

FAITHFUL TO THE WORD

Systematic Theology Series

ECCLESIOLOGY

The Doctrine of the Church

One Body, One Lord, One Faith, One Baptism, One God and Father of All

UNIT 5: CHURCH GOVERNMENT

Elder-Led, Congregationally Accountable

Lesson 15

CONGREGATIONAL ACCOUNTABILITY

The Role of the Congregation in Church Governance

Elder-led does not mean elder-unchecked. The congregation that submits to its elders' leadership is the same congregation that holds its elders accountable to the Word they preach.

"Now the people of Berea were more noble-minded than those in Thessalonica, for they received the word with great eagerness, examining the Scriptures daily to see whether these things were so."

Acts 17:11, NASB 1995

Key Texts: Matthew 18:15–20; Acts 6:1–7; 15:22; 1 Corinthians 5:4–5; 2 Corinthians 2:6; Acts 17:11; 1 Peter 5:1–5

"I write so that you will know how one ought to conduct himself in the household of God, which is the church of the living God, the pillar and support of the truth."

1 Timothy 3:15, NASB 1995

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Introduction

Lessons 13 and 14 established two pillars of the elder-led congregationally accountable model of church governance that this series endorses: the New Testament's two-office structure of elder and deacon, and the New Testament's consistent pattern of plural eldership. Both of these pillars emphasize the elders' authority: their qualifications, their responsibilities, their governing function, and the congregation's obligation to submit to their leadership. This lesson addresses the third and balancing pillar of the same model: the congregation's genuine role in governance, its real accountability over the elders it has appointed, and the specific domains in which the gathered membership exercises authority that even the elders do not exercise unilaterally.

The phrase that defines the model's balance is embedded in the unit title: elder-led, congregationally accountable. Elder-led means that the elders genuinely lead: they initiate, they discern, they decide, they teach, they govern, and they shepherd. The congregation that second-guesses every elder decision, that demands congregational vote on every governance matter, that treats the elders' authority as always provisional and always subject to majority override, has not understood the weight of the leadership responsibility that Hebrews 13:17 assigns to the elder body. But congregationally accountable means that the congregation holds its elders accountable to the Word they preach, participates in the specific governance functions that the New Testament assigns to the gathered assembly, and retains the authority to refuse elders who have departed from their scriptural mandate.

The theological ground of congregational accountability is not democratic theory or institutional pragmatism; it is the New Testament's own pattern of governance, in which certain significant ecclesial acts require the participation of the whole gathered assembly rather than the unilateral decision of its appointed leaders. Three specific functions belong to the congregation in the New Testament's own governance pattern: the exercise of church discipline in its final stage, the selection and affirmation of leaders, and the vigilance of doctrinal discernment. Each of these functions is grounded in specific New Testament texts, and each represents a domain in which the congregation's authority is not merely advisory but genuinely determinative. Together they constitute the accountability dimension of the elder-led model, not a check imposed on the elders from outside by democratic theory, but a dimension of governance that the apostolic pattern itself assigns to the gathered membership.

The practical challenge of elder-led congregationalism is maintaining the balance between these two genuinely biblical convictions: the elders' genuine leadership authority and the congregation's genuine accountability role. Too far in the direction of elder authority produces clericalism, an elite governing class that treats the congregation as passive recipients of the leaders' decisions. Too far in the direction of congregational authority produces the mob rule that the critics of congregationalism have always warned against: governance by majority preference, factional politics, and the tyranny of the least-informed and most-opinionated members of the assembly. The balance is not a theological compromise between two extremes but the biblical synthesis that the New Testament's own governance pattern describes: elders who lead with wisdom, courage, and humility, and a congregation that follows with trust, active participation, and the sustained vigilance of those who know they are responsible for the community's fidelity to the Word of God.

I. THE BIBLICAL GROUND OF CONGREGATIONAL ACCOUNTABILITY

Authority Under Christ, Not Derived from Democratic Theory

A. *The Congregation as the Body That Acts in Christ's Name*

The fundamental ground of congregational accountability is not the democratic principle that authority belongs to the majority, but the christological principle that Christ is the Head of the church and that He exercises His authority through the assembled covenant community as much as through the appointed leaders of that community. When Jesus gives the keys of the kingdom to the gathered church in Matthew 18:17-18, the authority to bind and loose, to include and exclude, He does not give them to Peter alone or to any succession of appointed officers; He gives them to the gathered assembly: 'tell it to the church,' and 'whatever you bind on earth shall have been bound in heaven, and whatever you loose on earth shall have been loosed in heaven.' The authority to include and exclude, to affirm and to discipline, belongs to the assembled covenant community acting under the authority of Christ and His Word.

This christological grounding of congregational authority has a crucial implication: the congregation's authority is not the authority of the majority opinion but the authority of the community gathered in Christ's name, under Christ's Word, pursuing Christ's will for the covenant community. The congregation that exercises its governance authority through prayer, through careful attention to the apostolic deposit, and through the wisdom of spiritually mature members seeking the Spirit's guidance in the application of Scripture is exercising a genuinely different kind of authority than the democratic assembly that determines outcomes by majority vote. The Baptist tradition's insistence on congregational governance has never been primarily a theological translation of democratic theory; it has been a conviction about the nature of the covenant community and the presence of the Holy Spirit in the assembled membership that gives the congregation's decisions a weight and a legitimacy that democratic theory alone cannot confer.

