

PayPal in the Collection Plate

By Paul R. Blake

I received the following question from a fellow evangelist: *"I have seen a couple of churches now using PayPal as a means of contributions. Here is an example: 'Giving is an act of worship that expresses our gratitude and faith in God and shows our love for others. If you would like to financially support the work being carried out by the Named Church of Christ, there are a few ways that you can contribute: Give via check. Please make checks payable to Named Church of Christ and place in the collection box located in the foyer or mail to (our) address... Or, give via PayPal. In order to give via PayPal, click on the Donate button. To provide secure transactions, PayPal handles the credit card contribution, but you do not need a PayPal account to donate via credit card. Please note that PayPal keeps approximately 2.5% of the donation to cover transaction fees, but your full contribution is still tax deductible. Thank you for supporting God's work being carried out at Main Street, USA! We do not solicit funds from our visitors or the community as it is the responsibility of the members to support the work of the congregation.' What are your thoughts about this trend?"*

PayPal offerings to Named Church of Christ? Interesting to say the least, but certainly not unexpected. In view of the direction of the economy today, it appears that we will be a cashless country before long. There will be a few diehard traditionalists who will insist on using checks, but eventually that, too, will pass into history. Remember when the medium of exchange was cash only? Of course you don't; that was before our time. We grew up with most members of the church using personal checks. Were there diehards insisting that these "new-fangled" checks were somehow less spiritual? Probably. Remember when the medium of exchange was in silver and gold coins? Of course you don't, but I am sure that some traditionalists thought the new paper money in the collection plate was less spiritual than precious metal coins. Remember when the medium of exchange was barter, and offerings were made with barley, wheat, goats, sheep, cattle, anise, cumin and mint? Certainly not, but you can be sure that when metal coins were first used, some people thought that the hearts of the givers must be as cold as the metal; after all, "shouldn't godly people give livestock and produce?"

The fact is, many mainstream denominations and some larger institutional churches have been using credit and debit card readers for Sunday offerings for years. Some people have EFT accounts set up whereby their offering is automatically transferred into the church's bank account each week. PayPal is just another electronic means of exchange. And while the use of these means by digressive groups doesn't constitute authority; it does indicate that this means of giving is viable.

However, there are a few things to consider before setting up card readers, EFTs, or PayPal accounts for the local church. First, the New Testament tells us that our offerings as Christians are to be made on the first day of the week as part of our worship service for the Lord. *"Now concerning the collection for the saints, as I have given orders to the churches of Galatia, so you must do also: On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collections when I come"* (1Cor. 16:1-2). Paul wrote that this is to be done "on the first day of the week." While a disciple may get paid and set aside a portion for his offering on Friday, he still does not give it to the Lord until Sunday. Whatever means of exchange one may use, he must be certain that he makes his offering on the first day of the week.

The second consideration has to do with the expediency of the means of exchange; in other words: why is the local church using electronic means for the offering? Is it the most expedient way for the saints to give? Or perhaps, is the leadership of the local church doing this because it is new and fashionable? If it is the first, then no scriptural objection can be made. If it is the second, then the spiritual mindedness of the leadership is weak and suspect. A good rule

of thumb, whether in matters of modesty or expediency is this: a Christian should not be the first one to put on a new fashion, or the last one to take it off. I am sure there will be some people who will want to do this because it is new and exciting. And I am equally certain that there will be persons who will object to it so strongly that they will make it a test of fellowship. May the Lord preserve us from brethren at both extremes.

A Moments Wisdom on Mercy

--"Rats and roaches live by competition under the laws of supply and demand; it is the privilege of human beings to live under the laws of justice and mercy." (Wendell Berry)

--"The Lord's mercy often rides to the door of our heart upon the black horse of affliction." (C. H. Spurgeon)

--"With time and perspective we recognize that such problems in life do come for a purpose, if only to allow the one who faces such despair to be convinced that he really does need Divine strength beyond himself, that she really does need the offer of heaven's hand. Those who feel no need for mercy usually never seek it and almost never bestow it. Those who have never had a heartache or a weakness or felt lonely or forsaken never have had to cry unto heaven for relief of such personal pain. Surely it is better to find the goodness of God and the grace of Christ, even at the price of despair, than to risk living our lives in a moral or material complacency that has never felt any need for faith or forgiveness, any need for redemption or relief." (Jeffery R. Holland)

--"With malice toward none, with charity for all, with firmness in the right as God gives us to see the right, let us strive on to finish the work we are in, to bind up the nation's wounds, to care for him who shall have borne the battle and for his widow and his orphan, to do all which may achieve and cherish a just and lasting peace among ourselves and with all nations." (Abraham Lincoln, Great Speeches)

--"The quality of mercy is not strain'd,
It droppeth as the gentle rain from heaven
Upon the place beneath: it is twice blest;
It blesseth him that gives and him that takes:
'Tis mightiest in the mightiest: it becomes
The throned monarch better than his crown;
His sceptre shows the force of temporal power,
The attribute to awe and majesty,
Wherein doth sit the dread and fear of kings;
But mercy is above this sceptred sway;
It is enthroned in the hearts of kings,
It is an attribute to God himself;
And earthly power doth then show likest God's
When mercy seasons justice."
(William Shakespeare, The Merchant of Venice)