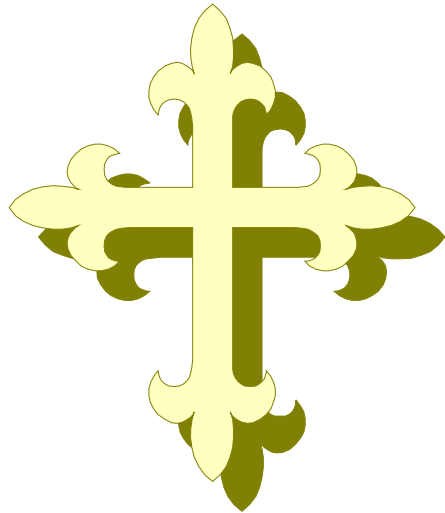


Our Financial Policies



THE HIGHLANDS “NON-NEGOTIABLES”

At Highlands Presbyterian Church, how we spend and manage our money is important. All money is God’s money, therefore, we are stewards of his resources. In another way of looking at it, we are stewards of the resources of the members of Highlands Church. We have a dual responsibility.

Money is mentioned a great deal in Scripture. Jesus talks about money in a way which places it as an indicator of spiritual disease or health. Jesus said, “Where your treasure is, there your heart will be also.” He told numerous parables where the characters’ management of finances indicated their spiritual health. Financial management is a spiritual barometer.

Since we are managing the resources of others, and since our stewardship is to some extent a measure of the health of our church, we wish to be very intentional about honoring God, our brothers, and our sisters with our management of the resources of the church. To that end, we, the elders of Highlands Church, have set down a set of “non-negotiables” by which we will operate.

The Elders of Highlands, Winter 2001

Non-Negotiable #1 Above Reproach

We will manage all monies and resources in a manner above reproach. We will meet all applicable legal standards set by our municipality, state, and nation. We will adhere to God’s standards of integrity and honesty in all our dealings.

This means that we will obey all tax laws and other regulations, honor designated gifts, obey copyright laws, and generally not “cut corners” with the law. If all our deeds were exposed, our wish is that we would be found faultless and the name of Christ would thus be honored.

Also, we will manage resources in such a way that we will be ethically beyond reproach. Decisions on the use of resources will be based upon the good of the church body and the Kingdom of God.

Non-Negotiable #2 Instill Confidence

We will manage all monies and resources in a way which instills confidence in our donors. We will strive to be prudent and wise in our handling of funds and gifts. Members and others who give to Highlands need to know that the gifts they entrust to the church are handled responsibly and honorably.

Non-Negotiable #3 Transparency and Communication

We will communicate with our members clearly and our finances will be open to all. We will provide financial communication that gives a clear understanding of our situation and dealings. We desire that any person, with a minimum of effort may obtain an accurate financial picture of Highlands. We wish for our members to be provided with regular financial information.

We will give written reports at congregational meetings, with opportunity for questions. We will provide basic information in our newsletters and bulletins. And our books will be open for inspection by interested parties, except for information on specific donors.

Non-Negotiable #4 Congregational Tithe

We believe that the tithe is the basic foundation of giving for all believers. The tithe was first given explicitly in the Old Testament (Lev 27:30), but it appears to be the norm for worship even before (Gen 14:20). In the New Testament, Jesus does not abrogate the tithe, instead he affirms it and corrects our understanding of it (Mat 23:23). In the Old Testament the tithe is closely associated with worship (Deu 12:17-18) and we find this is true in the New Testament as well (1 Cor 16:2). The Christian often gives in addition to the tithe, with gifts of thanksgiving and special need, but the tithe is the basis of giving.

The tithe is given to the church. In the book of Malachi, God commands them to bring the tithe into the storehouse. In the New Testament, all acts of giving tithes are either in the context of the Temple or the church. Your tithe should be given to the church and other offerings are on top of the tithe.

The word “tithe” means “tenth.” The tithe is a tenth of your income. We believe this is the normal standard for giving. Many people can give more than a tenth because of their life situation. Whether or not a believer gives pre or post-tax is a matter of individual conscience.

The church should educate its members not only on the tithe, but also biblical principles of money. Many people are unable to worship God with their tithe because of current or past financial troubles. The church should minister to those needs.

Non-Negotiable #5 No Debt

We will not enter into debt as a church body. We will pay our bills promptly and not incur capital debt. As a debt-free church, we hope to be more effective in ministry and an example to the rest of the church.

Why are we committed to remaining debt free? There are several reasons and this is not an exhaustive list.

1. Debt would place us in service to our creditors. Proverbs 22:9 says “the borrower is slave to the lender.” Debt gives us divided loyalties.
2. Debt is an “end-run” around God’s provision. If God does not give us what we need, it does not seem godly to then take out a loan to cover God’s lack of provision. Perhaps God does not want us to have the specific item. Does God ever reveal his will by offering a loan? Certainly nowhere in Scripture does God reveal himself in a loan.
3. Debt maintenance is bad stewardship. Loans always involve the payment of interest. The interest payments over time can be quite large, even to several times the original loan amount. This does not seem a prudent way to use God’s money.

Non-Negotiable #6 Emergency Planning

We will plan for emergencies by establishing a cash reserve. We will set aside 10% of our income as a body until we have three months worth of funds to meet our obligations in the bank. While hoarding is sinful, failing to plan is foolish. Good planning keeps us from having to go into debt to meet our needs. Good planning keeps us able to meet our obligations so the lights stay on and our missionaries receive their funds.

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