



## RESEARCH ARTICLE

### FINANCIAL PROBITY, PRUDENCE AND ACCOUNTABILITY AS PANACEA FOR EFFECTIVE AFRICAN PENTECOSTALISM

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#### ABSTRACT

Financial probity, prudence and accountability as panacea for effective African Pentecostalism argued that money belongs to God. He who ever has money has God's property in his / her custody having been made a steward who has the responsibility to disseminate same according to the desire of the owner. Right use of money leads to promotion; while wrong use of money leads to demotion. This is against the background of some contemporary malady in the approach or attitude to money among Pentecostal leaders in some quarters. The paper therefore explored biblical foundation for financial probity, and panacea for effective African Pentecostalism. There and then, the conclusion is drawn.

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#### INTRODUCTION

Money is good as God's creation. He did not just create it for fun; He laid down rules and regulations for its administration.<sup>1</sup> Several people today specialized in the art and management of fund so much that it is done at all levels of instructions. Ever since, money itself has proved to be a good apparatus for progressive accomplishment, yet it could also be an instrument of demotion and eventually, demolition, if care is not taken. The difference lies in the way the individuals made his money, and or manage it.<sup>2</sup> Against this background, Jesus warned his disciples to "beware of covetousness because the life of a man does not consist in the abundance of things he possesses (Luke 12:15). The Creator of money also reserved to share Himself in His speech saying: "silver and gold belongs to me, they are mine!" It follows that when money that is beyond what He gives you is in your possession or in your custody, you have kept a time bomb within your bosom. It may explode anytime and in any form.<sup>3</sup> Against this background, this writer explores the modus operandi of money for any man who cares to succeed in the way money should be handled under God. This is on the premise that "everything belongs to God." If this assertion is correct, and any man is liable to be prudent, accountable to man and God, then where will African Pentecostalism hide under the regulation that money is a

servant and must never become a master? This becomes crucial in a situation, when the leader is unquestionable, where the General overseer is not responsible to anybody, committee or elders to which he gives report of his stewardship.<sup>4</sup> Ordinarily, when God created the world in His six days of operation, He did not create money. What is referred to as money started as men began to replenish the earth, there was need to exchange goods and services, which eventually was valued in terms of Gold and Silver, which are product of the land created by Gold. Gold and silver have captivating tendencies that can steal the heart of a man, put it into bondage and make him a slave. That was exactly what the devil tried to do with Jesus in the wilderness temptation. However, Jesus knew money belongs to God, he did not rush at it, hence he quoted the settled word (Ps. 19:1), "Man shall not live by bread alone... but by every word that proceeded from the mouth of God. Jesus did not give it a second thought. He replied him: "Be gone, Satan! For it is written, you shall worship the Lord your God and him alone shall you serve. Then the devil left him and behold, angels came and were ministering to him.<sup>5</sup> The glories of the world are values money can buy or having the worth of money (Gold). Gold when refined is highly tempting - that is money. It diverts attention; it changes direction and it manipulates the heart. That is why the wisest of all men that ever lived warned: "keep your heart

<sup>1</sup> J.M. Everts, "Financial Support" *Dictionary of Paul and His Letters*, ed Gerald F. Hawthorne, Ralph P. Martin and others. (Leicester, England: Intervarsity Press, 1993), 299.

<sup>2</sup> Stephen Olatunji Fayese, *Path to Self Sufficiency*. (Lagos Island: n p), 1999, 1-2.

<sup>3</sup> James D. Berkley, *The Dynamics of Church Finance*. (Benin City: Matthew Christian Publication), 11.

<sup>4</sup> Clare Palmer, "Stewardship: A Case Study in Environmental Ethics," *The Earth Beneath: A Critical Guide to Green Theology* ed lam Ball,, Margaret Goodal, Clare Palmer and John Reader. (Great Britain: SPKC Publishers, 1992), 67-69. Everts, "Financial Support", 297.

