

Brotherhood Aid and Deacon Responsibility

“Bear ye one another’s burdens, and so fulfill the law of Christ” (Galatians 6:2)

Basic principles

The principle of divine ownership of all things material is clearly set forth in the Scripture. God asserts in Exodus 19:5 that all the earth is His. Psalm 24:1 says, *“The earth is the Lord’s, and the fullness thereof; the world and they that dwell therein.”* Men therefore come into possessions only as stewards of that which really belongs to God.

Christians are to be responsible stewards of material possessions entrusted to them. A consciousness of the divine ownership of earthly goods and of the duties of Christian stewardship helps to prepare the dedicated Christian to bear the burdens of others in the church. This, along with genuine Christian compassion, should loosen our purse strings when we see another’s need. The goal for Christians should not be a worldly one of personal elevation and accumulation of wealth, but rather a spiritual one of industrious labor and mutual assistance. This principle is stated in Ephesians 4:28: *“let him labor, working with his hands the thing which is good, that he may have to give to him that needeth.”* The Christian’s first responsibility is to those of the household of faith (Gal 6:10). His faithfulness in this is evidence that the love of God dwells in him (I John 3:17-18). This love which seeks the other man’s good distinguishes the Christian from the non-Christian (I Cor. 10:24; 13:5). It moved the early Christians to a mutual caring and sharing of this world’s goods (Acts 4:32-37).

This spirit of sacrificial giving seen in the early church is also the ideal for the church today. The sharing was voluntary, motivated by the love of Christ. While they “had all things in common” in this instance, it was not compulsory, for Ananias was not required to give up his possessions. We read nowhere in the remainder of the New Testament that common ownership of property was exercised. Rather, in the early church, individual Christians were to *“Lay...in store, as God hath prospered”* on the first day of the week (I Cor. 16:2), thus establishing a pattern for us to follow today. Where there is true spirituality and brotherhood God is able

through the church to supply the needs of the individual who experiences hardship. In such a brotherhood there should be less need of commercial insurance and instead a greater reliance on mutual caring and sharing.

Biblical Provisions

In the early church deacons were chosen to attend to the material needs of the members (Acts 6:1-6). While the work of the deacon has continued in some circles, in others it has fallen into disuse. Consequently there has been more and more reliance on commercial insurance and other aid plans. Such plans are beset with inherent deficiencies. Only those who are able pay the premiums are entitled to the benefits, and in some cases the elderly or those with chronic forms of illness may not be eligible. This automatically excludes those who often are most in need of assistance. Plans of this sort may be fair to those who are participating in them, but they fall far short of the Biblical ideal for the church.

Furthermore, because of the scope of such plans, participation in them tends to become impersonal and is chiefly that of paying premiums and receiving benefits. The chief motivation for participation in such a plan can very easily become that of personal interest rather than that of compassionate assistance of brethren in need. We feel that the best principles of brotherhood happen when the Biblical pattern of mutual assistance through the office of the deacon are followed and practiced.

Deacons have been called to help the church meet the many needs that may arise and give direction in finding solutions to those situations. It is their responsibility to work along with the brotherhood to help meet these needs. Their effectiveness in this work depends not only on the deacon in charge, but on the cooperation and support of the brotherhood and faith in God to work through the deacon as well.

Brotherhood Aid Policy

The goal of Brotherhood Aid is to provide security and stability in the face of unexpected and unplanned expenses, as well as some personal expenses that would cause unusual financial burdens on individuals or families. While Brotherhood Aid is planned more particularly to meet medical and hospital expenses, any financial crisis will be considered.

Brotherhood Aid is not a form of insurance, but is rather brotherly sharing in time of need. This makes a difference both in the giving and the receiving. There are no dues where everyone pays the same, but freewill offerings given from hearts of love provide the funds for the program. No one is excluded from the program because of health problems. The goal of Brotherhood Aid is not to pay all the bills but rather to help in a time of stress.

The success of Brotherhood Aid depends on the loving concern, confidence, and integrity of each one in the church. Brotherhood Aid is not a church welfare program so that we can take an irresponsible attitude toward our finances, but it is a kind of interest free rotating fund administered by the deacons of the church.

Brotherhood Aid Plan

1. This account is funded by congregational offerings to be used for needs of all members of the brotherhood and pooled in a district account. Two offerings a quarter will appear on the schedule. An announcement concerning the needs will be given.

2. An ample reserve balance is needed to make timely payments. While a commitment to pay the total bill cannot be made, the brotherhood is committed to help work with the problem. South Atlantic Mennonite Conference is also part of a broader plan with several other Mennonite churches in the southeast. This alliance is to help share the burden when a member's medical bills are above a predetermined amount and may become too burdensome for a small congregation to bear.

