words, Rev. Chung took 3.2 million dollars out of church finances compulsively, without any procedure for the execution of church finances. That is the problem in this case. For the sake of financial transparency, there must be procedures for the execution of church finances. Rev. Chung ignored it with his autocratic leadership. It resulted in irrevocable tragedy.

\textbf{The Impact of the Pastoral Leadership concerning Church Finances}

In the case of this church, Rev. Chung, a senior pastor embezzled church money with two deacons. The money embezzled by him was God’s money, and that is the money that church

\textsuperscript{8} In church finances, spiritual leaders have delegated it to the deacons, according to Acts 6. Spiritual leaders have to stay focused on the ministry of preaching and teaching for the spread of the gospel of Jesus. This is why the autocratic leadership style is not a biblical one for church finances.

\textsuperscript{9} From 2007 to 2009, Rev. Chung has used church finances without any documentation. During this period, Rev. Chung has managed church finances himself in the department of mission. These have made it worse. See http://www.newsnjoy.or.kr/news/articleView.html?idxno=36342,(accessed September 15, 2012).

\textsuperscript{10} Even though spiritual leaders are supposed to use church finances for the good work, if money comes from church finances, not personal ones, the spiritual leader ought to go through the procedure a church sets up for expenditure and leave any documents concerning the use of money; furthermore, entering into an account book is necessary. See http://www.christianitydaily.com/view.htm?id=2729, (accessed by October 29, 2012).
members contributed as an offering. Rev. Chung embezzled *that* money. One can easily see the results that avarice brings about in a church. Moreover, if the matter is caused by pastoral leadership, the impact on the church will be beyond imagination—and sometimes repair. It would appear that the church is beyond all recovery. This matter is not just a problem for *this* church, but for all churches in South Korea. The dangerous problem is that the glory of God in the church of South Korea is hidden, and the authority and prestige of the church has suffered a severe downgrading by this matter. Subsequent to such embezzlement scandals in the churches concerning money, the secular society denounces and points a finger of scorn at Christianity in South Korea. That is the truth and reality.

It is unfortunate that a church, which a senior pastor built up and poured all of his life efforts, is broken and devastated over just a moment’s mistake. Seeing the matter in this church, Christians can get to know how deep the relationship exists between people and money and how strong money’s power is. Because this matter took place by the wrong act of a senior pastor, the shock seems to have been more serious and unacceptable to church members and secular society.

This matter shows that pastoral leadership must be free from the temptation of money, must be better prepared for the management of money, and must keep people holy from the money issue.

**Making Churches Healthy and Sound through Financial Transparency**

While the foolish customary practices concerning the issue of money showed up throughout the history of Christianity in South Korea, there are quite a few churches making every effort for financial transparency in the church. Three churches struggling for financial
transparency will be presented, with a study of the features and practical ways to achieve transparency.¹¹

**Yullin Church**

Financial transparency is a basic prerequisite supporting capitalism. It works in both societal business and the church. The church, unlike societal business, pursuing profits, which is the best aim of a nonprofit organization; however, the church must stand high in public esteem, let alone the fullest confidence of society.

Yullin Church,¹² pastured by Rev. Kim, located in Anyang City, is one of a few mega churches that have a firm philosophy of the senior pastor toward financial transparency and the thoroughgoing system of accounting management. Here are some significant features concerning the management of church accounting.

First, Yullin Church has been audited by an accounting corporation for eight years on a regular basis.¹³ Besides internal audits, this church has been audited by a professional accounting corporation.¹⁴ This church made it a principle that the external auditing company has nothing to do with church members, and this company is run by non-Christians. The primary reason for this

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¹¹ It clarifies that all the sources of three churches presented in this section came from the article, Bo Kyung Kim and Kyung Seok Lee, “Transparency of church finances,” *Theology and Ministry* vol. 281 (January, 2011): 88-95.

¹² Yullin Church began December 12, 1993 with a prayer meeting at Bangbae dong, Seocho district, Seoul. This church has the vision of transforming a disciple of Jesus Christ who evangelizes people with the gospel of Jesus in the world. See www.yullin.org. (accessed October 28, 2012).

¹³ The object that should be audited by external audit corporation is an incorporation whose the sum total of assets is over 7 million dollars and corporation of stocks listed on KOSDAQ. That means that the church does not have obligation to be audited by an external audit corporation at all with much money paid for. See http://tanda.tistory.com/38, (accessed October 28, 2012). Judging by this fact, it can be said that Yullin church has a strong willingness to make church finances sound and transparent.

¹⁴ About external auditing fee is different depending on Audit Corporation or auditing team. Until the 1990s, there was the list for the external auditing fee. The Audit Corporation has been paid according to that list. But now it has became self-competitive. See http://tanda.tistory.com/38 (accessed October 28, 2012).
church to allow an external auditing company to audit it, even though it spends much money for auditing, is that Rev. Kim says he would really like to show the world that truth is alive and there are still churches which are struggling to live according to the truth.

Second, Yullin Church has brought in a double-entry system.\footnote{15} With the external audit, this church has reflected particular cases to be straightened out. By a double-entry system, this church has to have assets belonging to this church appraised\footnote{16} by the external audit company. Yullin Church put an expert opinion of appraisal in practice in 2010 about all the things belonging to the church, such as fixed assets and liquid funds, with a considerable amount of money expended in them. Through this work, Yullin Church set up the foundation for the management of financial transparency better than before because this church grasped the present condition of precise properties and assets belonging to this church.

Third, a special feature of this church is that there is a specialist in charge of each allotted task. Workers in charge of accounting work are those who majored with a degree of accounting, or specialists who have occupied positions in accounting firms as a manager, which are bigger than Yullin Church. It is the budget committee that makes a budget for a year, which is composed of three elders, the representative of pastors, and administrative workers. The financial committee takes charge of expenditures and tightens control of it through circulating a draft to

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\footnote{15} The system of Double-Entry Bookkeeping means that an amount of money written in at the debtor side or the creditor side of a certain account is going to be written in at the debtor side or creditor side in another account once again. It is contrasted with single-entry system which means an amount of money is going to be entered in only one account. In the case of single-entry system, it is a way of entering simply without unified principle and method; on the contrary, double-entry bookkeeping means a way of calculating, recording, and arranging by unified principle and method thorough economic activities. See http://tanda.tistory.com/38 (accessed October 28, 2021).

\footnote{16} The work of appraising properties belonging to the church is that for double-entry system. The church has to fill out on the financial tabulation about assets, debts, and funds. Generally, the church does not need to bring in double-entry system because the church is not the organization for profits. However, Yullin Church brought in this system for the sake of financial transparency. What counts is that it helps establish the financial transparency in the church.
obtain the sanction to a plan. For example, in the case of less than one-thousand dollars of expenditure money, which is not allowed from the budget, it can be made from the budget through the three members of the financial committee. In the case of more than one-thousand dollars, it can be made from the budget only through the chief committee, composed of all elders and a senior pastor.

Fourth, there are three things that do not exist in Yullin Church. These are transactions without data, cash transactions, and evasion of taxes. This church makes it a principle that all the expenditures must be paid on account through a banking organ, and the receipt of money must be attached to it for expenditure in the case of more than thirty dollars. Everyone must observe this rule, even the senior pastor. Rev. Kim has expenditure money according to the items in the range of the budget. More often than not, the external speakers are invited for the conferences and seminars in the church. In these cases, the recompense for the speakers invited to the church must be paid in cash; however, statutory taxes must be collected first, and it has to be reported in a tax office. Even the salaries of all the pastors in this church come under this case, even though they do not have any obligation to do that as a minister. All these things are for the prevention of evasion of taxes. According to Rev. Kim, all the elders in this church deeply agree with the policies on financial transparency; furthermore, they insist that they must be clean and transparent in this respect in order to assume the office of an elder.

**Bucheon Yein Church**

The primary feature concerning church finances is that the laity makes a budget\(^\text{17}\) and executes it in the Buchen Yein Church. This church is located in an apartment complex—around

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\(^\text{17}\) Wilfred Bockelman, *It Will Be Your Duty*, (Columbus, Ohio, the Wartburg Press, 1956), 36. Bockelman states that we must have an understanding of the function of a budget. He asserts that “[a] budget is a guide for spending what money is on hand and not a goal that the congregation tries to meet.”
the Songnae station subway, in the city of Buchen, in the province of Kyung Ki—in a rented store building, named Boksagolmunhwawon. This church, which started in 2002, has 270 registered, adult, church members and executes a budget of $250,000 dollars in a year. Even though this church does not have a computer system for the financial management, it has a double-entry system and accountants by profession, belonging to this church to set up the financial standards suited for the actual circumstances of this church. They try to manage and execute the church finances transparently and soundly.

First, the most significance aspect of this church’s financial management is the partial charge in the function of pastoral duties and administration. The minister does not participate in the formation and execution of a budget, but focuses on worship and pastoral ministry, which means that just the laity do the ministry of the formation and execution of a budget and auditing. The management committee in charge of the budget consists of eight members, including a senior pastor. However, a senior pastor does not have the right of decision for proceedings. They conduct financial audits with the internal auditing system, not external audits, because the external auditing company can hurt church members by impersonal judgment.

Second, this church makes every effort for healthy and sound expenditures. Rev. Chung, Sung Kyu states that they aim for 40 percent of the rate of an external financial expenditure; however, the external financial expenditure reached the level of 28.5 percent of the gross internal financial expenditure.

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18 Yein Church belongs to the Presbyterian denomination (Doklip) which has a membership in the Korea Independent Church and the Union of Mission parties. See www.yein.org (accessed October 28, 2012).

19 For the pursuit of the ideal of the early church and desert church, this church started on July 21, 2002 with the ‘vision from God, management by democracy, minimum possession, and maximum sharing.’ See www.yein.org, (accessed October 28, 2012).

20 The external financial expenditure contains sharing and relief, the support for the organization of church reformation, and the support for farming churches and mission.
expenditure in 2010. Considering the state of the church, they try to expend church finances healthily and soundly, rather than to reach up to 40 percent, unreasonably, in a sincere aim towards financial soundness and health and to help with the ministry.

Third, this church makes every effort for improving the financial transparency. By stating the expenditures under normal conditions, clearly, they minimize the unnecessary expenses of church finances. For example, the charge for food for reasons of church ministry is limited to five dollars a head, and the rules regulate that the charge for food and snacks for special events or meetings should be paid for by each one. In addition, documentary evidence must be attached in executing a budget. As the ministry team makes out the document, three copies must be made and sent to the ones in charge of the ministry team, the clerk of the management committee, and the department of church finances. It must be done to turn in the receipt for food and pastoral sinews of war for ministers. If lost, they have to turn in the paper for the reason. Finally, in order to improve financial transparency, they open church finances to the public on the homepage of the church every month; furthermore, they make available the settlement of accounts and a balance sheet to the public through the congregational meeting at the end of the year.

Dure Church

Dure Church, located in Dangsan dong, aims for transparency and steadfastness in the financial management. It can be said that this church manages church finances through the way of following the common-sensible procedure.

Dure Church has four-hundred people in attendance of Sunday service (including Sunday school members) and makes a yearly budget of a half million dollars, which is in the range of

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21 Dure Church belongs to the Presbyterian denomination of the (Koshin) which has a creed of classical Westminster confession of faith. This church started on September 28, 1986 and makes every effort to be salt and light into the world and to carry it in practice to love neighbors. See www.dooresarang.org, (accessed October 28, 2012).
medium and small churches. This church does not have a professional accounting system, a
certificate of incorporation, and the manpower for a professional accounting observation. In spite
of that situation, Dure Church has been making every effort for concrete, common-sense
procedures and regulations of church financial management. For the sake of this purpose, to
begin with, the senior pastor never concerns himself in the management of church finances of his
own accord. The entire works concerning budgeting and execution are supposed to be operated
by the procedure.