<sup>5</sup> T.E. Schmidt, "Riches and Poverty" *Dictionary of Paul and His Letters*, ed Gerald F. Hawthorne, Ralph P. Martin and others. (Leicester, England: Intervarsity Press, 1993), 826.

with all vigilance, for from it flows the spring of life.”<sup>6</sup> Put away, crooked speech, and put devious talk far from you. Let your eyes look directly forward, and your gaze be straight before you. Ponder the path of your feet; then all your ways will be sure. Do not swerve to the right or to the left; turn your foot away from evil. The above analysis shall be the model in this paper to explore financial prudence as a solution to effective African Pentecostalism in our contemporary time. The writer shall tow the line of thematic development ranging from definition of key words, biblical foundation of money, contemporary financial malady, panacea for effective African Pentecostalism then the conclusion shall be drawn.<sup>7</sup>

### Definition of Key Words

According to the Meriam Webster’s Collegiate Dictionary, probity is the quality of a person who is completely honest through adherence to the highest principles and ideals of uprightness, such that his character and sense of judgment becomes indisputable.<sup>8</sup> Financial prudence is described as the use of money in the best way possible to execute project as planned and budgeted without a diversion of interest. Misappropriation is against prudence. Prudence itself is the ability to govern and discipline oneself by the use of reason. Prudence means sagacity, discreet, shrewdness, caution or circumspection in the management of an affairs, skill and good judgment in the use of resources.<sup>9</sup> The writer uses the above description to examine divine standard in accountability as it relates to leaders in the Pentecostal churches.

**Biblical Foundation of Financial Probity:** As earlier said, money belongs to God, and if a man uses what does not belong to him, it is either on loan or as a steward: and if as a steward, there is a time to give account. The word *glossokomon* referred to in John 12:6 and 13:29 is most reminiscent of the fact of a public fund or group money just like church money in its various ramifications or para-ministries. Money is silver and gold, which is product of the ground created by God. It became movable object, which are ordinarily acceptable publicly as a means of trade by barter or evaluation like the exchange of objects for desirable ones or delivering of objects of daily use of product for duties, taxes and tributes.<sup>10</sup> It is also used as exchange of metal like gold, silver, copper or iron for desirable objects or for the payment of duties. It is also noted that established barter was made at a time and periods when minted money was already long in use.<sup>11</sup> The biblical accounts on money transactions are hereby examined on three phases of development namely barter, exchange of metal for objects or duties and the use of minted metal.<sup>12</sup> Economy in the primitive times sufficed on its own products of the time, as the steady growth of the community multiplied steadily the demands for exchange of goods and services. Mutual exchange of goods and services became necessary as a result of peculiarities of a geographical environment, the

specialization of the craft and the endowment of an area. Hence barter became a generally considered means of financial policy.

At that instance, the most lucrative movable possession of the time is cattle, which became a yardstick for value evaluation. This assertion is authenticated by the Latin word *pecunia* meaning cattle and the Hebrew word *migne* which also mean cattle (Gen.13:2; 31:18). Hence the smaller authentic objects for barter were sheep, asses, goats, corn, oil and wine.<sup>13</sup> Incidentally, the religious practice of the period made cattle the only offering that is acceptable to the gods, made the weighing of cattle the most common currency of barter. This is against the backdrop that most herds offered to the gods were accumulated at the holy places could not be consumed by the priests hence; the animals were traded for other goods. Therefore the temple became the oldest places of trade fairs. Some examples of these are found in the practice of King Solomon when he paid King Hiram with wheat and olive oil for the assistance rendered him in the erection of the temple in I Kings 5:11. Also there is the tribute of King Mesha of Moab which involved lambs and rams in II Kings 3:4. When Israelites were taxed for the court of the king, they paid with gram, wine, wheat, barley, owl and sheep (Ezekiel 45:13-16).<sup>14</sup> Exchange of objects like cattle, wheat, oil etc. proved unsatisfactory with time due to the fluctuating value and inconsistency in sizes. Hence civilization grew by barter to be based on exchange of metals as dominant, fixed, transportable means of evaluation. Since everybody needed copper, being a material to manufacture agricultural implements which are durable and economical than stone implements. When a man has copper, he can trade with it at will for whatever he desires, while silver and gold were used for larger transactions.<sup>15</sup> For example in Genesis 20:16, Abimelech gave one thousand pieces of silver to Abraham. The Midianites paid twenty shekels of silver for the purchase of Joseph in Genesis 37:28. Micah gave eleven hundred pieces of silver to his mother in Judges 17:2. The spoil of the Midianites in Numbers 31:50 included articles of gold, armlets and bracelets, signet rings, earrings, and beads which are both ornamental as well as articles of barter. So that such metals became a norm for an accepted value or weight to facilitate buying and selling.<sup>16</sup>

