

The Responsibility of Accountability

Lesson for Sunday, January 15, 2022

TEACHER NOTE: Time management will be critical for this lesson! We want every class to be sure and cover the application of this lesson. Please do not rush or skip that section.

INTRODUCTION: Mismanagement of money is everywhere! Consider these examples:

- 1) November 18, 2021 – A former church bookkeeper has been sentenced to over 5 years in federal prison for using church funds for personal enrichment in Texas. Lisa Stabeno pleaded guilty to two counts of bank fraud. She was sentenced by a U.S. District Judge who lamented her “brazen thefts” and ordered her to pay \$450,000 in restitution.
- 2) January 3, 2023 – A 44-year-old woman was arrested in connection with a \$1.4 million embezzlement case involving a Bellingham, Washington business. The investigation showed she embezzled over \$1.4 million from the business over 5 years. The detective investigating the case identified several ways Siniscarco allegedly took money from hardware sales and then manipulated the accounting system to hide the thefts.
- 3) September 22, 2022 – The former finance director of a NC town pleaded guilty to embezzling more than \$500,000 from the town, federal prosecutors announced. The office of the US Attorney announced that Gay Tucker of Fayetteville pleaded guilty to embezzlement from a local government.

Church, business and government have their money mismanagement issues. But if there is one place that should be above reproach, it should be the church. God’s Word provides the principles that both the church and individuals should follow when handling money.

BIBLE STUDY:

- A. PRINCIPLE 1: Be accountable to others (2 Corinthians 8:20-21)
 1. The church in Jerusalem was struggling and the churches of Macedonia (including Corinth) had given to them generously (vs. 2).
 2. The apostles selected a certain “brother” (v. 18 – no name given but obviously had a good testimony). He was to assist them in making sure the offering (“the abundance”) was handled properly.
 - a) Vs. 20-21: In handling money, Paul knew they were to be accountable to God – AND to men!
 - b) Accountability in our lives is a good thing. Accountability is a God-given guard rail that is there for our protection.
 - c) One’s attitude toward accountability reveals one’s heart condition. People in rebellion resist accountability. What is your attitude toward accountability?
 3. The foundational character trait for all Christians should be honesty in all matters – especially in money and business.
 4. At FBT, financial accountability is a priority.
- B. PRINCIPLE 2: Proper money management requires discipline (Luke 16:10-11; Proverbs 27:23)
 1. Read Luke 16:10-11. Jesus implies that all of us are being continually tested in little things. One of those little things is how we handle our money (“mammon”).
 - a) ILL: If a child can’t be trusted to return his father’s change, he cannot be trusted to stay overnight at a friend’s house. If he can’t be trusted with his homework or cleanliness of his room, he cannot be trusted with the care of a dog.
 - b) Randy Alcorn says that Jesus’ teaching here invalidates our “if onlys.”
 - “If only I made more money, then I would help the poor.”
 - “If only I had a million dollars, then I’d give to my church.”

- If I'm dishonest or selfish with a few dollars then I will be dishonest or selfish with many dollars.
- c) A Spirit-filled Christian is to be disciplined and to sacrifice for the cause of Jesus Christ on the earth. The Lord's teaching in this passage is that discipline and sacrifice begin with our money. What are the "true riches" of verse 11?
 - d) The true riches could be spiritual blessings of eternally significant ministry with people as well as future eternal possessions and positions of responsibility that the Lord may bless us with in eternity.
 - a) Ask the Lord to help you building discipline in your finances which develops your "character muscle."
2. Read Proverbs 27:23. The first step in financial discipline is knowing where you stand financially. Some people avoid their bank accounts like they avoid the doctor!
 - a) This excuse doesn't work – "Well, I'm not a money person." As long as we live, we will all be "money people."
 - b) Do you know where you stand financially? Do you know your balances? Are your bills paid on time? Do you have adequate amounts and type of insurance to care for your family? Do you have financial goals and are you working toward them?
 - c) Promote taking Financial Peace University.
- C. PRINCIPLE 3: The right thing is more important than a big balance (Proverbs 16:8)
1. In our culture, it seems the determining factor of right and wrong are not timeless principles of truth but rather, "*does this particular situation allow me to make more money?*" Money has become the standard. If we can gain more money, then we should be involved. If the activity does not help me gain more money then we should not do it. Many are willing to compromise their principles to make a dollar.
 2. Read Proverbs 16:8.
 - a) The Lord is not as interested in HOW MUCH we have as HOW we get what we have, and how we steward what we do have.
 - b) Proverbs 11:1: Merchants in ancient times would often falsely weight a scale in order to benefit them financially and cause a buyer to pay more than they should for a product. Profit is not evil, but dishonest or deceitful profit is wrong.
 3. DISCUSS: What does this verse teach is most important – righteousness or riches?
 4. DISCUSS: What does this verse teach about the value of contentment?

APPLICATION & DISCUSSION

The foundation of our church's financial philosophy is a standard that the Holy Spirit established for churches and Christians in 2 Corinthians 8:20-21 – "*Avoiding this, that no man should blame us in this abundance which is administered by us: Providing for honest things, not only in the sight of the Lord, but also in the sight of men.*"

Review the process on the following page to show the process of how we handle money within our church. Good idea would be to draw this on the board.



All 6 steps above are critical components of our church's stewardship of the Lord's resources.

1. Stewardship Taught – Since we believe God's plan for funding the operation of His church we simply teach God's people what the Bible says about stewardship annually.
2. Voluntary Giving of God's People – We don't depend on bake sales or car washes! We depend on people who take God's Word seriously and commit to obey.
3. Tithes & Offerings Received – All money received at FBT is strictly handled by at least two people at all times. "Dual control" is an absolute essential from receiving the offering by the ushers, to counting the offering.
4. Ministry Dollars Allocated in a Budget – Every year the staff prepares a budget which lays out how we plan to spend the money received in weekly offerings. The plan is reviewed by Pastor and the Finance Committee and voted upon by the church.
5. Funds Expended with Internal Controls – FBT's Business Office follows strict controls when processing and paying invoices.
6. Accountability and Reporting – Every year an independent CPA reviews the church's finances to ensure that the internal controls are being followed. Once a month, on a Wednesday night, a financial statement is made available to the church.