The 1689 Confession's formulation of congregational authority reflects this christological grounding: the congregation acts through the 'common suffrage' of its members not because majority opinion is a reliable guide to truth but because the gathered assembly, praying in Christ's name and deliberating under the authority of His Word, is the context in which the Spirit's guidance to the covenant community is most reliably expressed and most authentically received. The congregation's authority over its elders is not the authority of employers over employees, the congregation does not hire its elders and retain the right to direct their work as it sees fit. It is the authority of the covenant community over servants whom Christ has appointed to lead it, servants whose authority is derivative from Christ and accountable to the assembly that Christ has entrusted with the responsibility of discerning whether their service corresponds to the apostolic deposit on which the whole community's life depends.

B. *The Distinction from Both Pure Democracy and Pure Hierarchy*

The elder-led congregationally accountable model must be carefully distinguished from both of the governance extremes that it resists. Pure democracy, governance by majority vote on every significant matter, fails on both theological and practical grounds. Theologically, it substitutes the authority of the majority for the authority of

Christ and His Word: the congregation's decision is legitimate not because it corresponds to Scripture but because more members voted for it than against it. Practically, it makes every governance decision hostage to the least-informed and most-opinionated members of the assembly, invites the kind of factional politics that Paul condemns in 1 Corinthians 1-4, and systematically undermines the qualified leadership that the elder qualification process is designed to establish. The congregation that votes on every pastoral decision is a congregation that has not understood why the New Testament requires qualified elders in the first place.

Pure hierarchy, governance by the elders without any meaningful accountability to the congregation, fails on equally strong grounds. Theologically, it contradicts the New Testament's assignment of specific governance functions to the assembled congregation, most obviously in Matthew 18:17's 'tell it to the church' and in Acts 6:3's 'select from among you.' Practically, it removes the structural protection against pastoral abuse that congregational accountability provides, concentrates authority in a small group whose decisions are unchecked by the wider community's discernment, and produces exactly the clericalism that the Reformation challenged in the medieval church's governance. Peter's charge to the elders in 1 Peter 5:3, 'not lording it over those allotted to your charge, but proving to be examples to the flock', is not merely a counsel of pastoral style; it is a structural principle that precludes the kind of unaccountable hierarchical authority that pure episcopatism produces.

The elder-led congregationally accountable model navigates between these two inadequate alternatives by assigning different governance functions to the different actors in the governance structure according to the New Testament's own pattern. Elders lead: they initiate pastoral and theological direction, they make the majority of governance decisions within the defined scope of their office, and they exercise the shepherding authority that Hebrews 13:17 assigns to them. The congregation holds accountable: it exercises its authority in the specific domains that the New Testament assigns to the gathered assembly, and it retains the ultimate authority to refuse leaders who have departed from their scriptural mandate. Neither the elders alone nor the congregation alone governs; the Spirit governs through both, according to the pattern that the apostolic deposit has established.

II. THE CONGREGATION IN CHURCH DISCIPLINE

Tell It to the Church

A. Matthew 18:15-20 and the Role of the Assembly

The most explicit New Testament text for the congregation's governance authority is Matthew 18:15-20, the passage that describes the graduated process of church discipline. The process moves through three stages: private address between the offending and offended parties, address with one or two witnesses, and then, in the event that the offender refuses to hear, address before the church itself. The third stage is the congregational stage: 'If he refuses to listen to them, tell it to the church; and if he refuses to listen even to the church, let him be to you as a Gentile and a tax collector.' The assembled congregation is the final human court of appeal in the discipline process, and it is the congregation, not the elders alone, that renders the final verdict of exclusion when the offending party refuses to repent.

The authority that Christ grants to the congregation in verse 18 is among the most significant in all of ecclesiology: 'Truly I say to you, whatever you bind on earth shall have been bound in heaven, and whatever you loose on earth shall have been loosed in heaven.' The 'you' in verse 18 is a second-person plural in the Greek, addressed to the

disciples gathered in verse 20 ('where two or three have gathered together in My name'), the assembled community, not an individual elder or a body of officers. The binding and loosing authority, the authority to include and exclude from the covenant community, belongs to the gathered assembly. The elders lead the process of Matthew 18, but they do not exercise the final verdict unilaterally; the congregation, gathered in Christ's name, exercises the binding and loosing authority that He has conferred.

Paul's instruction to the Corinthian church in 1 Corinthians 5:4-5 confirms the congregational character of the discipline process: 'In the name of our Lord Jesus, when you are assembled, and I with you in spirit, with the power of our Lord Jesus, I have decided to deliver such a one to Satan for the destruction of his flesh, so that his spirit may be saved in the day of the Lord Jesus.' Paul's decision is communicated to the assembled congregation as the context in which it is to be enacted: the assembly's gathered presence is the occasion and the instrument of the disciplinary act. Second Corinthians 2:6 confirms the same pattern in the context of the offender's subsequent restoration: 'Sufficient for such a one is this punishment which was inflicted by the majority.' The punishment was inflicted by the majority, the congregational assembly, not by the elders alone. And the restoration, by the same logic, is accomplished by the congregation's forgiveness and reaffirmation, not by the elders' unilateral reversal of the disciplinary verdict.

B. The Congregation's Role in the Final Stage of Discipline

The congregation's role in the discipline process is not to initiate, investigate, or adjudicate the early stages of the Matthew 18 process; those functions belong to the elders, who have the pastoral knowledge, the governance authority, and the process-management responsibility to lead the discipline through its private and witnessed stages. The congregation's role is specifically in the final stage: when the elders have exhausted the earlier stages and the offending member remains unrepentant, the matter is brought before the congregation, the elders present the situation and their pastoral assessment, and the congregation exercises its assembly authority to affirm the exclusion through its collective verdict.