Instances of silver and gold, spending, buying and selling can be enumerated. Achan reported to Joshua of a bag of gold found as among the spoil of Jericho (Josh. 7:21). A gold ring worth half a shekel, and two bracelets for the arms worth ten gold shekels in Genesis 24:22 were given to Rebecca by the servant of Abraham when he went in search of a would-be wife for the son of Abraham, Isaac.<sup>17</sup> The children of Jacob spent annular currency to purchase corn in Egypt during the time of famine. It was described as “bundles of moneys” bounds together with strings (Gen. 42:35). In Deuteronomy 14:25 money that was intended for the sanctuary use was mentioned in the words: “Bind up the money in your hand and go the place... .” Brothers and sisters of Job gave him rings and gold which is actually representing money (Job 42:11).<sup>18</sup>

<sup>6</sup> Schmidt, 827.

<sup>7</sup> Schmidt, 826-827.

<sup>8</sup> Nancy T. Foltz, “Overview of Religious Education in the Small Membership Church.” *Religious Education in the Small Membership Church* Birmingham. Religious Education, Press, 1990.

<sup>9</sup> Jerry M. Stablefield, “Christian Education and the Small Church,” in *Christian Education Handbook: A Revised and Completely Updated Edition* ed. Bruce P. Powers. Nashville Tennessee: Broadman Press, 1996.

<sup>10</sup> Stablefield,

<sup>11</sup> Stablefield.

<sup>12</sup> *Merriam-Webster’s Ninth New Collegiate Dictionary* (Phillipines Springfield, Massachusetts, 1990), 949.

<sup>13</sup> Stablefield, “Christian Education and the Small Church,” in *Christian Education Handbook*, 1996.

<sup>14</sup> H. Hamburger, “Money, Coins,” *The Interpreter’s Dictionary of the Bible*. (Nashville: Abingdon Press, 1989), 423.

<sup>15</sup> Hamburger, 424.

<sup>16</sup> Ibid.

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

From the above analysis, we see that the idea of the use of money has come to stay. The first time money is mentioned in the Bible is in Ezra 2:69 on their return from exile when they donated sixty one thousand diaries of gold, a name derived from Darius the King I in 521-486 BC. Five thousand mines of silver for the project of building the Temple, were also donated alongside pure gold weighing 8.424 grams.<sup>19</sup> The minting place of the diaries was first done in Sardis later it was taken to Persia after the conquest because there were the availability of skilled and experience craftsmen. In the West of Persian Empire, the Greek silver coinage was most popular, while the oldest Greek coin found in excavation in Shechem in 1956 dated sixth century B.C. from Northern Greece. This development of money became a thing that went from one nation to another and one locality to another throughout the Old Testament and New Testament period.<sup>20</sup>

However, barter continues unstopable between individuals group and nation, and since coins of one locality and nation differ from one another, it gave birth to what is known as *kollubistes* or money-changer. They are those who are responsible for what the modern bankers are doing today. These money changers were plenty in Jerusalem having polluted the worship of God with corrupt practices of international money changers. Hence it was the first assignment for Jesus after the triumphant entry to cleanse the Temple of these corrupt practices!<sup>21</sup> That is to say corrupt practices have become part and parcel of the fabrics of human society. Nigeria is not an exception. Corrupt practices can be found at all levels of the national life of the nation Nigeria. The sit of corruption being evil practices and deals with money. It has become so bad that the practices of money changer which are ordinarily handled by bankers have been taken over by bureau-de-change on the road side! So much that the currency of nations can easily be found by the road side in Nigerian cities, even in some villages! That will lead this paper to examine the contemporary financial malady in the Nigerian System.