First, for the progress of making a budget, each committee asks for a budget for the next
year, and then the budget which is asked for is supposed to be made in the budget committee and
committee on accounts. For the sake of transparency and the principle of equity, the chief of each
committee and elders sit with the membership of the financial committee together and conduct a
budget conference. The budget formed this way goes over to the congregational meeting by way
of the leadership committee in the church. In the case of Dure Church, sharing is given top
priority. Rev. Oh makes it a principle that the offering is supposed to be spent for sharing on a
preferential basis. It is the thought of Rev. Oh that the salaries of ministers never go beyond the
item of sharing in a budget. This church makes it a rule for the expenditure for pastoral duties not
to go over 30 percent of the entire budget.

Second, the principle of the procedure of financial execution is the transparency of
expenditures. The important point in financial transparency is in the progress of budget
execution, not in the progress of forming a budget. To begin with, ministers, as well as the
responsible persons, have to fill out the details of expenditures on the weekly paper, and then,

\[22\] According to the Merriam-Webster dictionary, one of the definitions of "transparency" is being
"characterized by visibility or accessibility of information especially concerning business practices". See
even though it is a small sum, the receipt must be attached on the weekly paper. Next, even though a case is included in the budget, it should be signed by the chief of each committee. In a financial emergency, which means finances excluded from a yearly budget, in the case of less than three-hundred dollars, it should be laid before the committee. And in the case of more than one-thousand dollars, it should be reported in a meeting of those appointed to an office for the sake of exertion. Each department of the ministry and all pastors come under this progress. The associate pastor, Ji, Chang Hyun, states about the procedure of a budget execution that even though it might result in the problem of efficiency, it makes us to think the expenditure over again. And finally, the report of the financial management (income, outcome) is being carried on by the leadership committee, which is held every two months on a regular basis. As such, the leadership committee deliberates on whether the details of financial expenditures are being executed correctly or not. Church members who cannot participate in these meeting can check out the state of church finances on the homepage of the church, wherein the details of church finances are open to the public.

The associate pastor, Ji, states that for the sake of financial transparency the philosophy of the senior pastor toward church finances and the conscious endeavors of church members are of importance concretely.

**Leadership Qualities Required for Effective Management of Church Finance**

**A Pastor and Money: Covetousness**

For a pastor, the financial issue is inevitable while doing ministry in a church. Financial concerns increasingly dominate the time of pastors. Therefore, it can be said that a pastor is

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exposed to the temptation of money easily. In the ministry, the relation between money and a pastor is indispensable as well. The issue of money is centered on the ministry with God. Therefore, a pastor has to deal with the issue of money better than any other person in a church.

First, pastoral leadership must forsake avarice. The Bible says, “Guard your heart above all else, for it is the source of life” (Prov. 4:23). According to Ellul, the Hebrew word for money, kesef, comes from a verb meaning “to desire, to languish after something.” Therefore, Ellul asserts that “the lust for money dwells within us. However much money we acquire, we are not satisfied.” As Jesus pointed out firmly that followers have to make a choice between God and mammon god, they cannot love two things together. This is why the apostle Paul warns that the love of money is the root of all evil (1 Tim. 6:10). Ellul asserts that “[w]e follow what we love most intensely either into eternity or into death. To love money is to be condemned to follow it in its destruction, its disappearance, its annihilation and its death.”

to be honest, the salary for a minister is not enough for their living, except in mega-sized churches. Dr. Lee asserts that “[m]ore than 60% of all the Korean churches are classified as churches which are not self-

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25 According to Rev. Kim (Yullin Church), the primary reason why financial problems took place in many churches is a spiritual leader’s covetousness. Basically it is about corruption, depravity and the fall, which means the spiritual leader’s greed makes situations of Korean churches worse than before. It points out how important pastoral leadership deals with financial issues well. See Won Jun Kim, “Honesty is not the issue of efficiency but of being” Ministry and Theology vol. 281(January 2011): 97.

26 Ellul, Money and Power, 53.

27 Ibid., 54.

28 Ibid., 83.
At times, one wonders how they could get by on such a small income. Ministers, however, are those who are called by God for something special. Therefore, ministers must maintain their holiness at any cost and keep themselves from the power of money.

Second, pastoral leadership must have a better understanding of the way that money works in the church. To be honest, a pastor is not an expert of accounting. However, a pastor who is in charge of a church needs to know how the church money works in his church. First and foremost, the philosophy of a senior pastor must be needed for the church finances. At times, a senior pastor needs to study about accounting in order to create healthy and sound church. As defined above, money is a power, authority and principle of darkness. If money is left alone, it will bring bad results and consequences upon the church. Even though a senior pastor does not take part in church finances directly, a senior pastor has to know all about the finances which are in operation in the church. Jamieson states that “ultimately, the minister is the one responsible for ensuring that a system of internal control is functioning in the church. Yet, in many cases, internal controls do not exist in the church.”

Third, in the context of the Korean church, there is a thing which a senior pastor needs to abandon concerning the issue of money, which is the autocratic-leadership style. According to Dr. Cho, Sung Kun, “The decision-making process was not democratic in church, resulting in


30 Jamieson, Ministry and Money, 118.

31 Ibid., 119. Jamieson suggests that the minister should not serve on the audit committee or even be involved in the selection of members of the committee. Additionally, it would be good that the church treasurer, bookkeeper, or financial secretary should not serve as a member of the audit committee.
conflicts and confrontations.”

Most churches in which anything bad happens concerning the issue of money has an autocratic-leadership style. Dr. Lee proclaims that the autocratic-leadership style in the Korean church must be demolished first, which a senior pastor rules over and assistant pastors serve under. On the issue of money, a senior pastor needs to delegate the authority of the management of church finances to experts among church members who are familiar with accounting terms, concepts and practices. It helps a senior pastor to be protected from the temptation of avarice.

Fourth, Christians must believe that God provides for them what they need in life. Scripture says, “Do not be like them, for your father knows what you need before you ask him” (Matt. 6:8). Ellul maintains that “Christians put their trust in God, for God is truly concerned about these matters.” For if Christians do not place their trust in God first, they worry about money matters. Furthermore, if they cannot believe it is God who provides for their daily supplies, the tendency might be to grab money in their savings accounts, not letting it be given to others. Jamieson asserts that “giving is meant to be a primary sign of a people who are living under God’s gracious sovereignty.” Christ’s followers believe that God desires to provide for them, so they can give what they have already had. Believers must throw away their worries

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34 Jamieson, Ministry and Money, 118.

35 Ellul, Money and Power, 107. He asserts that they are not outside his grasp, and Jesus assures us that he will not let us be in want if we place our life in his hands. He goes on the reason we see many people who do not have the necessities, they have not place their trust in God.

36 Jamieson, Ministry and Money, 14.
concerning money matters, unlike the pagans, and pray to God, who is the owner of everything in the world and who provides for them what they need in life.

**Giving: The Purpose of Offering**

Offering belongs to God. Christians give back God a portion of what God has already given to them (2 Chron. 29:14). This is what offering is about. Tithe falls under the same category. Of all that God give to His people, they return just one-tenth to God as a confession of faith for everything that has come from Him. According to Lee, “Offering is an act of responding to the revelation of God and an expression of obedience, devotion and gratitude toward the grace of God.”

According to the survey of “An analysis of the situation of the offering,” 55.7% of ministers answered “No” to the question of “Have ever educated systemically about the offering?” Of the 44.3% of ministers who answered “Yes,” had educated through seminars (55.6%) or books (19.4%). The question, “Do you know the theological meaning of the offering?” produced the following results: 35.3% (yes), 64.7% (no). The question, “What is the core of the biblical offering?” produced the following results: 47.1% (obligation of saints), 30.0% (the response to salvation and eternal life), 14.3% (a means of the gospel of Jesus), 8.6% (for blessing in return). The question, “How many times do you preach about the offering?” produced the following results: 4.3% (once a month), 24.3% (once a quarter), 28.6% (once a half year), 32.9% (more than once a year), 10.0% (never). The question, “Why do you avoid preaching about the offering?” produced the following results: 49.1% (worried to be perceived as a pastor

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37 Byung Sun Lee, “An Analysis of the Situation of Offering,” http://vankidok.com/?document_srl=4416&mid=theology (accessed November 9, 2012). Dr. Lee made a survey of the situation of offering on ministers and church members belonging to Seoul Presbytery belonging to Backseok, the Presbyterian denomination. Dr. Lee pointed out firmly that the primary reasons of money matters in Korean Church are that ministers have not educated about offering in seminary systemically and ministers have not preached about offering to church members.
emphasizing offering), 30.2% (for the weak faith of church members), 5.7% (financial insufficiency in church members), 15.1% (the rest).³⁸

First, the offering should be given to God generously and sparingly (2 Cor. 9:6, 7). This is the most important point of the offering. What God intended in offering is not the amount of money but the heart of the giver. The Bible says that “God loves a cheerful giver” (2 Cor. 9:7). Abel, king David and Solomon, and Barnabas are good examples of cheerful givers. Biblically, offering is not donating money but sharing the grace of Jesus which believers have received.³⁹ Those people above gave their possessions to God generously because they recognized that they were living under the grace of God.⁴⁰ Therefore, spiritual leaders should not extort money from their congregations. In addition, spiritual leaders do not teach the theology of prosperity any more. Preachers often preach like this: “Give it back to God and God will give it back to you much more.” The following explains the motivation for such demands: “Reciprocity is a primary motivation for financial gift giving in the United States.”⁴¹ This, however, is not theological and biblical thought at all. The offering is what Christ’s followers give back to God with gratitude. In an attempt to preach a sermon about money, leaders must instruct their congregations to donate, biblically, not reluctantly or out of necessity, but voluntarily and cheerfully, regardless of the amount. This is what spiritual leaders ought to do in preaching a sermon about the offering.

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³⁸ Ibid.
³⁹ (Who is the author???????????????) “The Meaning of Offering.”, See http://onlycross.net/words/2corinth/s_2cor22.html (accessed October 29, 2012). According to the author, offering has nothing to do with the blessing of getting back in return. The primary reason or motivation for donating money is to return the speechless grace of Jesus Christ first. So then, believers can share the grace of Jesus Christ through way of offering to God and sharing money with people in need. Therefore, offering is not donating money, but sharing the grace of Jesus Christ.

⁴⁰ Foster, Money, Sex & Power, 40. Foster asserts that “This is, of course, nothing more than the confession that we live by grace.

Second, the offering is for sharing and giving others. As seen in Chapter 4, giving is the best way of expressing the believer’s love to God and for falling deeper into the love of God. God intended for His people’s hearts to be focused on Him through giving the offering back to Him (Matt. 6:21); furthermore, God intended for believers to give offering to others in need and to share the offering with the poor. In the Old Testament, the offering was used for giving and sharing with others, such as Levites, orphans, widows, passengers and other poor people in need (Lev. 8-22, 10:13-15, 19: 9-10, 23:22, 25:1-7). Even in the New Testament, church leaders in earlier church shared and gave what church members donated in the church to others in need (Acts 2:44, 45, 4:34-35).

According to Chrysostom, “If the church does not take care of the poor who lie in such grievous suffering and live in such destitution, this cruelty is the worst kind of wickedness.” The Bible says, “For there was not a needy person among them, because all those who owned lands or houses sold them, brought the proceeds of the things that were sold, and laid them at the apostle’s feet. This was then distributed for each person’s basic needs” (Acts 4:34-35). It is certain that the offering was properly used. The result of sharing and giving the offering to others in need, according to the principles of the Bible is as follows: “Praising God and having favor

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42 Sang Won Lee, ‘The Biblical Management of Church Finances,’ Ministry and Theology 281 (January 2011): 87. Dr. Lee states that “the most important meaning of tithe is that other 10 tribes help Levites who has no portion and inheritance in the Old Testament. This help is a kind of relief. Therefore, offering should be used for relief with whole amount of money.”