3. For maternity cases, Brotherhood Aid will pay a percentage of the total bill. When complications occur, additional consideration for aid will be given.

4. Adoption is an honorable way for Christians to grow their family and is to be encouraged. There are many different venues and placement agencies, and the costs can vary greatly. While Brotherhood Aid is committed to help, we feel that the majority of adoption expenses should be the responsibility of the adoptive family, extended family, and friends.

5. Aid may be given when accumulated medical expenses from one or more family members within a one year period become burdensome. Please inform the deacon in such cases.

6. Generally aid will not be given for routine medical checkups, eye examination, dental work, chiropractor treatments, and chelation therapy. Any exceptions to the above will be made by the district finance committee. Aid will not be given for cosmetic or beautification surgery, sterilization, abortion, or infertility treatments. Aid generally will not be given for illnesses that existed before membership became effective until after a ten months waiting period. Brotherhood Aid sharing will no longer be considered after 3 months for persons who cease to fellowship with us because of relocation, etc. and intend to eventually transfer their membership elsewhere.

7. While we recognize the need for physical recreation in our lives, we urge our brotherhood to think seriously about the obvious risks in certain types of recreation. Motor powered sports equipment, especially ATV's, have a very high accident/injury rate. ATV's are useful in certain applications, but we discourage their use for recreation. Sports activities such as tackle football, hockey, skiing, rock climbing, etc., also involve a substantial degree of danger, especially when an all-out approach is taken. Please recognize that such physical risks hold not only the potential for personal injury, but they also put the brotherhood at financial risk. In such cases, Brotherhood Aid sharing may be restricted.

8. Our conference position concerning insurance is *“to abstain from any involvement which may weaken trust in divine providence or which may lessen the sense of responsibility in sharing one another's burdens.”*¹ All forms of insurance are not necessarily wrong, but one receives a greater blessing by exercising a trusting faith in God to supply his needs through the church. It would be inconsistent for our conference or congregations to qualify for Social Security exemption on application form #4029 from the Internal Revenue Service since to be exempt a church must meet the following requirements: *“It has provided a reasonable level of living for its dependent members”,* and *“It is conscientiously opposed to accepting benefits of any public or private insurance....”*²

We ask that our members who come from other congregational settings where they were exempt from Social Security taxes to support our position and qualify for Social Security and begin to pay that tax on their income. Since our position requires us to pay taxes into the Social Security program, we encourage our membership upon retirement to choose all necessary parts of Social Security. It is important that we qualify for “Part B” so that in a time of illness in our senior years an undue burden is not placed on the other members of the Brotherhood Aid Program.

Brotherhood Aid Procedure

Two underlying principles guide the administration of Brotherhood Aid: the individual has the primary responsibility for expenses incurred, and he is responsible to inform the deacon of the situation.

1. The individual needs to provide for such situations with a financial cushion. When a major medical expense is expected which includes hospitalization, often the doctor or the hospital will give a cash discount. This needs to be arranged by the individual, since hospitals are reluctant to commit themselves to a general discount for cash. If some money needs to be deposited beyond the resources of the individual, please approach the deacon with the problem. It is important that these matters be dealt with in a timely manner. When one’s obligations are neglected it reflects negatively on the whole brotherhood and may make it more difficult to get consideration for a cash discount either at that time or in the future.

2. Sometimes people may feel a bit reluctant to approach the deacon with medical bills. Often the only way that a deacon can find out about the expenses incurred is for the party involved to report it to him. The individual should feel a complete freedom to present the bill to the deacon because this is not a "poor" fund but a brotherhood sharing fund where all members are potential givers and receivers. This procedure will ensure that the deacon is informed and will not have to hear about someone's need from a third party. Good communication brings about good understanding.

Deacon Responsibility

A deacon has many and varied roles to fill, one of which is helping to advise the church and its membership in financial matters. Deacons should be available to members of the brotherhood for counsel in financial planning. Their counsel may be needed by young couples who are purchasing a property or starting out in business. Such counsel, wisely given and willingly received, can forestall financial over-commitment and the heartache associated with it. Deacons should also be in a position to give counsel to older members regarding estate planning so that they can be confident of the faithful discharge of their stewardship responsibilities in later life.

In conclusion, we commend the brotherhood for their support and participation in helping Brotherhood Aid to be a blessing. Without a doubt, in the administration of this sharing program there have been mistakes and it will not be without flaws in the future. However, we believe that as we work and share together, remembering the principle that "It is more blessed to give than to receive," our Brotherhood Aid plan can continue to be a blessing to the church in these uncertain times.

¹ South Atlantic Mennonite Conference *Statement of Faith*, #16 "Insurance and Investments", page 27.

² Form # 4029 Department of the Treasury Internal Revenue Service United States Government, January 2001

SAMC Finance Committee, August 2011