**Contemporary Financial Malady:** Malady is described as a disease or disorder, an unwholesome condition.<sup>22</sup> The Creator of all things through the mouth of the prophet has said: perhaps due to men's maladjustment to money that, "Silver and Gold belongs to me." Yet men labour for it, amaze wealth to themselves and confiscate that which does not belong to them. Jesus also warned: "beware of covetousness, because the life of a man does not consist on the abundance of things which he possessed." Even in the great teachings, the Sermon on the Mount, Jesus taught that if you have food and clothing that should suffice. Instead of heeding those instructions of financial matters, many have taken to a mad rush after wealth.<sup>23</sup> About 50 years ago in Nigeria, men are ordinarily afraid of money that goes beyond their monthly income especially in Yorubaland. People treasure the name of their family but this norm and value became an old fashion gradually about 20 years ago. The cankerworm became so bad that it has become endemic in the nation today. Nobody cares

which money and how the money gets into the hands of their owners. They simply care to have money in their possession. It all started in form of simple bribery which they called kick-backs. It is expressed in several ways ranging from percentages of the totality of a project and what have you. It graduated from that to the point of actual lifting of government treasury into personal account both in local and foreign accounts. Gradually government properties are sold to individuals so much that an individual could be richer than the entire nation.<sup>24</sup> When a project is awarded, sometimes the project is not executed and the entire money for the project is paid for, yet the project is commissioned on paper to have been completed, delivered in good condition. Sometimes the project is done half way, or not done at all. It is often said that those in politics are dirty and that children of God cannot go there, but then children of the devil keep going there to rule, lead and direct the children of light. Jesus says you are the light of the world.

Also he said you are the salt of the earth. You ask questions why you have believers in politics and you find that the ability to make a difference is lacking sometimes and they join the trend if not biting the trend.<sup>25</sup> As if that is not enough, the trend has gone so bad that the trend has entered into the church. When project are to be done in the household of faith, the false measures they used in building government project are now introduced in the church so much that a project that could be done with 10 million naira is not even completed with 50 million naira all in the name of having a breakthrough! Hardly do we have people who want to volunteer to do the business of the church without a kickback.<sup>26</sup> As earlier noted, family name was highly treasured in those days in most ethnic group in Nigeria. For example the Yoruba, and Urhobo ethnic group in Southern Nigeria lived communally in a way that is closely knitted together. Nobody dare do a thing that will tarnish the name of the family or the community. Hence everybody behaved him or herself. There is great emphasis on communal living as against individualism "as a result of the belief that the existence of an individual depends on the existence of others." This African moral phenomenon is globally appreciated so much that many of the missionaries, who worked in Africa, Nigeria especially, became so acclimatized that some would even prefer a permanent stay if possible. "Unfortunately, the well cherished moral values that Africans are known for have degenerated below expectation."<sup>27</sup> It is now an issue of great concern to all well meaning Nigerians. For this worry, former President of Nigeria, Alhaji Shehu Shagari, set up a sixteen member National Ethical Revolution Committee under the chairmanship of His Royal Highness, Alhaji Umaru Sauda Ndayako, the Etsu Nupe of Bida on September 22, 1982 for the redemption of moral gravitational force which emanated from refusal of those in authority to teach customs and prohibitions of the society, the bastardization of norms and values like duties, obligations and what have you.<sup>28</sup> What the

<sup>24</sup> David Cupples, "Maintaining an Integrated Devotional Life" *Keeping Your Balance: Approaching Theological & Religious Studies* ed Philip Duce & Daniel Strange; foreword Howard Marshall. (Leicester England: Inter-Varsity Press, 2001), 156-159.

<sup>25</sup> Babatunde Ayo Vaughan, "Power of the Mind: The Inevitable Panacea to Ma's Problems (9)" *The Guardian* Saturday January, 13, 2019, 10.

<sup>26</sup> Ambrose Akpotor, "Morality in Urhobo Religio-Cultural Life," *Eku Journal of Theology* Maiden Edition volume 1, 2014 Baptist Theological Seminary Eku, Delta State, Nigeria, 41-42.

<sup>27</sup> Ibid.

<sup>28</sup> Ambrose Akpotor, "Morality in Urhobo Religio-Cultural Life," *Eku Journal of Theology* Maiden Edition volume 1, 2014 Baptist Theological Seminary Eku, Delta State, Nigeria, 41-42.

<sup>19</sup> Ibid.

<sup>20</sup> Ibid, 425.

<sup>21</sup> Ibid, 427.

<sup>22</sup> Moses B. Adebayo, *Christians' Response to Fraud Issues*. (Ibadan: np. 2012), 8-9.