43 John Chrysostom, On Wealth and Poverty (Crestwood, NY: Vladimir’s Seminary Press, 1981), 21-22. With the parable of Lazarus and the rich man, Chrysostom preached several times in the church. He preached that if one supposes that he passed the man by on the first day, he would probably have felt some pity on the second day; if he overlooked him even on that day, he surely ought to have been moved on the third or the fourth or the day after that, even if he were more cruel than the wild beasts. But he felt no emotion, but became harder-hearted and more reckless even than unjust judge who knew neither fear of God nor shame before men. 21.
with all the people. And every day the Lord added to them those who were being saved” (Acts 2: 47). The offering in the church exists for giving to others, not for keeping in a bank account.

In conclusion, it is God who is the owner of the offering collected from the congregation in the church. And the offering is what believers give back to God from what He has already given them; furthermore, the offering, which belongs to God, must be used for others in need through way of mission and relief. And spiritual leaders and church members can experience freedom from greed and covetousness through sharing money with others in need. That is the meaning of the offering which God intended.

Financial Transparency: Key to Management of Church Finances

Considering that the offering is precious, the church must use it soundly and transparently in the presence of God. Most of all, the key to management of church finances is keeping financial transparency in the church. Jamieson defines transparency: “Financially transparent churches are churches that conduct an annual audit of their financial statements, share complete, clear, audited financial information openly with the congregation, have a comprehensive system of internal control in place, actively engage in preventing fraud, and purposefully foster an internal culture of openness. Financial transparency is a way of disarming the power of money, while secrecy places money in a position of power”. 44

Unlike secular and profit enterprises, the church, the body of Christ, must grow its transparency higher in order to regain social reliability, as well as the church member’s.

The first thing is the explicit philosophy of a spiritual leader in church finances. Without an explicit philosophy of a spiritual leader, financial transparency cannot be kept. That is because

when a spiritual leader is tempted by the power of money, especially in case of huge money, he or she cannot resist it at all. Rev. Kim, Nam Jun (Yullin Church) answered the question of the relation between a senior pastor and the security of financial transparency as follows: “The volition of a senior pastor is more important than any other things.”

The second thing is the delegation to deacons. Rev. Lee, Kyung Su asserts that “It is better for a pastor not to get involved in the management of church finances directly in the structure of God’s church (Acts 4:35; 6: 3). For overseeing, however, is the responsibility of a pastor, it would be better that deacons execute church finances under the practical overseeing of a pastor and elders.”

In the case of the three churches, Yullin, Yein, and Dure above, senior pastors do not join in the financial committee and management committee at all. They just delegate the work of management of finances to deacons. This is a good way of preventing a senior pastor from being tempted by the power of money. Dr. Lee, Dong Won states “I do not pay attention to what relating to church finances at all. It makes me feel free from greed and covetousness.”

When spiritual leaders get involved in the management of church finances directly, without interference of church members, something bad can happen to them, just like at Jeja Church.

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45 Interview of Rev. Kim, Nam Jun, “Honesty is the issue of being, not of efficiency.” Ministry and Theology 281 (January 2011): 97. He has studied accounting for the sake of financial transparency for ten years. Now that he studied and set up the fabric system of management of church finance, even experts admit the transparency and efficiency of the system of financial accounting.

46 Kyung Su Lee, “The Management of church finances.” See http://theology.ac.kr/institute/dtdata%EB%AA%A9%ED%9A%8C%EC%9E%90%EB%A3%8C%EC%A0%9C%EC%A7%81%ED%9B%88%EB%A0%A8%EA%B5%90%ED%9A%8C%EC%9E%AC%EC%A0%95%EA%B4%80%EB%A6%AC.htm (accessed October 29, 2012).

The third thing is proper legal procedures in place for the formation and execution of budget. According to Jamieson, “Some clergy believe that if they require implementation of a system of internal control in their church, it will be viewed as unloving, uncaring, and ultimately unchristian.”48 A spiritual leader needs to set up the professional, secure system of accounting in which anyone can never make a mistake in the church. Research into the internal-control structure of churches has revealed a frightening lack of basic control, particularly in small churches.49 As seen in the cases of the three, sample churches, if spiritual leaders have some legal procedures for the approval of expenditures, then that would be much more secure. Even though it is a small expense, it must be taken as a necessary procedure. Establishing financial control is an act of leadership that demonstrates gratitude and respect for the stewardship and hard work of church employees, members, volunteers, and contributors.50

The fourth thing is the attachment of documents for all expenditures.51 For the sake of transparency, it is very important to keep a detailed, expenditure record. As seen above, one of reasons why Rev. Chung of Jeja Church was able to embezzle thirty-two million dollars out of church finances was that there was no account book at all during the period from 2007 to 2009 in

48 Jamieson, Ministry and Money, 120. Internal control refers to the systems, activities, and procedures in place that ensure the safeguarding as well as the efficient management and use of church resources.


50 Jamieson, Ministry and Money, 120. The internal control system should (1) help safeguard the church’s assets against theft or accidental loss, (2) promote the efficient use of the church’s assets, and (3) help provide sound financial statements.

51 For the sake of transparency, first of all, it must be done to insert the source and name in the accounting book and turn in receipts of all items. Ever since the affair of Jeja church in court, people take an increasing interest in the management of church finances. See http://www.christiantoday.co.kr/view.htm?id=249291 (accessed October 31, 2012).
the department of mission. That gave him opportunity to commit the sin of embezzlement. On the contrary, the three, good, example churches made it a rule to ask all the church members, including the senior pastor, to make out receipts for every expenditure and to put it on record. There should be no exception to this rule.

The fifth thing is to conduct a concrete accounting audit. An annual audit must be carried out concretely, not superficially, and then a correction and an advisory opinion from the auditor should be reflected on the formation and execution of a budget the next year. Jamieson asserts, “If your church has never had an audit, or if there is reason to suspect some financial irregularity, we highly recommend that the church engage an independent CPA firm to conduct a full financial audit.” In the case of Yullin Church, through an annual audit, conducted by an independent CPA firm, this church has set up a solid accounting system to which experts can give credit.

The sixth thing is sharing church accounting and finances with the congregation openly and clearly. As Jamieson reveals, in order to become transparent churches financially, churches

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53 Jamieson, Ministry and Money, 118. This type of audit can be costly, so the congregation might consider conducting this type of audit only every three years. In the intervening years, the church can hire a CPA firm to perform a review, which is substantially less costly and less comprehensive than an audit. Another option is for the church to engage knowledgeable church members to perform an internal audit in these intervening years. Since church members are not independent of the church, their audit is considered “internal” in nature rather than “independent.” An internal audit by members who are familiar with accounting terms, concepts, and practices can be highly effective.

54 (No author of this article?) “The Management of church finances transparently,” Ministry and Theology 281 (January 2011): 94.

55 Concerning the affair of Jeja Church, the court gave a judicial decision that churches ought to allow church members to go over accounting books and bank books associated with church finances and to reproduce it. By this judicial decision, every church in South Korea cannot deny and reject the demand of church members to open an accounting book to the public. See http://www.christiantoday.co.kr/view.htm?id=249291 (accessed October 31, 2012).
have to share complete, clear, audited financial information openly with the congregation. In addition, the execution of a budget should be carried out with the agreement of the congregation. According to the survey of “an analysis of the situation of the offering,” conducted by Dr. Lee, 41.4% (sharing audited information at leadership committee), 28.6% (sharing detailed information at the end of year), and 24.3% (every month).  

In the case of Yein Church, she makes it a rule to open church finances to the public through the church webpage monthly; furthermore, she opens a balance sheet and closing accounting report to the public at the end of every year. She makes it rule to report the state of church finances to the leadership committee, which occurs six times a year; furthermore, the general church members who cannot join in leadership committee can get access to the webpage of the church and check this out. Additionally, transparent, financial information is clear, easy to understand, and provides enough detail for the user to get a correct picture of the situation. Jamieson adds that “salary information is an area where transparency is crucial. If the minister’s salary is combined with the salary and benefits for the entire staff, that number does not provide enough clear detail to be helpful.”

The Office of the Church and Money: Purchase and Sale of the Office

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58 Ibid., 93.

59 Jamieson, Ministry and Money, 119.

60 Ibid.
In the Medieval period, one of the important reasons the medieval churches were corrupted was selling and buying the office of the Church with money.\textsuperscript{61} God established the church office to rule over His Church. Furthermore, Scripture, in mentioning these offices, uses the word, \textit{diakonia (διακονία)}, meaning of “service thoroughly.”\textsuperscript{62} Namely, the primary purpose the office is given is to serve the Church. Therefore, officers in the Church are supposed to obey Jesus Christ, the Master of the Church at first and do the ministry of service.\textsuperscript{63}

In the Korean church, something similarly bad to what had happened in the medieval church has been taken place concerning the offices of the Church. In the Korean church, there must be churches willing to sell offices to church members demanding a great deal of money when a church is in a state of lack over finances. Rev. Shin asserts that “it is a reality that almost all Korean churches sell and buy offices nowadays. It is like a tumor.”\textsuperscript{64}

As seen through the statistics for the social reliance of the Korean church survey in Chapter 2, many participating pastors and officers in a church are supposed to be spiritually changed and reformed first of all. One questions why such a miserable thing has happened in the Korean church. According to Dr. Shin, “The primary reason why the serious distortion toward office and irrationality of officers thrive in the Korean church is because everyone seeks to make a role of master in a church.”\textsuperscript{65} It is Jesus Christ who is the Master in the Church. No one else


\textsuperscript{65} Shin, “Money and Church Offices,” 75.
can be a master but Him. All kinds of officers with equal authority are supposed to build up the Church, the body of Christ, strong, and fulfill the will of the LORD together. Wright asserts that “here we have the elements characteristic of Presbyterian ecclesiastical life and discipline. Ministers and laymen with equal authority but with division of responsibility and labor serve the church for its edification and order.” All offices given in the Church are to serve God and people in Christ.

First, Christians need the right understanding of offices given to the Church. Speaking generally, all offices are given to serve the church, the body of the Christ, not for an individual purpose. There are three different kinds of offices in the Scripture: pastors-teachers, elders, and deacons. According to Ephesians 4:11, 12, “And he gave some, apostles; and some, prophets; and some, evangelists; and some, pastors and teachers. For the perfecting of the saints, for the work of the ministry, for the edifying of the body of Christ:” The passage describes the role of pastors and teachers in a church (1Tim. 3:2-7; Titus 1:7-9; 1Pet. 5:1-4). A pastor is an ordained person who fills the ministry of preaching and pastoral offices. John Owen asserts that “the first and principal duty of a pastor is to feed the flock by diligent preaching of the word.” In terminology, elders, overseers, bishops, and shepherds are all interchangeable in the Scripture.

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70 Larry Kreider et al. The Biblical Role of Elders for Today’s Church: New Testament Leadership Principles for Equipping Elders (Pennsylvania, House to House Publication, 2004), 8. It says that “The Greek words used to describe local church leaders in the New Testament include the word for “elder” (presbutteros); the word for
office is that of elders, who are laymen and who govern a church with a senior pastor, together. In Presbyterianism, an elder is an ordained layman who takes charge of serving a church as an administrator, along with a pastor in a local church. In general, the office of elder exists to protect church members against false teachings, not to rule over a pastor and church members; furthermore, the duty of an elder is also to assist the ministry of a senior pastor and to protect him from a fallacy. Lastly, the reader needs to understand what deacons are about (1Tim. 3:8-13; Acts 6:3). The major duty of deacons is to manage church finances for the ministry of relief, according to Acts 6: “The crucial importance of the office of deacon grows out of the obligation of the church to care for those in need. This obligation is not optional activity, but rather one of the ways that the disciple lives out their relationship to their Lord.” The title, “deacon,” comes from a Greek word meaning servant; benevolent service, rather than governance, has generally been the function of deacons through the centuries. Foshee states, “It was taken from the Greek language and made directly into our English word. Thirty times the word *diakonos* is used in the Greek New Testament, but only on five occasions is it translated as “deacon” in the King James Version. When not translated “deacon,” *diakonos* is translated minister or servant.”