This congregational role in the final stage of discipline has significant practical implications for how the discipline process should be managed. The congregation cannot meaningfully exercise its assembly authority if it has not been informed of the situation with enough detail to make a responsible decision. This requires the elders to communicate about serious disciplinary matters with the congregation at an appropriate level of detail, enough for the congregation to understand the nature of the offense, the process that has been followed, and the elders' pastoral recommendation, while maintaining appropriate pastoral sensitivity about the personal details that do not need to be shared with the whole assembly. The congregation's discipline authority is not the authority of a court that must hear every piece of evidence; it is the authority of a covenant community that is being asked to affirm or decline the elders' pastoral recommendation after a process that has been faithfully followed.

The congregation's authority in discipline also extends to the restoration of a disciplined member who subsequently repents. Second Corinthians 2:6-8 addresses exactly this situation: Paul instructs the congregation to 'forgive and comfort' the one who has repented, 'so that on the contrary you should rather forgive and comfort him, otherwise such a one might be overwhelmed by excessive sorrow.' The congregation that excluded the offending member through its assembly authority is the same congregation that restores the repentant member through its assembly authority. The elders recommend restoration; the congregation affirms it. The covenant community's reception of the returning member is not merely a pastoral formality but a genuine act of covenant renewal that requires the community's genuine participation.

III. THE CONGREGATION IN LEADERSHIP SELECTION

Select from Among You

A. *The Apostolic Pattern for Congregational Involvement*

The congregation's role in the selection of its leaders is the second major domain of congregational governance authority in the New Testament. The clearest precedent is Acts 6:3, where the apostles instruct the congregation: 'Therefore, brethren, select from among you seven men of good reputation, full of the Spirit and of wisdom, whom we may put in charge of this task.' The instruction is addressed to the congregation as a whole, not to a subset of leaders within it. The congregation selects; the apostles appoint. The distinction is important: the congregation's selection is not the same as the apostolic appointment, and the apostles' appointment is not the same as the congregation's recognition of a candidate's fitness. Both actions are required, and both are distinct. In the post-apostolic age, the congregation's selection corresponds to the first stage of the appointment process, and the existing eldership's formal setting-apart corresponds to the apostolic appointment.

Acts 15:22 provides additional evidence for the congregation's role in the leadership selection process: 'Then it seemed good to the apostles and the elders, with the whole church, to choose men from among them to send to Antioch with Paul and Barnabas.' The decision to send representatives from Jerusalem to Antioch, one of the most significant governance decisions of the apostolic period, was made by the apostles and the elders with the whole church. The leaders did not act unilaterally; the congregation participated in the decision with them. The phrase 'with the whole church' is not decorative; it describes the congregation's genuine participation in a decision that affected the whole community. The whole church selected the men; the apostles and elders led the process and authorized the commission.

The pattern of Acts 6:3 and 15:22 establishes the congregational principle that the Baptist tradition has consistently honored: the congregation has a genuine voice in the recognition and affirmation of those who will lead it. The congregation cannot compel the appointment of an unqualified man; the elder qualifications of 1 Timothy 3 and Titus 1 are the non-negotiable threshold that no congregational preference can override. But the congregation's recognition of a candidate's qualifications, its confidence in the man's character, its familiarity with his pastoral gifts, its trust in his theological fidelity, is itself a significant element of the discernment process by which the Spirit's calling to the office is recognized and affirmed. The congregation that has lived with a man, observed his life, received his pastoral ministry, and grown to trust his leadership brings an irreplaceable form of knowledge to the appointment process that no external committee or denominational authority can replicate.

B. *What Congregational Affirmation Means and What It Does Not Mean*

The congregation's role in leadership selection should be understood with the same care that characterizes the balanced model this lesson defends. Congregational affirmation does not mean congregational creation of leaders: the congregation recognizes and affirms the Spirit's calling and the candidate's qualifications; it does not confer the calling or manufacture the qualifications. A congregation cannot vote a man into the pastor's office who does not meet the qualifications of 1 Timothy 3 and Titus 1; if it attempts to do so, it has substituted popular preference for the apostolic standard and produced an appointment that lacks both the scriptural warrant and the pastoral fitness that the office requires. Congregational affirmation is the human side of a process whose

divine side is the Spirit's gifting and calling; it is the community's recognition of what the Spirit has already done, not an independent exercise of creative authority.

Congregational affirmation also does not mean that every member of the congregation must personally approve every leadership appointment before it is valid. The congregational vote is not a veto system in which any dissenting member can block the appointment of a qualified candidate; it is the community's overall affirmation that the candidate meets the qualifications and has the community's trust and confidence. The congregation that has been properly taught about the elder's qualifications and that exercises its affirmation responsibility on the basis of those qualifications will rarely produce a closely divided vote on a genuinely qualified candidate; the spiritual maturity that genuine elder formation produces is recognizable to a congregation that has been formed in the same apostolic deposit that the elder has been formed in. The closely divided congregational vote on a leadership appointment is usually a symptom of inadequate formation, either of the candidate or of the congregation, rather than a sign that the congregational affirmation process is functioning well.

The practical process of congregational affirmation varies across Baptist traditions: some congregations use a formal vote with a defined threshold for approval; others use a period of public opportunity for congregational feedback before the elders make a final decision; others practice a consensus model in which the elders seek to achieve broad congregational agreement before proceeding. Each of these processes can be a genuine expression of the congregational principle, and each can also be misused to produce either rubber-stamp affirmation or factional obstruction. The key is not the specific process but the spirit in which it is practiced: a spirit of genuine discernment, genuine prayer, genuine deference to the apostolic qualifications, and genuine trust in the Spirit's work in both the candidate and the congregation.