<sup>23</sup> David S. Kirkwood, *God's Tests: A Book for Anyone Who Has Ever Asked "Why Me Lord"* Pittsburgh, (Pnnsylvania: Ethnos Press USA, 66-69,1977)

committee achieved in view of the present issue in Nigeria is another question. Few months ago, the Nigerian government, through her financial organ: Central Bank of Nigeria, issued a financial regulation called cashless community. By rule, it says, you cannot cash beyond 150,000.00 naira or equivalent from the counter of any financial institution. It is therefore puzzling and disappointing when the same government lifted 952 million naira or 9.3 million US dollar, hard currency through a chartered aircraft to South Africa. The money was reported confiscated by the authorities of South Africa.

Meanwhile, the Friday 10<sup>th</sup> October declaration of the U.S ambassador to Nigeria is a revelation of the supposed desire to buy arms to fight Boko Haram. The U.S will not sell arms to Nigeria on the ground that Nigerian army is notorious for the abuse of human rights.<sup>18</sup> This decline to Nigerian and the defense in the nation is a signal for the nation that attempt to buy ammunition puts the nation to question if Nigerian government is really interested in fighting Boko Haram?. Hence, the attempt to buy ammunitions to fight Boko Haram appears to be propaganda. Who knows how much of this has been used to destroy innocent citizens. Sporadic release of bombs in recent time can be a testimony in all nooks and cranny of the Northern part of the country especially to destroy innocent farmers in their farms, churches and government schools.

The money corruption has become so endemic that the toll starts with people in high level places of governance and industry. For example, shell Petroleum Company had a N700 billion project in Bayelsa state for which they ought to pay a token of 7 billion as Petroleum drilling and Production regulations act of L.N. 69 of 1969 regulations, yet they tried circumvent the payment. Worst still is that the EFCC, the Economic and Financial crimes commission, who are to prosecute and be a watch dog for the government has also been questioned for allegedly demanding for N120 million bribe to concretize the Shell's plan to evade the N7billion payment to Bayelsa State government.<sup>29</sup> Another dimension of the malady is borrowing made easy characterized by debt. Nigerian government is heavily indebted to other nations! Both the Federal government and some state governments in Nigeria live on loan from other nations. Time will fail to talk about the individual indebtedness. The mad rush to debt life has also been facilitated by the use of the monster called credit cards! It is an aid to become addicted to borrowing. It is so fascinating that it gives you quick gratification once you sign your signature on the card and turn the plastic loose, but you would have mortgage your future, once freedom is surrendered to the lender!<sup>30</sup>

**Panacea for Effective African Pentecostalism:** The above scenario has indicated that there is financial impropriety in politics, parastatals; even religious institution is not free. In some churches of the Pentecostals especially in the congregation where the leader or the founder is unquestionable about whatever decision he makes. Financial impropriety may not be only among the Pentecostals, because of the fallen nature of man, but there are measures of control in the

mainline churches than in church that is headed, and owned by an individual. Whereas, the church is divine instrument of God to season the decay in the society.<sup>31</sup> When fire is burning, water is the instrument to quench it, but how do you explain a scenario where fire is burning inside water? That is why Jesus says if the light in you become darkness, how great shall be the darkness? This is where the teachings on the Mount becomes relevant: "Blessed are the poor in spirit..." "Poverty of spirit gives birth according to Thomas Watson quoting Tertullian that "none are poor in spirit but the humble." In other words humility is the cause of the poverty of spirit.<sup>32</sup>

The question now is where did the church get it wrong to season the world? The answer may not be far fetched. The church appears to be losing a firm grip of the tradition, doctrinal pillars that make up the standard of the church. Love of money on the other hand has weakened the conscience of the members of the church, clergy, laity inclusive. Everybody wants to be contemporary, ride a flashy car and go by the latest of all sophisticated equipments possible. The church did not look up to the Lord of the church for provision and solution to the problems of the church, rather sometimes we depend on few politicians around to give money, which we can not really verified the source.<sup>33</sup> The church is taking to worldly standard, through the use of credit cards by individuals, while doctrinal virtues are held by the left hand. Therefore the solution to the problem in hand must start with the Clergy through the Seminaries, or training institutions where pastors are bred and churches. The church must begin to emit such a formidable light that will melt the corruption in the nation to make righteousness emerge like refined gold. The church must be taught the dignity of labour rather than the acquisition of money. When Jesus calls, He does not call anybody for the acquisition of material possession. His primary calling is to live with him and act like him in all matters, but we almost tuned him to a provider of bread and cake! (Jn. 6:27). He called every man to serve.