These three offices are what came from Holy Scripture. There is, however, no class between each office. Pastors cannot rule over elders and deacons. Elders cannot be against a senior pastor and rule over deacons either. They all need to cooperate and collaborate for the

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“overseer”(*episkopos*); and the word for “shepherd”(*poimen*). Scripture uses the terms “elders, overseers and shepherds” interchangeably. These terms are all used to describe one and the same office or person.”

71 Shin, “Money and Offices,” 76.


73 Ibid., 7.

extension of His Kingdom. However, it seems to have a sense of class distinction in the Korean church.

Second, offices must not be sold for the sake of church finances. First Cor. 12:11 states, “But one and the same Spirit is active in all these, distributing to each person as He wills.” Therefore, offices must not be distributed to anyone who is rich or who has a high position in society without regard to how the person’s character aligns with Holy Scripture.

In some particular situations, such as the construction of a church building, a purchase of a church car, or remodeling for the expansion of a church building, one can see that a church appoints an office for fundraising. In this respect, offerings in return for offices must be abolished in the Korean church. Offices can never be a means for church growth. We cannot find the ground of offerings in return for offices in the Scripture.

In addition to offerings in return for offices, there is one more seriously bad custom in the Korean church. That is gratuity. When a church appoints a person to an office, giving gratuity at the appointment for an office is an institution. There is no ground for that in Scripture. This is what must be abolished as well. Spiritual leaders must keep in mind that offices have nothing to do with money; furthermore, a senior pastor has to appoint a godly and faithful person to an office in consideration for the qualification of offices in the New Testament. Offices must be carried on, not by money and reputation, but by gifts and the call of God to serve.76

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75 In the Presbyterian Church in Korea, many churches ask those who are going to assume offices in a church for a great deal of money in return for the office. A church takes it for granted that officers must contribute much money to a church. It can be said that this custom is really a rotten, coarse thing, which must be abolished as soon as possible. There was a case of where a person who was due to assume the office of elder soon refused to take that office because he was not rich enough to pay what a church required him.

76 Shin, “Money and Church Offices,” 79.
Third, offices must not be bought for the sake of personal purpose. In the earlier days of Korean Christianity, there was hesitation of assuming an office in a local church because carrying on offices was not an easy job at all. As an elder and a deacon, to serve a church and to help church people spiritually required great responsibility for them. Because the Korean church in the early days was poor, officers at times had to help poor people out financially. In today’s Korean church, however, many desire to take on offices. Namely, many go so far as to donate much money in order to take on offices in a local church. This is none other than corruption in the government personnel administration.

Dr. Shin found the grounds for why many hoped to take on offices from five misunderstanding of offices in the Church. First, offices are an honorary post. Second, there is a class in offices. Third, offices are power and influence. Fourth, offices are the basis of judgment for faith. And fifth, offices are the condition of blessing. These five reasons have no biblical basis at all. Since many misunderstand of the purpose and role of officers, they make an effort to take on any kind of office for the rest of their lives, even if they have to pay much money to a local church. Offices have nothing to do with an honorary post, a class, power and authority, and any blessing at all. In order for promoting honor and getting on in years, many take on offices, paying a great deal of money. It is too absurd and ridiculous to be taken seriously. Therefore, a church must never nominate any person into an office, receiving money from the potential officers. A church has to exclude those who hope to be an officer with money. That kind of person will most likely stir up problems and conflicts in a peaceful church.

77 Ibid., 76-78.

78 Ibid., 77. According to Dr. Shin, 20,000 dollars for elders, 5,000 dollars for a deaconess, and 3,000 dollars for deacons are supposed to be paid for nominating each office in some churches.
Offices must be given to those suitable for the work in consideration for the qualification of offices in the New Testament. Spiritual leaders must remember that offices has something to do with gifts, and spiritual leaders must appoint a person suitable for the work into an office, who is God-oriented and obedient to God as well. Officers must be of good reputation, full of the Spirit and wisdom; furthermore, they must be above reproach (Acts 6:3; 1Tim. 3:2). These are what offices are about in the New Testament.

**Investment in Stocks of a Local Church**

Rev. Choi of Boondang Jung Ang Church had invested ten-million dollars into funds and lost half of the investment. Ever since it was reported by mess media, many had a growing interest in investment of the stock of a local church. As a matter of fact, the issue of investment into the stock of a local church is not what has arisen currently.

The standpoints of spiritual leaders for investment into stocks in a local church may be summarized as follows: First, it is absolutely negative that a local church never does investment into stocks at any case. Second, a spiritual leader can invest into stocks if that is not a speculation. Third, it is so affirmative that a local church needs to understand “socially responsible investing” and invest into SRI in order to bring a social change.

First, a local church has to invest surplus funds into the ministry of salvation of souls, not into stocks. Conclusively, most pastors and experts are skeptical that churches invest surplus funds from church finances into stocks. Dr. Lee asserts that “Assets of a church are offerings

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from congregation for the purpose of nonprofit enterprise. So then, the whole amount must be used for its own purpose, not investing for profit. Making a profit with offerings is what a church misuses offerings thoroughly, I think.”

Church finances belong to God, especially; therefore, it must be used for its own purpose.

However, he regards saving church finances in a bank account as a different thing. Namely, church finances being invested into stocks is one thing, but church finances being saved in a bank account is another. According to Dr. Lee, that is because saving money is not for profit, but just a way for keeping. Saving church finances in a bank account is a way a local church just keeps offerings in a bank account because there is no better way in reality.

According to Park, it is not right for a pastor to preach as if investment into stocks is to commit a sin. An individual should be discussed separately from a local church. So then, individuals can invest in stocks for profits. Even though it is a Christian’s personal investment, it goes without saying that speculation is prohibited.

Rev. Bang asserts that “considering reality it seems that it would be better not to invest into stocks. To deny investment into stocks itself, however, is not biblical judgment.” Bible students can find some evidence from Bible that seems to support the notion that a Christian can invest into stocks for profits (Matt. 25:26-27; Eccl. 11:1-2). Jesus, who entrusted his wealth to servants, expected His servants to use their talent to make a profit. Two servants who made much

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82 Ibid.

83 Ibid., 85.

84 Sun Ki Bang, “As for Investment and Speculation: the Careless Investment is the Blasphemy of Grace” (August 9, 2010). See www.kidok.com (accessed October 12, 2012)
profit and gave it back to Jesus were praised from Jesus; however, an idle servant who hid that
talent under the ground was condemned by his Master because of not using talents to make any
profit. Like this, a Christian who invests into stocks rightly and soundly does what is right.

Foster states, “It is a spiritual calling to take leadership roles in government, education,
and business. Some are called to make money- lots of money- for the glory of God and the larger
public good.”

Rev. Bang gives believers a warning that to invest to make a profit as a Christian
is the right business activity; however, a speculation is distorted business activity derived from
the love of money. According to Rev. Lee, investment into stocks, which one cannot self-
control, is like drugs. Like most pastors and experts have worried, Rev. Lee gives a warning that
“It is necessary to invest into stocks in the nation of capitalism. In investment, however, seeing
cash comes in and out in a sight, people who are avaricious results in tremendous loss of finances.
A Christian who can be controlled by the word of God and can keep what should be kept can
invest into stocks. However, investment into stocks seems to be far from the deep spiritual life.

The Bible says “The one who works his land will have plenty of food, but whoever chases
fantasies will have his fill of poverty. A faithful man will have many blessings, but one in a hurry
to get rich will not go unpunished” (Prov. 28:19-20). Therefore, Christians have to discern
investment from speculation.

Second, a local church can invest church finances into stocks with a special purpose. A
retirement allowance and pension funds belong to this category. What counts is that Christians

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85 Foster, Sex, Money and Power, 45-46. Foster, however, asserts that “all this must be done in the context
of a people who are rightly taught and disciplined.”


87 Sang Deuk Lee, “Is Investment into Stocks Good or Bad for a Christian?” 1117 (July 24, 2011) See
http://www.igoodnes.net (assessed October 5, 2012).
need to find the best way of investment according to the principles of Scripture. However, it can be risky to a local church to provide a retired pastor with huge amount as a retirement allowance at once.\textsuperscript{88} Therefore, in the dimension of preparing a retirement allowance, a local church and a pastor can invest into the kinds of funds in a certain ratio together which can be regarded as an affirmative way in this respect.\textsuperscript{89} A certain person gives an advice that installment savings is much better than investment into funds or stocks in the dimension of stabilization.\textsuperscript{90}

Eight denominations in the Korean church operate pension funds for a pastor’s old age.\textsuperscript{91} Pension funds, which are prepared by settled money from a pastor, are invested in stocks, funds, and loan bonds, as usual. According to research, each major denomination\textsuperscript{92} is going through hardships on account of proceeds from a lower rate. Therefore, installment savings is suggested, rather than investment into funds, stocks, and loan bonds for stabilization of proceeds. The author suggests through this paperwork that pension funds are not offerings belonging to a local church but finances belonging to an individual; therefore, for pension funds, finances can be invested into the money market. The thing, however, is that each denomination has to entrust all

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\textsuperscript{89} Choi, “The Biblical Church Finances,” 85.

\textsuperscript{90} Ibid. Dr. Lee, Sang Won asserts the same.

\textsuperscript{91} The eight denominations operating pension funds in Korea are as follows: Christianity Korea Methodist (1989, a current fund $ 850,000), Jesus Presbyterian Tonghap (1989, $ 99,700,000), Christianity Korea Presbyterian (1992, $ 10,000,000), Christianity Korea Holiness Church (1997, $9,600,000), Jesus Presbyterian Hapdong (2001, $ 1,400,000), Jesus Korea Koshin (2002, $ 6,500,000), Jesus Korea Holiness (2002, $ 6,500,000), The Assembly of God of Korea, which are all authorized by government. See http://www.newsjoy.or.kr/news/articleView.html?idxno=8824 (accessed October 8, 2012). The same article is contributed to the weekly magazine entitled \textit{Faith and Church} [Kyohwei and Shinang] (August 11, 2004).

\textsuperscript{92} Major denominations, such as Presbyterian (Koshin, Tonghap), Methodist, and Pentecostal invested into funds/stocks directly and indirectly. And most denominations suffered big losses from 50-80 percent as a result of investment into the money market. See http://www.igoodnews.net (vol. 992, publishing date November 11. 2008), accessed October 6. 2012.
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the money collected as pension funds to financial experts and have them manage the funds for the stabilization of proceeds. In fact, in the case of Habdong, the representative denomination of the Presbyterians, they had invested 1,800,000 dollars out of pension funds into the business of the charnel house. The result, however, was that they suffered a big loss, approximately 500,000 dollars, and an uncollected amount was 390,000 dollars. The investment of 1,800,000 dollars, run by the unprofessional, gave a big loss of almost 900,000 dollars back to them in return.

A pastor is called to serve the holy work entrusted by God. In other words, church leaders are not experts in the money market. Apostles entrusted the work of relief and management of church finances to seven deacons because they felt the need to stay focused on the ministry of preaching, teaching, and prayer. If church finances is entrusted to deacons in a local church, how much more so should a pension fund be. That is why the author asserts that each denomination has to entrust all the money to financial experts.