IV. THE CONGREGATION IN DOCTRINAL VIGILANCE

Testing What It Is Taught

A. *Acts 17:11 and the Berean Commendation*

The third domain of congregational governance is the vigilance of doctrinal discernment: the congregation's responsibility and right to test what it is taught against the apostolic deposit preserved in Scripture. The locus classicus for this dimension of congregational responsibility is Acts 17:11, where Luke commends the Berean congregation with words that have resonated through the history of Protestant ecclesiology: 'Now the people of Berea were more noble-minded than those in Thessalonica, for they received the word with great eagerness, examining the Scriptures daily to see whether these things were so.' The Bereans were commended for examining even the apostle Paul's preaching against the Scriptures. If the congregations of the first century were expected to test what the apostles themselves taught, how much more are contemporary congregations expected to test what fallible elders and pastors teach.

The Berean commendation establishes several important features of the congregation's doctrinal vigilance role. First, the examination is Scriptural: the criterion by which teaching is tested is the Word of God, not the congregation's preferences, intuitions, or prior theological formation. The congregation that tests its teaching against Scripture is exercising a genuinely biblical accountability; the congregation that tests its teaching against what it has always believed, or what the majority finds comfortable, or what the culture currently regards as

acceptable, has substituted a humanly derived standard for the divine one. Second, the examination is diligent: the Bereans examined the Scriptures 'daily,' not occasionally or when they happened to be suspicious of a particular sermon. The doctrinal vigilance of the congregation is a sustained, disciplined, regular practice, not a reactive response to perceived deviation.

Third, the examination is eager: the Bereans 'received the word with great eagerness.' The doctrinal vigilance of a healthy congregation is not the suspicious, fault-finding scrutiny of a community looking for reasons to reject its leaders' teaching; it is the engaged, curious, text-hungry attention of people who are genuinely hungry for the Word and who bring that hunger to the daily examination of what they are being taught. The congregation that approaches its elders' preaching with the suspicious attention of heresy hunters has a culture of mistrust that will undermine the very leadership it is ostensibly protecting. The congregation that approaches its preaching with the eager attention of the Bereans, actively engaging the text, actively testing the exposition, actively asking whether this is indeed what the Scriptures say, has a culture of doctrinal vitality that actually strengthens the preaching ministry by creating the kind of informed, engaged audience that faithful preaching requires.

B. What Doctrinal Vigilance Looks Like in Practice

The practical expression of the congregation's doctrinal vigilance role must be carefully distinguished from two counterfeits. The first counterfeit is theological consumerism: the individual member's private judgment about which doctrines he or she finds personally agreeable or personally offensive, exercised as a license to reject any teaching that does not conform to pre-existing preferences. This is not doctrinal vigilance; it is the assertion of personal autonomy dressed in the language of Berean discernment. The congregation's doctrinal accountability is the accountability of the covenant community, exercised through the community's shared engagement with the apostolic deposit and expressed through the community's appropriate governance channels, not through the individual's private assessment of which teachings should be accepted or ignored.

The second counterfeit is factional criticism: the formation of parties within the congregation that oppose a particular elder's teaching on the basis of secondary doctrinal preferences or theological tastes rather than genuine apostolic fidelity. This is not doctrinal vigilance either; it is the factional spirit that Paul condemns in 1 Corinthians 1-4, dressed in the respectable language of Berean examination. The congregation that confuses its theological preferences for the apostolic standard and uses the language of doctrinal accountability to pursue factional agendas has not understood what the Berean commendation is calling it to.

Genuine doctrinal vigilance, by contrast, is the congregation's sustained, prayerful, communally expressed discernment of whether its leadership is faithfully holding and teaching the apostolic deposit. It is exercised through the congregation's engagement with the preached Word, its formation in the whole counsel of God through its educational ministry, its honest conversation with its elders about doctrinal questions and concerns, and, when genuine theological error is identified and persists after private address, its exercise of the governance authority that the assembled congregation holds over the teaching function of its eldership. The congregation that has been well formed in the apostolic deposit is the congregation that is best equipped to exercise this vigilance faithfully; the investment in congregational theological formation is therefore not merely a spiritual benefit for individual members but a structural investment in the governance accountability of the whole community.

V. NOT PURE DEMOCRACY

The Congregation Affirms, Supports, and Holds Accountable

A. What Congregational Authority Is Not

Having established the congregation's genuine governance authority in three specific domains, discipline, leadership selection, and doctrinal vigilance, it is equally important to establish the limits of that authority. The elder-led congregationally accountable model is not a model of pure democracy in which the congregation governs by majority vote on every matter. The congregation is not the elders' employer, retaining the right to direct their work, override their pastoral decisions, and terminate their ministry at will. The congregation's governance authority is real but specific: it is exercised in the domains that the New Testament assigns to the gathered assembly, and within those domains it is exercised according to the New Testament's own criteria (the apostolic qualifications, the apostolic deposit, the apostolic process). The congregation that attempts to exercise governance authority over matters that belong to the elders' leadership function has exceeded its mandate and is producing the governance dysfunction that pure democracy consistently creates.

The specific matters that belong to the elders' leadership function, and that are not appropriately subject to congregational vote, include the week-to-week decisions of pastoral care and shepherding, the content of the preaching and teaching ministry, the direction of the congregation's theological formation, the management of the practical ministries under the elders' oversight, and the pastoral judgments that require the specific knowledge of individuals and situations that the elders possess by virtue of their pastoral relationships. The congregation that votes on the content of Sunday's sermon, that requires approval for every pastoral conversation, and that demands accountability for every pastoral judgment has not understood the distinction between the congregation's governance authority and the elders' pastoral authority. The trust that Hebrews 13:17 calls the congregation to extend to its elders, 'obey your leaders and submit to them', is not a trust extended to a committee of equals but a trust extended to qualified, appointed, accountable leaders who have been specifically fitted for the functions they exercise.

