
HERALD

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Proposed UCCD Church Covenant

*Introductory comments by John Folmar,
Teaching and Training Pastor of UCCD.*

Jesus gave a new command to his followers: "Love one another." Love is the distinctive mark of the Christian community. Love proves our profession: it fills in the blanks for the watching world. As Jesus said, "By this all men will know that you are my disciples, if you love one another" (John 13:35).

But what does it mean? How, practically, are we to do this? What does love look like in a community of people like us?

The elders are proposing that UCCD adopt a *church covenant*, which clarifies our responsibilities to one another. A

"A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another. By this all people will know that you are my disciples, if you have love for one another." John 13:34-35

church covenant is a promise. It is a promise made to God and one another by a group of Christians. It is a promise to live together distinctly as Christians, by God's grace. For centuries, evangelical churches have adopted covenants to show what love looks like in a community of believers.

This covenant is brief and biblical. We urge you to consider it carefully, especially the biblical references. We will consider it in next week's sermon (17th April), and then the elders will recommend its adoption

at our annual members' meeting on 24th April.

May the Lord be glorified as we grow in grace and in love for each other here in Dubai.

United Christian Church of Dubai
Proposed Church Covenant

Having been brought by God's grace to repent and believe in the Lord Jesus Christ we now, in dependence upon His Spirit, establish this covenant with each other.

- We will work and pray for the unity of the Spirit through the bond of peace. (Eph 4:3)
- We will be devoted to one another in brotherly love. With humility and gentleness we will patiently bear with each other, forgiving, encouraging and building one another up, exercising watchfulness over each other and admonishing one another when necessary. (Luke 17:3; Col 3:13; 1 Thes 5:11; 1 Pet 1:22)
- We will not neglect to gather together, or to pray for ourselves and others. (Col 4:2; Heb 10:25)
- We promise to bring up our children and youth in the training and instruction of the Lord, and by a pure and loving example to seek the salvation of our family and friends. (Eph 6:4; 1 Pet 3:1)
- We will rejoice with those who rejoice and weep with those who weep, helping to carry each other's burdens. (Rom 12:15)
- We will seek, by God's help, to live carefully in this world, denying ungodliness and worldly passions. We will strive to live self-controlled, upright, and godly lives in this present age, as we wait for our blessed hope, the appearing of the glory of our great God and Saviour Jesus Christ. (Titus 2:12; 1 Pet 1:14)
- We will defend and maintain an evangelical ministry in this church by supporting and upholding:
 - The preaching of the Word of God (2 Tim 4:2)
 - The administration of the Gospel Sacraments (baptism and the Lord's Supper) (Acts 2:38; 1 Cor 11:26)
 - The exercise of Church discipline (Matt 18:17; 1 Cor 5:13)
- We will contribute cheerfully, generously and regularly to the support of the ministry, the expenses of the church, the relief of the poor, and the spread of the Gospel through all nations. (Matt 28:19; Luke 12:33; 2 Cor 9:7)
- We will, when we move from this place, as soon as possible unite with some other church where we can carry out the spirit of this covenant and the principles of God's Word.

May the grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with us all. Amen. (2 Cor 13:14)

Managing God's Money in Troubled Times

Dr. Paul Mills is a Christian and friend of John Folmar. He serves as Senior Economist for the International Monetary Fund.

The world is enduring a serious financial crisis. Virtually everyone in the church is affected in some way. What consequences do these tumultuous events have for followers of Christ in how we manage the resources God has entrusted to us? I shall argue that the difficulties of the time don't fundamentally change how we are to manage God's money, just that they make more urgent the Bible's injunctions to care for one another. We can pray that our trust in God and love of brothers and sisters expressed through our finances will shine even more brightly in these dark times to bring God all the greater glory.

Foundations

In times of testing, it pays to have built on solid foundations. With regard to our finances, this means fully applying the principles of God's ownership of all things and care for His people to how we think about money and spending.

- *God's resources:* By virtue of Creation, the Lord owns all our material resources (Ps. 24:1-2). His claim on our resources is twofold for He has also bought us out of slavery (eg. 1 Cor. 6:19-20). Therefore we need to cultivate a mindset that devotes the

ownership of all we have to Him. For instance, when giving in the weekly offering, mentally re-assign everything you possess to God as you give away some.

Justify what you keep, not how much you give.