Third, a local church invests church finances into Socially Responsible Investing (SRI). The church of God ought to use God’s money for the benefit of others, which makes them give glory to God. God has mentioned about caring for the poor, orphans, widows, travelers and Levites several times through the Old Testament and New Testament. In this respect, a local

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93 Christianity Korea Holiness Church [Kidokkyo Sungkyul church: Kisung] established Samwon (Inc.) as a joint-stock corporation. This is the first company for profit run by a denomination for the purpose of the preparation of a pension for a pastor. About this kind of attempt, however, there are loud cries of worry for the failure of business and unprofessional management. See http://mewsmission.com/news/articleView.html?idxno=10837 (accessed October 6, 2012).

94 Habdong is the biggest and largest Presbyterian denomination in Korea, to which the author belongs.

church can positively influence society through social business. The alternative is Socially Responsible Investing, which will be dealt with concretely in a subsequent section.

**Liability to Taxation in the Church**

Taxes are an obligation, which fall on everybody. One is obligated to pay one’s taxes. The people in South Korea are all liable to taxation. The issue concerns how a local church should deal with the issue of taxation. It is a common idea in the Korean church that the church is the organization of exemption from taxation because of religious organization. Unlike the old church staying focused on the ministry of evangelism in South Korea, as a fully nonprofit organization, nowadays the Korean church runs some businesses for public welfare or for its own purposes, such as educational and mission facilities and programs. And these kinds of businesses are spreading out gradually. Many have asked “Does a local church have to pay taxes even though a church offers good books and good quality of coffee to church members by way of operating a book store and café?”

There is a misunderstanding regarding church finances as a general rule. It is that a church has no obligation to pay its taxes. A local church, however, shall be liable to taxation. A

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98 Ho Yoon, Choi, “Shall the Profit of Church’s Café is Liable to Taxation?” *Ministry and Theology*, 271 (January 2012): 118.

99 “The practical business of tax toward religious groups” See http://cafe.daum.net/kms161515/hHTV/59?docid=1NCEEhHTV5920120327164703 (accessed October 27, 2012). The Church, Catholic Church, Buddhist temple and so on are exempt to taxation by the statute of the Civil Law Article 32 only if they do not run profitable business.
church has to pay value added tax, and if a church runs a business for profits, it has to pay an income tax accordingly.\textsuperscript{100}

As a church has increased in size, many churches operate business for profits. Here are businesses that a local church operates: the operation of a book store, a café, a prayer house, a preschool, leasing the property of the church, and socially responsible investing.\textsuperscript{101} These kinds of businesses have mostly been established for the public welfare and for helping church members to live up to the way of the Christian life. However, if the business runs for profits, it has to pay its taxes.\textsuperscript{102} It should never be forgotten in a church. Even though businesses operated by a church for good purposes, if they make profits through the operation of the business, that church has to pay taxes accordingly, such as a tax on value-added and an income tax.

One accountant states that there is no law and command to prohibit the church from paying taxes. And the tax law, as the positive law, is not against the law of the Bible. Therefore, the church has to be under the application of a tax law.\textsuperscript{103}

\textit{Taxes Occurred by the Operation of a Business by a Local Church: A Tax on Value-Added and the Corporate Tax}

As defining the religious organization as a group of exemption from taxation, “exemption from taxation” signifies that offerings\textsuperscript{104} that a church collected from church members can be

\textsuperscript{100} According to the guidelines of practical business of value added tax, regardless of religious parties registered in a government office, religious parties are not exempt for tax if they run business for profit continually. It runs as follows: (1) Lease of real property and management of it, (2) business supplying necessities of life, scrap irons for fund-raising. See http://cafe.daum.net/kms161515/hHTV/59?docid=1NCEEnHTV5920120327164703 (accessed by October 27, 2012).

\textsuperscript{101} Hwang, “The Direction and Principle of the Use of Church Finances,” 64.

\textsuperscript{102} Ibid.

\textsuperscript{103} Ho Yoon, Choi, “Shall the Profit of Church’s Café be Liable to Taxation?” \textit{Ministry and Theology}, 271 (January 2012): 119.
exempt from a donation tax. Therefore, value added tax, the corporation tax, and the others are assessed and imposed on a case-by-case basis. Choi asserts that a tax on value-added and the corporation tax are the most basic objects that one should examine with regards to the business a church operates.  

First, value-added tax can be defined as a tax being imposed on value-added at each step of transactions, and the last consumer has to pay the whole tax that uses the value added.  

Value added tax is what customers should pay for because it is included in the price of the purchase (10 percent of sale price). Generally speaking, if the goods or services a church supplies come under the exemption from taxation, a tax on value-added is exempt from taxation. If not, a church has to take 10 percent of the supplying price as a tax on value-added because it is applicable to taxation. If a church as nonprofit organization supplies goods and services temporarily for its own purposive business, such as a bazaar for mission, it is exempt from taxation.

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104 Offerings belong to the category of donation or contribution in the tax law.

105 Ibid.

106 Value added tax = a sum of sale tax – a sum of buying tax. Value added tax means a business man pays for in tax office with money customers have already paid because value added tax is included in the price of purchase customers bought. See http://www.nts.go.kr/tax/tax_04.asp?cinfo_key=MINF6520100726151745&menu_a=400&menu_b=100&menu_c=100&flag=04 (accessed October 27, 2012).


108 Kinds of exemption from taxation that the tax law prescribes are as follows: books, journals and magazines, broadcast and communication, unprocessed foods, farm products, livestock products, forest products, marine products (see food), library, museum, science museum, social welfare service and so on. See Choi, “Shall the profit of Church’s Café is liable to taxation?” 120.

109 Choi, “Shall the Profit of Church’s Café be Liable to Taxation?” 120.
Once a church starts supplying goods and services which should carry the imposition of a value added tax, a notification of opening a business for profits must be made within twenty days.\footnote{Ibid., 121.} Along with this, a church applies to a taxation office for the license of the registration of business.

Second, a local church as a nonprofit organization,\footnote{Non-profit corporation means a corporation, a foundation and an association by the statute of a national tax law Article 13, a clause 1 and 2. It runs as follows: (1) a corporation established by the statute of a Civil Code, article 32, (2) a corporation which has similar purpose with purpose prescribed on a Civil Code, article 32. See http://www.nts.go.kr/tax/tax_05.asp?cinfo_key=MINF5320100726152040&menu_a=500&menu_b=100&menu_c=100&flag=05 (accessed October 27, 2012).} has an obligation to pay the corporation tax only for profits occurred by the business prescribed as the profitable enterprise. According to the National Tax Service, a corporation has liability to the corporation tax for profit in each business year, and the deadline of payment and a report is within three months from the last day of that business year.\footnote{See http://www.nts.go.kr/tax/tax_05.asp?cinfo_key=MINF7520100716141019&flag=05&menu_a=500&menu_b=100 (accessed October 27, 2012).} Generally, a book store, café, and lease, which a church operates, are subject to the profitable enterprise. Of businesses that a church operates, however, if loss will be caused, there is no the corporation tax any more in a church. Dr. Hwang asserts that “if a church operates a profitable business by way of using unused equipment with the purpose of making a profit, a church has to get the business registered as the profit-making corporation.”\footnote{Ho Chan, Hwang, “The Direction and Principle of using church finances” Ministry and Theology, vol. 281 (November 2011): 55.}

In conclusion, if a local church operates a profitable enterprise for the purpose of mission or relief and makes a profit, the obligation for taxation must be carried out in a church. The
Korean church today has to get out of the conventional way of thinking that the church is a religious organization and that she, therefore, does not need to pay its taxes.

**Socially Responsible Investing**

At first, it can be said that SRI is based on the biblical worldview. Peter Camejo offers a sound definition of SRI: “Popularly, *socially responsible investing* refers to investments that screen out companies that violate environmental or other laws, use child labor or sweatshops, discriminate in hiring or in general, produce products detrimental to society or engage in practices deemed reprehensible by most people.”

Speaking simply, SRI refers to investments that invest into companies and organizations performing social responsibility aggressively. Traditional investment just focuses on maximizing a rate of return on investments; however, SRI has interests in helping neighbors to live well comfortably and even wealthily, all the while maximizing the rate of return on investments. Robert states that “socially responsible investing (SRI) refers to financial contribution into investment vehicles designed to combine the traditional investment favoring profit maximization with a values-based component seeking nonfinancial benefits.”

SRI is what the USA devised first. These days, South Korea brings in SRI, not to speak of Europe and other developed countries. Interest in the basic idea of SRI is high.

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114 Peter Camejo, *The SRI Advantage: Why Socially Responsible Investing Has Outperformed Financially* (Gabriola Island, New Society Publishers, 2002), 1-2. SRI is the common term for this in the United States. In Europe the term *sustainable investing* with a more narrowly environmental focus has been predominant. In England and Australia, the term *ethical investing* or *values-based investing* seems to have caught on to express a similar approach.

According to Camejo, “The goal of SRI is to create a sustainable economy that provides a good quality of life for all, not high short-term performance for a few.”\footnote{According to Yankelovich, a majority of people said that they would prefer to invest in companies that are environmentally and socially responsible. Peter Camejo, The SRI Advantage, 2. See Yankelovich Partners, survey conducted for The Calvert Group, April 1999.} According to Ciocchetti, SRI is an umbrella term covering three core investing groups: (1) environmentally motivated investors, (2) religiously motivated investors, and (3) socially motivated investors. While all three groups seek social returns along with capital appreciation, the major difference between the groups stems from the motivations behind their investment practices. In other words, each investor has a specific purpose according to their motivation in investment. Ciocchetti asserts that SRI contains three core subject areas as usual: (1) social screening, (2) stockholder advocacy, and (3) community investing. Of those, social screening is by far the most popular of these categories.\footnote{Ibid., 6.}

To make a long history of SRI short, at first SRI stemmed from religious groups. In the context of America, which can be post revolutionary America, Quakers who settled North America refused to support companies manufacturing alcohol, gambling, or tobacco. These kinds of companies were screened out or ignored by the commercial practices of early American religious communities.\footnote{Corey A. Ciocchetti, Socially Responsible Investing, pg#?} Furthermore, religious institutions refused to invest into sin stocks\footnote{Ibid.} which produced alcohol, weapons, and tobacco that did harm to mankind. In the 1960s, investors paid attention, anew, to SRI because of a movement against war, along with the investments in all three of these industries were considered “sin stocks,” which are alcohol, gambling, and tobacco.\footnote{Investments in all three of these industries were considered “sin stocks,” which are alcohol, gambling, and tobacco.}
women’s rights, the civil rights, and environmental movement. According to Ciocchetti, it was during the 1970s that the first socially responsible investing mutual funds were created, allowing investors to pool their funds together to achieve greater social returns. In the 1990s, investors took a renewed interest in both the environment\textsuperscript{121} and profit maximization.

Therefore, SRI is an effective and efficient system. Camejo asserts strongly: “Socially responsible investing (SRI) has financially outperformed conventional investment strategies. And not only has SRI outperformed, it has also lowered risk. Most investment strategies require adding risk to increase performance or accept lower performance as the price of lower risk. SRI reduces risk and improves performance. This book is primarily about why that is true.”\textsuperscript{122} Camejo offers two primary reasons for this good performance: First, SRI screens reduction companies-specific risk and liabilities. Second, SRI screening helps discover firms with strong finances and effective management.\textsuperscript{123}

Ciocchetti defines social screening as “. . . a means by which investors either divest a financial holding or invest in a particular company based on the company’s social record- or lack thereof.”\textsuperscript{124} There are two types of screening: positive screening and negative screening.

\textsuperscript{121} Investors took interest in corporate policies and practices designed to protect the environment. These issues were coincident with the commencement of the major tobacco litigation cases. They made a demand for avoidance of tobacco which is one of three ‘sin stocks’.

\textsuperscript{122} Camejo, \textit{The SRI Advantage}, 1.