The risk of congregationalism devolving into pure democracy is real and must be honestly acknowledged. The Baptist tradition's history includes numerous examples of congregational governance degenerating into factional politics, majority tyranny, and the persecution of qualified pastoral leadership by disgruntled majorities. These failures are not arguments against the congregational model; they are arguments against the failure to maintain the balance between elder leadership and congregational accountability that the model requires. The congregation that is well-formed in the apostolic deposit, that genuinely trusts and genuinely supports its elders, and that exercises its governance authority in the specific domains the New Testament assigns to it rather than attempting to govern the full range of the church's life by majority vote is a congregation that can experience the genuine benefits of the congregational model without its characteristic failure modes.

B. The Congregation as Active Participant, Not Passive Recipient

The balance between elder leadership and congregational accountability is not achieved by the congregation passively receiving the elders' decisions and occasionally exercising its veto in the three specific governance domains. It is achieved by the congregation being an active, engaged, theologically informed, spiritually mature

participant in the community's life, a participant that trusts and follows the elders' leadership in the areas of their authority while exercising its own authority in the areas assigned to it with the same seriousness and the same commitment to the apostolic deposit that it expects from its elders. The congregation that is passive and uninformed cannot exercise meaningful governance accountability; the congregation that is active and well-formed is the congregation that holds its elders to the standard they have been appointed to maintain.

The congregation's active participation in its own governance accountability takes several practical forms. Regular engagement with the congregation's members' meetings and business sessions is the most direct form: the covenant community's formal governance acts, receiving members, approving leadership appointments, addressing disciplinary matters, require the presence and the participation of the covenant community. The member who never attends these gatherings has, in practice, abdicated the governance responsibility that his covenant membership assigns to him. The theological formation of the congregation through its educational ministry is a second, more foundational form: the congregation that is being formed in the whole counsel of God through its Sunday school, its small group ministry, and its discipleship programs is the congregation whose members are equipped to exercise the Berean vigilance that genuine doctrinal accountability requires.

The congregation's active participation also includes the formation of a culture of honest, direct, elder-respecting communication between members and their leaders. The congregation that has learned to address concerns about the elders' leadership directly with the elders, rather than through the informal relational networks of gossip and factional organizing, is a congregation that is practicing the governance accountability of the covenant community rather than the governance dysfunction of the democratic mob. The elder who has cultivated a culture in which members feel genuinely free to raise concerns with him directly, knowing that their concerns will be received with respect and answered with transparency, has created the relational foundation on which the congregation's governance accountability can function with its maximum benefit and minimum dysfunction.

VI. NOT PURE HIERARCHY

Elders Are Servants and Examples, Not Lords

A. First Peter 5:1-5 and the Character of Elder Authority

The elder's governance authority is real, but 1 Peter 5:1-5 defines its character in terms that firmly resist any tendency toward hierarchical domination. Peter's instruction is addressed to the elders themselves: 'Shepherd the flock of God among you, exercising oversight not under compulsion, but voluntarily, according to the will of God; and not for sordid gain, but with eagerness; nor yet as lording it over those allotted to your charge, but proving to be examples to the flock.' The third negation, 'not lording it over those allotted to your charge', is the most directly relevant to the governance question. The elder's authority is not the authority of a master over subjects; it is the authority of a shepherd over sheep, an authority that is exercised in service of the sheep's welfare and demonstrated primarily through the elder's own exemplary conduct rather than through the exercise of institutional power.

The phrase 'those allotted to your charge' (ton kleron) deserves particular attention in this context. The Greek word kleron, which means a portion or an allotment, describes the congregation as the portion that has been assigned to the elder's care by God, not by the elder's own ambition, not by institutional appointment alone, but

by the sovereign allocation of the Chief Shepherd. The elder who understands the congregation as his kleron, his divinely assigned portion, entrusted to his care by the One to whom it ultimately belongs, will relate to the congregation with the reverence and the accountability that the trust requires. He will not treat the congregation as his institutional possession, to be directed according to his personal vision and preference. He will treat it as the blood-purchased portion of the Chief Shepherd, temporarily assigned to his oversight and permanently accountable to the Shepherd who will appear to render judgment at the last day.

First Peter 5:5 addresses the congregation's response to the elder's authority with the same balance that the whole chapter maintains: 'You younger men, likewise, be subject to your elders; and all of you, clothe yourselves with humility toward one another, for God is opposed to the proud but gives grace to the humble.' The congregation's submission to elder authority is part of a broader culture of mutual humility within the covenant community, not a one-directional deference of the governed to the governing, but the posture of an entire community that relates to one another in the spirit of those who know they need each other and who recognize that every human authority, including the elder's, is subordinate to the Chief Shepherd's authority that it serves.

B. Accountability Structures for the Elder Body

The biblical prohibition on elder lordship, combined with the practical wisdom that unchecked authority consistently produces, creates the mandate for structural accountability mechanisms within the elder-led congregationally accountable model. These accountability mechanisms exist at two levels: the mutual accountability of the plural eldership (discussed in Lesson 14) and the congregational accountability that this lesson addresses. Together they constitute the institutional framework that protects both the congregation from elder abuse and the elders from the spiritual dangers of unchecked authority.