- *God's promise of care for His children:* Jesus' teachings are rich with assertions of God's love and care for His children, and so we should not worry about material provisions, whatever the circumstances (Mt. 6:25-34; 7:7-11). If God has all-sufficient resources to provide for us, and the loving desire to do so, what ultimately is there to be concerned about (Rom.8:28)?

Although it can seem trite to those of us with pressing financial concerns, the most important thing to grasp at this time is not to worry. That would be to succumb to the world's desire for us to define ourselves in terms of our financial 'worth'. Trust in our lovingly Father's infinite power to supply all that we truly need. Our friends, neighbors and associates likely are hurting and will be looking at how we respond. Are we outwardly reflecting our inward contentment and faith in God's sovereignty? Consider sharing resources as a way to open the door to sharing the gospel.

Getting and Spending

Trust in God's care does not, however, mean that we are absolved from diligent work or careful stewardship of what He has given. While this applies regardless of the economic circumstances, the need to reduce debt, increase income and restrain spending becomes even more pressing in a recession. We need to cultivate a spirit of contentment with what God has provided (Phil. 4:12) and pray for neither poverty nor riches (Pr. 30:8). What does this care of God's resources and contentment with 'enough' mean practically in straightened times?

- *Reducing spending to that which we need, not want:* Record your monthly expenditures. Then carefully examine how your money is distributed and how much is actually necessary to live on comfortably. What might have been done more cheaply—be it preparing food at home or buying secondhand? We are bombarded with marketing messages suggesting that we value ourselves by how much we spend and what we own. Realize that the local mall is very much a place of spiritual warfare
- *Raising income or selling unnecessary assets:* Having examined our spending, we may find that our income is still not enough. Hence, we may have to work longer hours, take another job, share our resources (eg. letting a spare room), run down our savings, or sell assets. However, remember that time is

the currency of relationships and over stretching our work schedules could damage our family life or Christian fellowship. Relationship with God and others is our reason for existence, not work.

Borrowing and Lending

Even with frugal spending, we may find that we still can't make ends meet. What is the Bible's guidance on borrowing in such circumstances?

- *The seriousness of debt obligations.* Scripture pulls no punches – debt is financial servitude: “The rich rule over the poor and the borrower is slave of the lender” (Pr. 22:7). It is foolish to give financial guarantees to others (Pr. 6:1-5; 11:15; 22:26-27). Christians have been redeemed by God and so should not enslave themselves to others (1 Cor. 7:23; cf. 2 Cor. 6:14). Hence, don't enter into debt obligations lightly, and if you have them, repay debts promptly. Using spare savings to repay debt early is probably your best investment.
- *The strong obligation to repay:* Defaulting on debt is a mark of the wicked (Ps. 37:22). Therefore, “Leave no debt outstanding...” (Rom. 13:8). Repayment is not to be the result of weighing up the financial pros and cons. Meeting one's obligations is not optional for the Christian. Bankruptcy or foreclosure should only be used as the very last resort,

(eg. to support dependents), and debts should still be made good afterwards.

- *The central role of interest-free borrowing in relieving poverty:* Interest-free lending, rather than charity, was perhaps the primary means of poverty relief in OT Israel (Ex. 22:25; Lev. 25:35, 36; Dt. 15:7-11; 23:19). Interest-free lending is commanded and commended for its generosity (Ps. 37:26; 112:5), while Jesus exhorts his disciples to “lend without expectation of return” (Lk. 6:34, 35). Interest-free lending and borrowing to relieve immediate needs within families, the church, and (perhaps) the local community will be blessed through closer ties and stronger relationships.

Giving

As non-profits are currently experiencing, economic downturns disproportionately hit those reliant on giving for their support. Interestingly, biblical teaching on giving is often given in the context of poverty or need.

- *The necessity and blessing of giving:* Whatever our circumstances, giving to the service of God and the aid of others is to be central to the Christian life as prayer and fasting (Mt. 6:2, 5, 16). It is not the amount we can give but the proportion of God’s resources entrusted to us that we retain that He cares about

(Mk. 12:41-44). What we give to God and to the poor shall be reciprocated by Him, in this life or the next (Pr. 19:17; Mk. 10:29-30; Lk. 6:38); it is a blessing to the giver (Acts 20:35).