\textsuperscript{123} Ibid., 47. Camejo added on his explanation that SRI reduces risk by screening out bad products, firms with legal difficulties or criminal records, firms with unpopular products or products that create social harm, firms with criminally inclined management, firms that violate environmental regulations or in general are abusive to the environment, and firms that engage in discrimination on the basis of race, gender, sexual orientation, or national origin.

\textsuperscript{124} Corey A. Ciocchetti, \textit{Socially Responsible Investing}, pg #? . The basic premise underlying social screening is the idea that companies that meet the social standards required by SRI screens will be the most profitable and successful companies in the long term, Ciocchetti explained.
Negative screening signifies a way that an investor divests a specific stock or company holdings portfolio because these companies cannot meet the criteria of social investment, which produce weapons, alcohol, tobacco, and gambling. In other words, an investor does not invest in these companies which produce these kinds of products, even if these are the most profitable businesses. Positive screening signifies a way that an investor hunts out a specific stock or company and invests because this company can meet the criteria of social investment. A company performing an act of charity, a company supporting environmental policies, and a company hiring a woman as a director in the director meeting are all applicable to this positive screening.

**Mammonism in the Korean Church: A Shallow Capitalism**

A capitalistic economy solidified its footing a long time ago; however, the systematic development of the capitalistic economy began in the eighteenth century. After getting through the industrial revolution, the capitalistic economy has been transformed into the current type it is. It is a fact that the books of Adam Smith, *Wealth of Nations*: *An Inquiry into the Nature and Causes of the Wealth of Nations* and *Theory of Moral Sentiment*, have affected the development of a capitalistic economy predominantly. The first intention of Smith in *Wealth of Nations* is for people to invest in trade and business and do their best in making a profit for...

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125 “Industrial Revolution and Capitalism” See http://ilsa77.hihome.com/7th/6-2-1.htm (accessed November 9, 2012).

126 It goes without saying that *Wealth of Nations*, written by Adam Smith has been well known as the origin of the capitalistic economy. No one will object to this opinion. Adam Smith has been so well known as the writer of *Theory of Moral Sentiment*. He wrote these books against the mercantile system of Europe, especially the United Kingdom. In those days, nations controlled all kinds of international trades because nations thought that the wealth of a nation could be made by way of hoarding up gold and silver in the nation through the balance of the international trades. Adam Smith denounced that theory and asserted that a nation must hand the authority of trade to the people in the nation. See http://www.sgsgi.com/sgsg/c/read.jsp?serial=228&seq=7054&item=46&page_no=1, (accessed September 20, 2012).
themselves; furthermore, each person can increase the quality of products, which helps improve the yearly profits of an entire society. Finally it also helps develop public welfare, as nations receive intervening and controlling international trade and all kinds of activities of the economy, except education and welfare.\footnote{Hak Soon Kim, “Adam Smith, The Wealth of Nations,” in The Story of the Book that Has Changed the World, vol. 6 (May 2012). See http://librekim.tistory.com/487 (accessed October 8, 2012).} Smith explained these phenomena with the parable of the “invisible hand.”\footnote{Sang Heon Lee, “The Origin of Economy of Adam Smith: Centering on the Concept of Economic and Social Order,” (Dissertation., WCR seminar in Goryeo University, November 19, 2008): 2.} As time has gone by, the original intention of the capitalistic economy has been fading and shriveling.\footnote{Ellul, Money and Power, 49. He asserts that “The particular costs associated with capitalist development that I would like to discuss here are not environmental or material but rather cultural, psychological, and ultimately, spiritual. Such costs are perhaps best summarized under the heading of capitalism’s depletion of meaning.} Therefore, a capitalistic economy has created two opposing aspects of money: both positive and negative aspects.

As a matter of course, the positive aspect of money is that it has increased the quality of life socially and culturally, as Adam Smith proposed, and money has become the groundwork of modern life. Jamieson states, “Modern capitalism has significantly increased the standard of living for millions of people in the last two hundred years.”\footnote{Jamieson, Ministry and Money, 45.}

This treatise has already revealed the negative aspects of money in the previous chapter. Money, in the capitalist system, has progressively subordinated people to money, and it has made people to think that money has to take precedence over everything else in life.\footnote{Ellul, Money and Power, 20} One can easily see that all areas of society, even the church, have submitted to money’s authority. As seen in Chapter 4, money has become the criterion for judging and evaluating everything in people’s lives. So then, wealth has been acknowledged as the greatest thing in the world. Inversely, the
poor have been viewed as incapable, incompetent men, and at times, they have been overlooked because they possessed nothing. Ellul asserts that “[o]ne of the results of capitalism that we see developing throughout the nineteenth century is the subservience of being to having. This result makes allegiance to capitalism virtually impossible for a Christian.” It can be said that this result is the natural consequence of capitalism. What is worse, the power of money encourages people to think that they can get everything they want with money. As Jesus Christ warned in the New Testament (Matt. 6:24), money is a mammon god who can fulfill any desire when making money becomes the purpose of life. What is worse is that money is no longer a means of life, but becomes the very purpose in life. Dr. Lee Salk declares, “Money is a symbol of strength, influence and power.”

Both aspects of money, the natural consequence of capitalism, have occurred in Korea, especially in the Korean church with the commencement of Christianity and the policy of economic development in five years. Under the influence of capitalism, unlike North Korea, which is under socialism, South Korea has developed economically ever since the Korean War. Currently, South Korea has become an advanced nation in the world. Along with affluence and abundance, however, the negative aspects of money have surfaced in the South Korean society.

The modernization of Korea has been accomplished through the growth of economy. The consequence of modernization was the shallow capitalism in which money must take priority over everything else. For a long time, people have lived for making money and for becoming

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132 Ibid.


rich. It has been a reality. Parents have never hoped for handing poverty over to their
descendants any more. In other words, money has become the most highly-valued of all things.
Currently it is a fact that if one does not have enough money, he or she can never get married to
another, and children cannot go to school without high-priced shoes and jumps because other
kids wear valuable ones. If they do not wear valuable clothes and shoes, they are left lone.
Mammonism has infiltrated into the society of Korea.

A similar situation has occurred in the Korean church. Mammonism has completely
infiltrated even the Korean church. There are two major factors that have contributed to the
Korean church’s fall into shallow capitalism: the theory of prosperity and the supremacy of
church growth blindly.

The theory of prosperity has encouraged the church to pay attention to the “blessing” of
materials rather than the core of the gospel and the salvation of the cross. Dr. Choi warns that
“the prosperity theory has made people to make much importance of personal conviction rather

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137 Ellul, Power and Money, 94. He defines Mammon as “of iniquity.” Mammon generates and provokes iniquity and that Mammon, symbol of unrighteousness, emanates from iniquity. In any case, unrighteousness, the antithesis of God’s word, is Mammon’s trademark.


139 Won Kyu Lee, “The Problem of the Korean Church,” The Church which Reforms, no. 45 (July 9, 2012). See http://blog.daum.net/ltbs5857/3155 (accessed November 2, 2012.) By the survey of Gallop Korea and Hannijun, Korean Churches have a strong bias in the numerical church growth. This is the primary factor to cause several problems in the Korean Church. Koreans consider the Korean Church is not way different with the unbelieving people in the world.
than faith based on resurrection.⁴⁰ The cross has become a way or means for church members to become rich and wealthy. Thus, the gospel and the Sacrament have tumbled down as a means and instrument for the sake of capitalistic success.⁴¹ A pastor is not an exception. Rev. Cho warns that “church leaders are responsible for more than 90% of affairs in the Korean church.”⁴² The recent state of affairs taking place in the Korean church has resulted from pastors who are covetous and greedy.

Another is the pursuit of church growth blindly. It is true that the kingdom of God has to be expanded and extended. Church growth according to the Bible is not what the Korean church pursues. Kim asserts that “fervor for church growth blindly damages the essence of the church.”⁴³ Kim presents two side effects that promote mammonism, which result from the pursuit of church growth blindly: (1) the Korean church seems to have used church members as a means for the growth of a local church, and (2) a pastor in a large-sized church has been acknowledged as a capable pastor.⁴⁴ According to Kim, the large-sized church has been considered God’s blessing and an indication of the fullness of the Holy Spirit. And money has become an important standard for judging church members, whether faithful or not.⁴⁵

¹⁴⁰ Yi Woo Choi, “The Prosperity Theology, Idolatry to Use God for the Sake of Desire.”
¹⁴¹ Deok Young Kim, “[The Philosophy of Money] of Simmel and Mammonism of the Korean Church,” Ministry and Theology 281 (January 2011): 104.
¹⁴⁴ Ibid.
¹⁴⁵ Ibid.
Blackaby mentions, “Likewise, Christian organizations seem willing to overlook significant character flaws, and even moral lapses, as long as their leader continues to produce.” Even though a pastor has some character flaws and moral lapses, if he is a pastor in a huge church, a church shows mercy to him and the pastor is still admitted as a competent man.

Christians should be saddened to hear that money has become the highest value of the church and that the church has put its confidence in mammon god, whom the church misunderstands to give them what they want. Ellul asserts that “Wealth is temptation because it urges us to put our confidence in money rather than in God.”

Dr. Son asserts that “even though world goes in to capitalism, the church must stream back against capitalism. The church must console the poor and not let the church be for the rich.” What counts is that the church never pursues the principle and value of capitalism, that is, the church in the capitalistic society never becomes a capitalistic church. This concept is a reminder of what Jesus said in Matt. 6:24. Christians are daily making their choice as to which master they will serve, not to mention ministers. Christians and ministers must choose God over mammon in the capitalistic generation.

The church has to present, not the logic of capitalism, but the logic of theology and the Bible; furthermore, it has to devote all its energies to redeem souls out of darkness. What is more, spiritual leaders called by God have to choose God over mammon god every single day and every moment.

146 Blackaby, Spiritual Leadership, 10.

147 Ellul, Money and Power, 47.

CONCLUSION

The Summary of Findings

The purpose of this thesis project is to shed light on the relation between pastoral leadership and finances in ministry and to investigate the role and associated responsibilities of a pastor. To achieve this goal, the researcher studied the task of pastoral leadership, based on Scripture (Chapter 2), some leaders who exercised biblical leadership associated with finances (Chapter 3), the biblical, theological, and historical basis regarding money (Chapter 4) and strategies for pastoral leadership toward church finances (Chapter 5).

The task of pastoral leadership is to fulfill the will of God and to teach the people of God with the Word of God, not to achieve the goals of leaders. Clinton asserts, “God’s purposes are the key to spiritual leadership- the dreams and visions of leaders are not.”1 The word pastoral comes from the origin of the word shepherd. In Ps. 23:1 in the Old Testament, readers can consider them as one: “The Lord is my shepherd.” What pastoral leadership must do is to feed flocks, to take the oversight of, and to care for the flocks God entrusted to them, according to His will.

In spiritual leadership, God takes precedence over anything else in the world. This is the rule and principle in spiritual leadership. Without applying this principle of spiritual leadership to the church, exerting leadership in the church is disastrous and perilous. The Bible states, “And He put everything under His feet and appointed Him as head over everything for the church” (Eph. 1:22). Jesus Christ, the Son of God is the master of the church. Anyone who exerts leadership in the church can never be the master of a local church.

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The problem, however, is that spiritual leaders seek to be the master of a local church in attempt to achieve their own goal by ruling over church members. Even though spiritual leadership is totally different from leadership in general for the aim and end, it seems that many spiritual leaders follow leaders in general, in order to accomplish what they have planned in life.

The major difference between ordinary leadership and pastoral leadership is that God is sovereign over all. The primary goal of general leadership is to accomplish the goal in an organization. For this purpose, a leader in an organization invests all the resources available. However, pastoral leadership is not what leadership in general is. The major concern of God is relationship with His people (Ex. 19:4). So then, pastoral leadership has to put the relationship with God first in ministry and has to admit that God takes precedence over all in the world.