At the congregational level, the accountability mechanisms include the regular members' meetings or business sessions at which the elders report to the congregation on the community's life and receive the congregation's input and questions; the congregation's authority in the three specific governance domains (discipline, leadership selection, doctrinal vigilance); and the congregation's ability to initiate a formal process of elder accountability when specific concerns about an elder's conduct, character, or doctrine arise. First Timothy 5:19-21 establishes a careful process for addressing accusations against elders: 'Do not receive an accusation against an elder except on the basis of two or three witnesses. Those who continue in sin, rebuke in the presence of all, so that the rest also will be fearful of sinning.' The same basic process that governs the discipline of members (Matthew 18:15-20) governs the accountability of elders, with the additional protection of the two-or-three-witness requirement.

The elder who is found to have departed from the scriptural qualifications of his office, through persistent unaddressed sin, through doctrinal deviation from the apostolic deposit, or through the exercise of authority in ways that contradict the servant-shepherd model of 1 Peter 5, is subject to the congregation's withdrawal of its recognition and its formal removal from the office. This ultimate congregational authority over the elder body is the institutional expression of the christological principle that the elders' authority is derivative from Christ and accountable to the community He has entrusted with the responsibility of discerning whether that authority is being faithfully exercised. The congregation that has never exercised this ultimate accountability, that has no mechanism for addressing elder failure and no culture in which raising concerns about elder conduct is safe and expected, has abdicated the governance responsibility that the elder-led congregationally accountable model assigns to it.

VII. THE HEALTHIEST CHURCHES

Elders Who Lead and Congregations That Participate

A. *The Culture of Mutual Trust and Accountability*

The healthiest expressions of the elder-led congregationally accountable model are not those in which the governance structure is most clearly articulated but those in which the relational culture between the elders and the congregation is most genuinely characterized by mutual trust, mutual transparency, and mutual submission to the authority of the Word. The governance structure provides the framework; the relational culture provides the substance. A congregation with a perfectly articulated elder-led congregationally accountable polity document but a culture of mutual suspicion between the elders and the membership has not achieved the balance the model requires. A congregation with imperfectly articulated governance documents but a genuine culture of trust, transparency, and mutual accountability is closer to the New Testament's vision than its polity document would suggest.

The culture of mutual trust is cultivated primarily by the quality of the elders' leadership. The elders who preach the Word faithfully, who shepherd the flock with personal attention and genuine care, who govern with transparency and with genuine openness to the congregation's input, and who demonstrate in their own lives the character that their qualifications require are elders who are building the trust that makes the congregation's willing submission to their leadership possible and natural. The congregation cannot be commanded to trust its elders; trust is earned through the consistent, faithful, transparent exercise of the pastoral office over time. The elders who complain about the congregation's lack of trust without examining whether their own leadership has been the kind that trust-building requires have misdiagnosed the situation.

The culture of mutual accountability is cultivated by the congregation's own formation in the apostolic deposit and by the elders' genuine openness to the congregation's governance authority. The congregation that is being formed in the whole counsel of God through faithful preaching and teaching is the congregation that is best equipped to exercise its governance authority with theological seriousness. The elders who genuinely welcome the congregation's exercise of its governance authority, who genuinely want the congregation to participate in leadership selection, who genuinely submit their disciplinary decisions to the congregation's assembly authority, and who genuinely engage with the congregation's doctrinal questions and concerns with transparency and respect, are elders who are cultivating the accountability culture that the elder-led congregationally accountable model requires.

B. *The Goal: A Covenant Community Governed by Christ Through His Word*

The ultimate goal of the elder-led congregationally accountable model is not institutional efficiency, pastoral protection, or congregational satisfaction; it is the governance of the covenant community by Christ through His Word, administered by qualified servants in two offices and exercised by a congregation that knows what it has been given and what it is responsible for. When elders lead with the wisdom of men who have been formed in the apostolic deposit and the courage of men who are accountable to the Chief Shepherd, and when a congregation follows with the trust of those who know their elders' qualifications and the vigilance of those who know they are responsible for the community's doctrinal fidelity, the result is a community that is governed not

by human preference or institutional convention but by the living Word of the living God, administered through the structures that the apostolic record has established for exactly this purpose.

The Jerusalem Council of Acts 15 is the most elaborate governance event in the New Testament, and it is a model of the elder-led congregationally accountable process in action. The issue, whether Gentile converts must be circumcised to be saved, was the most consequential theological question the early church faced. The process involved the apostles and elders meeting to deliberate (verse 6), with the whole church present (verses 12, 22). The apostles and elders led: Paul and Barnabas reported; Peter spoke; James rendered the judgment and proposed the letter. But the whole church participated: it was present, it heard the evidence, and it affirmed the decision. The letter was sent in the name of 'the apostles and the brethren who are elders' together with 'the brethren in Antioch.' The decision was made by qualified leaders who understood the apostolic deposit; it was affirmed by the assembled community whose fidelity to that deposit was being protected. This is the New Testament's most fully realized expression of the balance this lesson has been describing, and it is the model to which every subsequent congregation's governance is accountable.

The final word of this lesson and of Unit 5 is the same word that runs through the whole of this series: the church is Christ's. He is her Head, her Builder, her Chief Shepherd, and her ultimate Governor. Every governance structure, however carefully designed and however faithfully maintained, is ultimately in service of His governance, designed to make His authority over the community of His blood-purchased possession as visible and as operative in the community's concrete institutional life as the apostolic record has directed. The elder who leads faithfully, the deacon who serves faithfully, and the congregation that participates and holds accountable faithfully are all, in their different ways, expressing the same foundational reality: that this community does not govern itself by the standards of any human institution but by the authority of the One who said, 'I will build My church, and the gates of Hades will not overpower it.'