- *Giving among the people of God:* The Old Testament law established a number of free-will offerings and expected tithes which went either to the support of religious observance, or to the needy within the community (eg. Lev. 22:18-23; Dt. 12:6; 14:23, 28-29; 26:12-13). Jesus upheld the continuing relevance of the Old Testament law, both fulfilling and expansively expounding it (Mt. 5:17-48). He chastised the Pharisees for their wrong priorities, not because they observed the obligation to tithe carefully (Mt. 23:23). This facet of Christian living was worked out in the life of the early church despite persecution and frequent hardship, so that resources were forthcoming as needs arose (Acts 2:44-45; 4:32-35; 11:27-30). Giving should be regular, planned, proportionate to income and expansive in its



generosity (Acts 11:29; 1 Cor. 16:2; 2 Cor. 8:11) in emulation of Christ's generosity to us, who became poor for our sakes (2 Cor. 8:9).

For those of us with reduced incomes or without work, this means that we should still seek to give something to acknowledge God's ownership of what we do have, but not to the extent that we become a burden on others. We are not to give what we do not have (2 Cor. 8:12). Nevertheless, if financially pressed, we should share knowledge of our circumstances with the elders and deacons with responsibility for member care. Mutual assistance is one of the reasons why God has placed us in community. Remaining silent at such times may be a sign of misplaced pride or being too respectful of the idol of wealth.

For those of us with sufficient resources, we should respond to the current straightened circumstances by:

- Prayerfully considering whether we can give more, either to the church or other ministries, to make up for others who have to give less. In particular, remember the smaller and less well-known ministries you give to that may be especially hit hard;
- Specifically giving more to the Benevolence Fund as a way to care for brothers and sisters in need of assistance;
- Using interest-free loans, gifts, or other means of investment (eg.

helping with a mortgage down payment by taking a stake in the house) to assist fellow Christians, extended family members, and the local community.

One more radical suggestion is to think imaginatively about how to finance church renovations and other such projects without indebting the church to outside lenders. If it becomes necessary, why do not those with spare savings in the bank (yielding effectively no return anyway) lend interest-free to the church for gradual repayment over the next 3-7 years?

Conclusion

In a world that measures value in terms of dollars rather than love, the best test of our commitment to Christ and love for one another is whether we can sacrifice our dollars to express that care. This test is always applicable, but is particularly revealing when times are tough. Let us seize this opportunity to trample on the idol of Mammon and use God's resources for His glory.



RECOMMENDED BOOKS ON THE CHURCH AND HER COMMUNITY

(available in the bookstore):

1. Josh Harris, *Stop Dating the Church: Falling in Love with the Family of God*. Multnomah Publishers. 2004.
2. Tim Lane and Paul Tripp, *Relationships: A Mess Worth Making*. New Growth Press, 2006.
3. Paul Tripp. *Instruments in the Redeemer's Hands: People in Need of Change Helping People in Need of Change*. P&R Publishing. 2002.

Special Announcements:

New UCCD service time. May 1, 2009
The 10:00 a.m. service moves to 10:30.

New Friday Foundations time. May 1, 2009
Friday Foundations moves from 8:30-9:30 to 9:30-10:30. No Friday Foundations until May 1.

Marriage Conference - May 8-9th, 2009.

Join us for encouraging biblical teaching from Paul Tripp. Register online at

<http://uccdubai.com/paultripp>

April Calendar

April 3, 2009

8:00/10:00 UCCD corporate gathering.

8:30-9:30 Christianity Explained

April 9, 2009

7:00 pm Thursday Night Bible Study

7:00 pm Oasis (Youth Ministry)

April 10, 2009

8:00/10:00 UCCD corporate gathering.

8:30-9:30 Final session of Christianity Explained.

12:00 Congregational Budget Meeting

April 12, 2009

5:45 am Easter Service. See bulletin for details.

April 16, 2009

7:00 pm Thursday Night Bible Study

7:00 pm Oasis (Youth Ministry)

April 17, 2009

8:00/10:00 UCCD corporate gathering.

8:30 Friday Foundations Postponed until May 1.

April 22, 2009

7:30 pm Young Adult Ministry. Contact Lenny for info. lenny@uccdubai.com

April 23, 2009

7:00 pm Thursday Night Bible Study

7:00 pm Oasis (Youth Ministry)

April 24, 2009

8:00/10:00 UCCD corporate gathering.

11:45 UCCD Annual Members' Meeting