Simply speaking, it can be said that secular leadership pursues money. What pastoral leadership has to do is not pursue money, however. It has nothing to do with money at all. Spiritual leaders need to concentrate on “not for the money.” The Apostle Peter exhorts church leaders not to work for money—but according to God’s will. Spiritual leaders at present must give heed to this instruction of the Apostle Peter. The crucial tasks of pastoral leadership are as follows: (1) Achieving God’s goal, not the leader’s own goal, (2) Holiness, not excellence, (3) Recognizing that people are the very goals, not the very means.

It goes without saying that the most original model of pastoral leadership is Christ Jesus. He gave the church a perfect model of biblical leadership. The leadership of Jesus Christ is to be an example: servant leadership, shepherd leadership, and steward leadership. In addition, there are many who have followed the way of Jesus Christ and have exerted proper leadership in the church: Moses, David, Nehemiah, Paul, and Barnabas. They are all good examples of pastoral leadership. They have lived up to the biblical standards set for pastoral leadership. In particular,
they were daily making their choice as to which master they would serve. They were choosing God over money. As the apostle Paul confessed, “More than that, I also consider everything to be a loss in view of the surpassing value of knowing Christ Jesus my Lord. Because of Him I have suffered the loss of all things and consider them filth, so that I may gain Christ” (Phil. 3:8). They all abandoned wealth for the glory of God and committed to the will of God.

Jesus Christ demonstrated, “No one can serve two masters….You cannot serve God and wealth” (Matt. 6:24)” Wealth is the primary competitor to the reign of Christ proclaimed. Namely, money is the rival to God. People see the choice between God and mammon, either of which can be a master. On that occasion, the follower of Christ must choose God over mammon. That is how a Christian has got to do in life. In particular, how much more so should spiritual leaders be, if a Christian is as faithful as that to his or her master, God! According to Jesus Christ, the sin of avarice regarding money is against God; furthermore, it can easily take the place of God.

With what Jesus has said in Matt. 6:24, Jacques Ellul asserts that “what Jesus is revealing is that money is a power.”

It certainly seems that Jesus personifies money and regards it as a kind of god. Ellul demonstrates that money is a power, principality, and authority, as the apostle Paul wrote in his Epistles. Money, as something that acts by itself, tries to replace all other forms of valuation. According to Ellul, “money exerts its power through the monetization of value, which means money has become the most important standard in which we measure or determine value in the contemporary world.”

So then, much of contemporary society first thinks of

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3 Ibid.
financial cost. This is the primary danger of money: its power to assign value. At last, people have become the slaves of money, to whom money revealed itself as a divine object.

A proper response to money deserves an historical evaluation. What we found out through the study of history in Christianity was that giving and sharing is the best way to cope with the power of money. For what is condemned in the rich was avarice, not money. What the believer must throw away is not money but avarice. Money is not evil itself, but just dangerous and perilous. What Christians have to be cautious of is wealth’s potential for misuse. From the early church in the New Testament, to the patristic period, to the medieval period, to the reformation period, and to the modern period, the proper answer to this question was to give to and share possessions with the poor. The key to money was the proper use of money. Money that the rich possess is meant to be shared with others in need. That is what God intended them to do. Therefore, giving and sharing is the sign that believers are living under the sovereignty of God and in the grace of Jesus Christ. Christians are not living by the power of money, but by the grace of God. It even can be a way of admitting the ownership of God. In other words, believers are just stewards; God is the owner of everything in the world. Spiritual leaders must keep in mind that they are just stewards who manage what God entrusted to them. The ownership of what they possess and the decisive power of how to use these possessions belong to God, thoroughly. So then, spiritual leaders ought to manage well and share accordingly.

Therefore, a spiritual leader who takes charge of a local church has to be holy and to keep him or her from the temptation of money at every moment. Most of all, if they are the one who was called by God to fulfill the ministry of God for His glory, they must rid avarice from their hearts and keep themselves in holiness. Additionally, for they are the leader of the church, they

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have to manage church finances and use them wisely and properly for the kingdom of God. The primary principle in managing church finances is financial transparency, which must be kept and observed in front of both people and God. Another important principle is that God’s money must be used for its own purpose. Church finances are made by offerings. Therefore, it must be used for the good works according to the will of God, not for personal or profitable purposes.

In the case of Yullin Church, Rev. Kim asked an accounting company in the profession to audit church finances for the sake of financial transparency, even though he has to pay a lot of money for auditing service. This church is a good example regarding financial transparency. Along with these two churches: Dure Church and Yein Church, these three churches have a remarkable thing with regards to church finances, in addition to financial transparency. That is the separation of the function of ministry and administration. A senior pastor does not join the work of the church accounting. The work of accounting is delegated and assigned thoroughly to the laity. Three churches make every effort to improve the financial transparency. In particular, Dure Church and Yein Church have the philosophy of offerings. Two senior pastors thought that offerings must be used first for sharing. Unlike these three churches, Jeja Church has serious problems regarding church finances. Most of all, the senior pastor, Rev. Chung, Sam Ji, has taken control of church finances and has been deeply involved in it. Whenever he wanted to use church finances, it has been reported that he has used it for any purpose without going through any procedure of accounting. That improper management has caused irrevocable affliction and separation in this church.

Beyond the financial transparency of a church, spiritual leaders have to do good works for the sake of the benefit of community, such as the ministry in book stores, libraries, hospitals, orphanages, public welfare systems, and Christian schools. In addition, through investment into
SRI (Socially Responsible Investing), the church can influence society positively by supporting good companies that produce wholesome goods to society and by screening harmful companies that produce drugs, cigarettes, and weapons.

**Application**

**Development of Pastoral Leadership: Self-Discipline**

As always the church faces the choice between God and mammon. What it can learn from Scripture is that spiritual leaders in the Old Testament and New Testament were daily making their choice as to which master they would serve, as Chapter 3 reveals. If Christians fail to make the choice between God and mammon, the results are already obvious (Acts 5; 2 Kings 5; Joshua 7). At the very moment of being tempted by the power of money, Christ’s follower must choose God over mammon, as spiritual leaders have done in Scripture. In particular, for spiritual leaders are the one who are called by God to serve the church for the spread of gospel of Jesus and the glory of God, they must make their choice of God at every single moment instead of mammon. If they can do that, problems associated with church finances in pastoral leadership will likely never happen in the church.

**Being Rightly Taught and Disciplined**

Most of all, pastoral leadership has to learn about pastoral leadership which the Scripture defines and the biblical instruction relevant to money in advance; furthermore, pastoral leaders have to carry these things into practice. There are many distorted theories regarding money in the world. In the midst of that confusion, if spiritual leaders do not know the biblical instruction and are not rightly disciplined, their talk will be misguided, dangerous, and illogical.

It might be a fact that most pastors do not like dealing with the finance aspect of parish ministry that must be done. They love doing holy tasks: preaching, teaching the Bible, pastoral
care, leading worship, hospital visits and prayer. Many “. . . feel uncomfortable dealing with or even talking about the issue of church finances. They feel unprepared for these responsibilities and they accept them only reluctantly when there appears to be no other choice.”\(^5\) If it is a problem of temptation for a spiritual leader to approach too closely the issue of church finances, then the problem is more serious than if a pastor simply remains aloof from such issue of church finances. Therefore, tempted by the power of money, pastoral leadership cannot be overcome and fall prey to this temptation. Spiritual leaders must be equipped biblically, theologically, and historically. Foster states that “we need instruction on how to possess money without being possessed by money…. We need the disciplines that will allow us to live simply while managing great wealth and power.”\(^6\) The most important thing is that spiritual leaders concentrate their attention on the biblical instruction associated with funds.

**Figuring God’s Ownership and the Leader’s Stewardship**

Everything belongs to God (Job 41:11; Ex. 19:5-6; Ps. 24:10). It is clear that God is the owner of everything in the world. There is hardly anything more clearly than God’s ownership in the Bible. If figuring out that all things in one’s hands came from God, that person can figure out his or her stewardship to manage what God has provided for him or her. This principle can be applied to the administration and church finances, too. All the church finances belong to God, not to church members or a senior pastor. In the light of this fact, spiritual leaders have to manage church finances as God has intended them to. That is because He is the owner; spiritual leaders and followers are just stewards. Followers should not do anything against the will of God.

**Giving Right Instructions about Money to Church Members**


As spiritual leaders are exposed upon the temptation of money, the parish is also exposed to it in business most of the time. It is not going too far to say that they spend most of the day dealing with money in business. What is perilous is that they are living under the system of perverted capitalism that teaches money is almighty. Therefore, it is a must that the parish be rightly taught and disciplined about the biblical view of money as well.

In this pastoral point of view, spiritual leaders have to make an effort to get the parish equipped through biblical preaching, Bible study, and some events for the good. Spiritual leaders are not supposed to avoid dealing with the issue of finance.

*The Ministry of Prayer: Conquering the Power of Money*

As seen above, money is a power that acts by itself. It is capable of moving people. Jesus personified money and regarded it a kind of god (Matt.6:24). If one comes to the realization that money is something spiritual, he or she pray fervently and diligently and conquer the temptation of money. It is a fact that prayer is the best way of victory; prayer is the most powerful weapon in one’s spiritual life. In prayer, spiritual leaders have to pray for the parish and themselves for binding avarice and covetousness; moreover, they have to pray for each other to keep from the temptation of money through intercessory prayer. In particular, spiritual leaders need to pray for the parish that the bondage of greed and avarice be broken. Spiritual leaders have to pray to get the spiritual powers behind money brought under the lordship of Christ. Through prayer, spiritual leaders, who are in charge of local churches, keep themselves from all the temptations of money. All believers have to bear in mind that Christ Jesus won the victory over the devil, and the devil was defeated.

*The Proper Use of Money*
Wealth is neither a blessing nor curse. In other words, wealth can be a blessing and can be curse. This is why the Scripture gives the reader two aspects of money: negative statements and positive statements. Furthermore, money is a power that acts on its own and something spiritual. Therefore, with the issue of money, what counts is the proper use of money. What Scripture guards against regarding with money, along with many spiritual leaders in history, is the misuse of money. As Foster has mentioned, “the call of God is upon us to use money within the confines of a properly disciplined spiritual life and to manage money for the good of all humanity and for the glory of God.”

Remembering that Christians, and people in general, are just stewards, not owners, we should use money to alleviate the suffering of the poor and share it with others in need. This is God’s intention for money. If money should not be used for this purpose, money’s potential power can do harm to the church.

**Being Free from Money**

As Jesus Christ warns in Matt. 6:24, money can be a rival to the living God. That indicates that money is an essential part of life. Therefore, many are not free from money, that is, they are in bondage to money as slaves of money. On the contrary, being able to be free from money, they can find the center of God’s grace. For money is so much a part of us. It can be the best way of showing how much the believer loves God. Only if the Christian is free from money, because people regard money as their security, the follower can truly share what he or she has with others. If one is not able to be free from money, it is a reality that he or she is serving money, not using it. That means that people make a choice of mammon god instead of the true living God.

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7 Ibid., 46.
The call of God is always upon believers’ lives; furthermore, they have to answer its call properly every day. Only if they are free from money, they can answer the call every single day.

_Casting off Avarice_

Jesus spent his time on earth caring for the poor, the sick, and the friendless in the world (Mark 2:15). For that reason, Jesus Christ was hasty to give his love and share what He and His people who were following Him possessed with others in need. Jesus Christ made little time and opportunity to be tempted by the power of money.

Modern trends encourage people to follow the rich and the powerful. Spiritual leaders today, however, ought to spend most of their time caring for the poor and the sick, and paying a visit to the house of the suffering and to a hospital, without avarice and greed, Jesus has done, rather than following the rich and the powerful and spending their time with them.