“Tell it to the church; and if he refuses to listen even to the church, let him be to you as a Gentile and a tax collector. Truly I say to you, whatever you bind on earth shall have been bound in heaven, and whatever you loose on earth shall have been loosed in heaven.”

Matthew 18:17–18, NASB 1995

Theological Terms and Definitions

Elder-Led Congregationally Accountable	The model of church governance affirmed in this series: elders genuinely lead, teach, and govern the congregation in the domains assigned to their office; the congregation genuinely holds the elders accountable to Scripture and exercises governance authority in three specific domains (discipline, leadership selection, doctrinal vigilance). Neither pure democracy (governance by majority vote on every matter) nor pure hierarchy (governance by elders without congregational accountability).
Binding and Loosing	The authority granted by Christ to the gathered church in Matthew 18:18 to include and exclude from the covenant community. The 'you' in Matthew 18:18 is plural, addressed to the gathered assembly. The authority to bind (exclude) and loose (restore) belongs to the covenant community assembled in Christ's name, acting under Christ's authority. The theological ground of the congregation's authority in the final stage of church discipline.
Matthew 18:15-20	The foundational text for the congregation's role in church discipline: the graduated process of private address, address with witnesses, and address before the church. The congregation's authority in the final stage is explicit in verse 17 ('tell it to the church') and grounded in the binding and loosing authority of verse 18. Establishes the gathered assembly as the final human court of appeal in the discipline process.
Acts 6:3	The apostles' instruction to the Jerusalem congregation regarding the selection of the seven servants: 'select from among you seven men of good reputation, full of the Spirit and of wisdom, whom we may put in charge of this task.' Establishes the congregational principle that the people have a genuine voice in the recognition and affirmation of those who will serve them. The congregation selects; the apostles (elders) appoint.
Acts 17:11	Luke's commendation of the Berean congregation: 'they received the word with great eagerness, examining the Scriptures daily to see whether these things were so.' The locus classicus for the congregation's responsibility of doctrinal vigilance. The Bereans tested even apostolic preaching against Scripture. Establishes the congregation's right and duty to examine what it is taught against the apostolic deposit.
Pure Democracy	A form of governance in which every significant matter is decided by majority vote of the congregation, without the reserved authority of qualified elder leadership. The failure mode of congregationalism: substitutes majority opinion for the authority of Christ and His Word; makes governance decisions hostage to the least-informed members; invites factional politics; undermines the purpose of the qualification process for elders. Distinguished from the elder-led congregationally accountable model by the lack of genuine elder leadership authority.
Pure Hierarchy	A form of governance in which the elders govern without meaningful accountability to the congregation. The failure mode of episcopalism: contradicts the New Testament's assignment of specific governance functions to the gathered assembly; removes structural protection against pastoral abuse; produces clericalism. Specifically prohibited by 1 Peter 5:3's 'not lording it over those allotted to your charge.' Distinguished from the elder-led congregationally accountable model by the lack of genuine congregational accountability.
1 Timothy 5:19-21	The New Testament's process for addressing accusations against elders: 'Do not receive an accusation against an elder except on the basis of two or three witnesses.' Applies the same basic Matthew 18 process to the accountability of elders, with the additional protection of the two-or-three-witness requirement. Establishes that elders are accountable to the congregation for the quality of their ministry, including the requirement of public rebuke when an elder continues in sin.

Acts 15	The Jerusalem Council, the most elaborate governance event in the New Testament. Models the elder-led congregationally accountable process in action: apostles and elders led the deliberation; the whole church was present and participated; the letter was sent in the name of both the apostles-and-elders and the whole congregation. The most fully realized New Testament example of the balance between qualified elder leadership and genuine congregational participation in governance.
Congregational Vigilance	The congregation's sustained, Scriptural, diligent examination of what it is being taught, modeled by the Bereans of Acts 17:11. Distinguished from theological consumerism (personal preference as the criterion) and factional criticism (opposition to leaders dressed in doctrinal language). Genuine vigilance is Scriptural (the criterion is the apostolic deposit), diligent (daily, not occasional), and eager (motivated by genuine hunger for the Word). The congregation's primary contribution to doctrinal accountability.

Practical Application

A. For the Mind: What Must We Believe?

We must believe that the congregation's governance authority is grounded not in democratic theory but in the christological principle that Christ is Head of the church and exercises His authority through the assembled covenant community as well as through the appointed leaders. The congregation's binding and loosing authority (Matthew 18:18), its role in leadership selection (Acts 6:3; 15:22), and its doctrinal vigilance responsibility (Acts 17:11) are not concessions to democratic culture but genuine dimensions of the apostolic governance pattern. The congregation that exercises these authorities faithfully is not asserting its own autonomy; it is fulfilling the governance responsibility that Christ Himself has assigned to it.

We must believe that the distinction between the congregation's genuine governance authority and the elders' genuine leadership authority is specific and important. The congregation's authority is exercised in three specific domains; the elders' authority is exercised in the full range of pastoral and governance functions. The congregation is not the elders' employer; the elders are not the congregation's lords. Both are servants of Christ, both are accountable to His Word, and both exercise their authority in the specific domains that the apostolic record has assigned to them.

We must believe that the health of the elder-led congregationally accountable model depends more on the relational culture of trust, transparency, and mutual submission to the Word than on the precision of its governance documents. A congregation with the right polity but the wrong culture will produce the failure modes of both pure democracy and pure hierarchy. A congregation with an imperfect polity but a genuine culture of mutual trust and accountability will find the Spirit working through its imperfections more powerfully than through any theoretically perfect governance structure that lacks the relational reality.