Every believer must have a servant heart that is willing and ready to serve without an expectation of how much is the reward for the service. At the back of his mind is that "the Lord is his reward" in the land of the living. This is against the background wherein everybody, pastor inclusive fight and run after reward. In some situation we heard of pastors who pay themselves from the church proceed and are feeding very fat on the church at the expense of the assignment given by the Lord of the church. Every service done must be done in the name of the Lord who died and gave his life as a ransom for us. Just like the song writer expressed:

*I gave my life for thee, My precious blood I shed,  
That thou might 'st ransomed be, And quickened from the dead;  
I gave My life for thee, What hast thou giv'n Me?<sup>34</sup> (B.H. 399)*  
If we cannot give our service, our life, our comfort, our money to the Lord, then Christ death has no reward. If you expect a reward then you deny Christ the reward that he should get from you. Financial prudence will thrive on the above ideas,

<sup>31</sup> J. Philip Arthur, *No Turning Back: An Exposition of the Epistle to the Hebrews*. (England: Grace Publications Trust, 2003), 153-155.

<sup>32</sup> Thomas Watson, *The Beatitudes*. (Carlisle, Pennsylvania: The Banner of Truth Trust 2000), 44.

<sup>33</sup> Bruce Milne, *Know the Truth: A Handbook of Christian Belief* foreword J.I. Packer. (Leicester, England: Intervarsity Press, 1998), 260.

<sup>34</sup> Francas R. Havergal, 1836 – 1879 "I Gave My Life for Thee" *Baptist Hymnal* ed. Walter Hines Sims (Nashville, Tennessee: Convention Press, 1956), 399.

<sup>29</sup> Babatunde Ayo Vaughan, "Power of the Mind: The Inevitable Panacea to Ma's Problems (9)" *The Guardian* Saturday January, 13, 2019, 10. Eniola Akinkuotu, "EFCC presses charges against five alleged masterminds" *The Punch* Monday, January 23, 2017.

<sup>30</sup> Mervin E. Thompson, *Dollars and Sense: A Christian Guide to Financial Planning*. (U.S.A: Lutheran Brotherhood, 1989), 27.

but much more is the fact that who administer God's money must be disciplined. Discipline begins with satisfaction with the little that God gives to you in form of your salary and in kind through the goodwill of people with whom you serve. For no reason should the work of God be abandoned to raise money for your personal purpose. Moreover, when you stand in a vantage position to handle church money or public fund; do not collide with others to mismanage the fund. This is against the background that when you handle money, you are deeply involved in spiritual phenomenon.<sup>35</sup> Be thrifty and be disciplined as to how you spend the money, and do not allow frivolous men to squander the money just at your generous signature.<sup>36</sup> Money belongs to God; just like everything belongs to God.<sup>37</sup> Spenders of money will give account of their stewardship to God.<sup>38</sup> Furthermore, African Pentecostal leaders should be focused on the calling God placed upon their lives and stare clear of the church money. When they need money, they should get it through a standard financial procedure rather than taking law into their own hand in the name of the founder.

They should be placed on monthly or weekly salary or allowance as may be applicable from one church to the other. However, they should also serve to give direction by their own integrity, laying good example to follow for the members of the church.

### Conclusion

In this paper financial probity, prudence and accountability has been discussed as a solution for effective African Pentecostalism. Money is God's own property and it must be administered with a mindset that there is going to be a time of accountability. The Creator who commanded the appropriate usage of the money is watching. He questioned: "Why do you use your money for that which is not food?" The love of money has entered into the fabrics of the society so much that it has become a malady that must be cured by the church, the salt of the earth.

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<sup>35</sup> Chris Wright, *How to Handle Money A short Guide to financial accountability*. (Ife: The Lusana Movement, 2013),12.

<sup>36</sup> Emmanuel O. Oyemomi, *The Pyramid of the Ministry: A Manual for Pastors and church workers*. (Lagos: Praise Publication, 2000), 77f

<sup>37</sup> James D. Berkley, *The Dynamics of Church Finance*. (Benin City: Matthew Christian Publications, 2000), 11.

<sup>38</sup> Samuel Oluwafemi Oladimeji, *Handling Money God's Way*. (Ibadan: Unique Pathfinder, 2012), 6-7.