_Giving and Sharing_

Giving is best way to free one’s soul from greed and covetousness. Foster asserts, “giving has such ability to defeat the power of money.” The Bible says often about giving with no expectation of compensation in return (Matt. 10:8; Luke 8:38; Eccl.11: 1, 2; Lev. 19:9, 10). In the Old Testament, the Sabbatical year and Jubilee are prime examples of the concept of giving. And in the New Testament, it says “it is more blessed to give than to receive (Acts 20:35).”

As seen in the Chapter 5, the principle of reciprocity with God and with others is never biblical and theological at all. Giving is the way of expressing gratitude and thanks to God and others for God’s grace, cheerfully and voluntarily. Jamieson maintains, “giving is meant to be a

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8 Foster, _Money, Sex & Power_, 61.

primary sign of a people who are living under God’s sovereignty.”\textsuperscript{10} When giving an instruction to church members regarding money, spiritual leaders have to pay heed to it. And it would be better for spiritual leaders to establish ways to give and to share concretely and practically with church members. Pastoral leadership has to instruct church members as well as themselves to manage wealth they had properly for the glory of God and for the good of all humanity.\textsuperscript{11}

Financial Transparency in the Church

The key to management of church finances is transparency. That is because church finances belong to God, not anyone who is registered in the church. Therefore, church finances must be managed and kept transparently and sound. What is more, financial transparency in the church must be kept more than any other organization. Jamieson defines financial transparency as follows: “Financially transparent churches are churches that conduct an annual audit of their financial statements, share complete, clear, audited financial information openly with the congregation….Financial transparency is a way of disarming the power of money, while secrecy places money in a position of power.”\textsuperscript{12}

In order to keep financial transparency in church, there are six points which are crucial: 1) an explicit philosophy of a senior pastor, 2) a delegation to deacons who are familiar with financial issues in the church, 3) legal procedures for expenditure, 4) attachment of documents for expenditures with no exception, 5) conduction of concrete accounting audits, and 6) sharing church accounting with the congregation openly and clearly.

\textsuperscript{10} Jamieson, \textit{Ministry and Money}, 14.

\textsuperscript{11} Foster, \textit{Money, Sex & Power}, 46.

\textsuperscript{12} Jamieson, \textit{Ministry and Money}, 117-118.
There must be no room for secrecy in the church\textsuperscript{13} because secrecy fuels the power of money. Moreover, it is important to remember that it is a spiritual leader who is responsible for making a church to be transparent in church finances. For its purpose, spiritual leaders have to exercise their leadership with a better understanding of the way money works in the church.

\textsuperscript{13} Ibid.
APPENDIX 1

Survey—“What is your perception of money?”¹

SECTION 1: BACKGROUND DATA

1. Size of the churches attended by the survey participants

![Size of Churches Pie Chart]

2. Age groups of the survey participants

![Age Groups Pie Chart]

¹ What do pastors think of that they receive all kinds of remuneration at paying a visit, marriage, a funeral ceremony besides his legal salary? And what do they think of transparency in church finances, money matters associated with offices in church? These are why this survey is conducted. “Pastors, what do you think of money?” Ministry and Theology, vol. 281 (January 2011): 46-51.
3. Offices held by survey participants

Responses of 440 persons

- 267 (60.68%) Senior Pastor
- 173 (39.32%) Full Time Ministers
SECTION 2: RESPONSES TO SURVEY QUESTIONS

Q1. Have you ever received money from church members when you visited them?

122 (27.73%) Yes
318 (72.27%) No

In the case of special situation such as funeral, 94 Persons say Yes.
Paying a visit to church members is the pastor's own job, so 113 persons say No.

Q2. What do you think about receiving money for visiting church members?

233 (52.95%) It is gratitude and honors, so 233 persons say Yes.
113 (25.68%) Paying a visit to church members is the pastor's own job, so 113 persons say No.
94 (21.37%) In the case of special situation such as funeral, 94 Persons say Yes.
Q3. If received, how should you use the money which was given to you during the visit?

<table>
<thead>
<tr>
<th>Response</th>
<th>Responses of 440 persons</th>
</tr>
</thead>
<tbody>
<tr>
<td>It should be given to the church as offering on behalf of church members.</td>
<td>158 (39.80%)</td>
</tr>
<tr>
<td>For that is as a token of their thanks, it is good to use for themselves.</td>
<td>154 (38.79%)</td>
</tr>
<tr>
<td>The rest</td>
<td>85 (21.41%)</td>
</tr>
</tbody>
</table>

Q4. Have you ever been asked to pay cash or something valuable to your denomination?

![Pie chart showing responses to Q4](chart.png)

<table>
<thead>
<tr>
<th>Response</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. 304</td>
<td>69.09%</td>
</tr>
<tr>
<td>Yes. 136</td>
<td>30.91%</td>
</tr>
</tbody>
</table>
Figure 1. Responses classified by section of denomination.

<table>
<thead>
<tr>
<th>Section of Denomination</th>
<th>Yes</th>
<th>No</th>
<th>The number of response</th>
</tr>
</thead>
<tbody>
<tr>
<td>The Presbyterian Churches</td>
<td>Habdong</td>
<td>42</td>
<td>82</td>
</tr>
<tr>
<td></td>
<td>Tonghab</td>
<td>37</td>
<td>58</td>
</tr>
<tr>
<td></td>
<td>Koshin</td>
<td>7</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td>Habshin</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Backseok</td>
<td>8</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Daeshin</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td></td>
<td>Kijang</td>
<td>2</td>
<td>5</td>
</tr>
<tr>
<td>Others</td>
<td>Kigam</td>
<td>4</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>Kichim</td>
<td>7</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>Kisung</td>
<td>11</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>The rest</td>
<td>13</td>
<td>35</td>
</tr>
<tr>
<td></td>
<td>No response</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Sum</td>
<td>136</td>
<td>304</td>
<td>440</td>
</tr>
</tbody>
</table>

Q5. If yes, what do you think about it? (311 persons responded)

- It is okay for wouldbe pastors to pay money voluntarily but it is never supposed to be asked. 162 (52.09%)
- It is wrong for denomination to ask clergies who will be ordained for money in any cases. 102 (32.80%)
- If it is going to be properly used, we can do it. 47 (15.11%)
Q6. Do you think the church should pay retirement allowances and farewell gifts to the retiring pastors? (440 persons responded)

- In view of his service to the church, it would be good to pay proper money as a farewell money.
- For he has already gotten retirement allowances, a church should not pay farewell money.

**Figure 2. The responses of each church office.**

<table>
<thead>
<tr>
<th>Classification</th>
<th>It is no problem to pay farewell money with church finances</th>
<th>It should be prohibited to pay farewell money</th>
<th>The ratio of response of no harm to pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Senior pastors</td>
<td>180</td>
<td>87</td>
<td>67.42%</td>
</tr>
<tr>
<td>Full time ministers</td>
<td>105</td>
<td>68</td>
<td>60.69%</td>
</tr>
<tr>
<td>Sum</td>
<td>285</td>
<td>155</td>
<td></td>
</tr>
</tbody>
</table>

Q7. Does your church invest into stocks, funds, real property for the management of church finances? (440 persons responded)
Q8. If yes, where do you also participate in the investments? (54 persons responded)

![Pie chart showing participation in investments]

- 28 Persons (51.85%) Real property
- 16 (29.63%) A bank account
- 4 (7.41%) Stocks
- 4 (7.41%) Funds
- 2 (3.70%) More than two kinds

Q9. What is your opinion about a local church investing into Stocks, Funds, real property?

![Bar chart showing opinions]

- Negative because investing into Stocks, Funds and real property has the purpose of speculation.
- 362 (82.27%)
- If purpose and methods is sound and proper, it is good under the system of capitalism.
- 46 (10.46%)
- No idea
- 32 (7.27%)
Q10. Did you receive money or something valuable to celebrate your appointment to an office in your church? (440 persons responded)

Figure 3. The response classified by the size of the church.

<table>
<thead>
<tr>
<th>The size of church</th>
<th>Receiving</th>
<th>Not receiving</th>
<th>The ratio of response of receiving</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 100 persons</td>
<td>68</td>
<td>137</td>
<td>33.17%</td>
</tr>
<tr>
<td>More than 100 – less than 300</td>
<td>44</td>
<td>45</td>
<td>49.42%</td>
</tr>
<tr>
<td>More than 300- less than 500</td>
<td>26</td>
<td>15</td>
<td>63.41%</td>
</tr>
<tr>
<td>More than 500- less than 1000</td>
<td>33</td>
<td>9</td>
<td>78.57%</td>
</tr>
<tr>
<td>More than 1000</td>
<td>38</td>
<td>21</td>
<td>64.41%</td>
</tr>
<tr>
<td>No response</td>
<td>38</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td><strong>Sum</strong></td>
<td><strong>209</strong></td>
<td><strong>231</strong></td>
<td></td>
</tr>
</tbody>
</table>

Q11. How do the new officers decide the amount they donate? (333 persons responded)

We receive money from new officers according to the guideline prescribed on regulation of church.
Q12. How does your church use the funds received from new officers?

- Being used for construction of church building and maintaining: 132 (42.17%)
- Being used for mission, education, relief: 114 (36.42%)
- Being used for mission, education, relief: 67 (21.4%)

Q13. In your opinion, which election system is most suitable for preventing bribery? (440 persons responded)

- Decision by lot: 48 (10.91%)
- Mixture (Directly election + Lots): 40 (9.09%)
- Directly election system: 189 (42.96%)
- Order system: 163 (37.05%)
Figure 4. The response classified by the section of denomination.\(^2\)

<table>
<thead>
<tr>
<th>Denomination</th>
<th>Decision by lot</th>
<th>Mixture</th>
<th>Order system</th>
<th>Directly election</th>
<th>Responses classified by denomination</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>The denomination of Presbyterian</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habdong</td>
<td>51</td>
<td>55</td>
<td>9</td>
<td>9</td>
<td>124</td>
</tr>
<tr>
<td>Tonghab</td>
<td>35</td>
<td>40</td>
<td>8</td>
<td>12</td>
<td>95</td>
</tr>
<tr>
<td>Koshin</td>
<td>11</td>
<td>16</td>
<td>3</td>
<td>4</td>
<td>34</td>
</tr>
<tr>
<td>Habshin</td>
<td>2</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>10</td>
</tr>
<tr>
<td>Backseok</td>
<td>9</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>12</td>
</tr>
<tr>
<td>Daeshin</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>1</td>
<td>8</td>
</tr>
<tr>
<td>Kijang</td>
<td>1</td>
<td>3</td>
<td>0</td>
<td>3</td>
<td>7</td>
</tr>
<tr>
<td><strong>Others</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Kigam</td>
<td>17</td>
<td>26</td>
<td>4</td>
<td>2</td>
<td>49</td>
</tr>
<tr>
<td>Kichim</td>
<td>5</td>
<td>11</td>
<td>2</td>
<td>5</td>
<td>23</td>
</tr>
<tr>
<td>Kisung</td>
<td>13</td>
<td>8</td>
<td>4</td>
<td>3</td>
<td>34</td>
</tr>
<tr>
<td>The rest</td>
<td>15</td>
<td>19</td>
<td>7</td>
<td>7</td>
<td>48</td>
</tr>
<tr>
<td>No response</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
<td>2</td>
</tr>
<tr>
<td><strong>Sum</strong></td>
<td>163</td>
<td>189</td>
<td>40</td>
<td>48</td>
<td>440</td>
</tr>
</tbody>
</table>

\(^2\) The answer to the question of what is the alternative for the prohibition of election running by money in the election of denomination is as above. The significant point in the Presbyterian churches preferred mixture methods (Directly election+ Decision by lot) to other methods.
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