B. For the Heart: What Must We Feel and Desire?

We should feel a genuine gratitude for the wisdom embedded in the elder-led congregationally accountable model: that Christ has not left the governance of His church to the unchecked authority of appointed leaders or to the unguided majority opinion of the assembled membership, but has given both the specific authority and the specific accountability that together protect the congregation's fidelity to the apostolic deposit. The balance is not a theological compromise; it is the Spirit's own design for the governance of the community that Christ purchased with His blood.

We should feel a genuine concern for the quality of our own participation in the congregation's governance life. The member who never attends the members' meeting, who never engages with the congregation's doctrinal questions, and who treats the congregation's governance authority as someone else's responsibility has abdicated the accountability role that his covenant membership assigns to him. The desire for genuine congregational accountability should produce a genuine personal investment in the governance practices through which that accountability is expressed: the meetings attended, the questions asked, the votes cast with theological seriousness, and the concerns raised with pastoral courage and appropriate process.

We should desire for this congregation to be known for the quality of its governance culture rather than the impressiveness of its governance documents: a culture in which the elders lead with genuine wisdom and genuine transparency, and the congregation follows with genuine trust and genuine vigilance; a culture in which concerns

are raised directly with the elders rather than circulated informally; and a culture in which the congregation's exercise of its governance authority in the three specific domains is a genuine expression of covenantal responsibility rather than a factional power struggle.

C. For the Hands: What Must We Do?

- Attend the next members' meeting or business session of this congregation as an act of covenantal faithfulness rather than institutional obligation. Come prepared: know what is on the agenda, have thought through the matters to be decided, and be ready to participate with the theological seriousness and the pastoral respect that the congregation's governance authority requires. If you have not been attending these gatherings, begin now.
- Evaluate your own practice of the Berean discipline: are you examining the Scriptures in connection with what you are being taught each week? Establish a specific practice of reading and reflecting on the preaching text before the Sunday gathering, and of returning to it after the sermon to assess whether the exposition has been faithful to what the text says. This is not an invitation to suspicious fault-finding; it is an invitation to the kind of engaged, eager, Scripture-testing attention that the Berean commendation calls for.
- If you have a concern about the elders' leadership that you have been discussing informally with other members, commit to raising it directly with an elder this week. The governance accountability of the covenant community is exercised through appropriate channels, not through informal relational networks. The elder who does not know about a concern that the congregation is circulating informally cannot address it; the elder who receives it directly can.
- Read Acts 15:1-35 this week as a case study in the elder-led congregationally accountable governance model in action. Identify the specific roles of the different actors: the apostles, the elders, the whole church, Paul and Barnabas, Peter, James. Note how the decision was made, who participated, and how the final outcome was communicated. Bring your observations about the governance process to the next study session.
- Pray for the health of the governance culture of this congregation: that the elders would lead with the wisdom, courage, and transparency that trust-building requires; that the congregation would follow with the genuine trust and genuine vigilance that the model requires; and that the Spirit would sustain the delicate balance between elder leadership and congregational accountability that neither pure democracy nor pure hierarchy can achieve.

Key Texts: *Matthew 18:15–20; Acts 6:1–7; 15:22; 1 Corinthians 5:4–5; 2 Corinthians 2:6; Acts 17:11; 1 Peter 5:1–5*

Study and Discussion Questions

Opening Question

- In your experience of Baptist church life, how has the balance between elder leadership and congregational accountability functioned in practice? Have you experienced a congregation that erred toward pure democracy, pure hierarchy, or the kind of genuine balance this lesson describes? What were the specific consequences of the imbalance you observed?

Observation Questions (What Do the Texts Say?)

- Read Matthew 18:15-20 carefully. What are the three stages of the discipline process? At which stage does the congregation become involved? What is the authority that Christ grants in verse 18, and to whom is it granted? What does the promise of verse 20 ('where two or three have gathered together in My name, there I am in their midst') add to the theological significance of the congregational assembly's governance acts?
- Read Acts 6:1-7. What was the problem that prompted the instruction of verse 3? What were the criteria the apostles specified for the congregation's selection? Who selected? Who appointed? What was the result of the process in verse 7? How does this passage establish the congregational principle in leadership selection?
- Read Acts 15:1-22. List the specific actors involved in the Jerusalem Council deliberation: who spoke, what did they say, and what role did the whole church play? How does the final formulation of verse 22 describe the combined authority behind the decision? What does this passage model about the relationship between qualified leadership and congregational participation in the most significant governance decisions?
- Read Acts 17:10-12. What made the Bereans more noble-minded than the Thessalonians? What two activities characterized the Berean congregation's engagement with Paul's preaching? What does the phrase 'examining the Scriptures daily' imply about the frequency and the seriousness of the congregation's doctrinal vigilance responsibility?
- Read 1 Peter 5:1-5. What three negations does Peter use in verses 2-3 to define the elder's authority by excluding its distortions? What positive instruction does verse 5 give to the congregation regarding the elders? What does the phrase 'clothe yourselves with humility toward one another' in verse 5b imply about the direction of the submission expected in the governance relationship?

Interpretation Questions (What Does It Mean?)

- The lesson grounds the congregation's governance authority not in democratic theory but in the christological principle that Christ exercises His authority through the assembled covenant community. Is this theological grounding persuasive? What is the difference, in practice, between governance grounded in democratic theory and governance grounded in Christ's authority exercised through the assembled community? How would this difference affect the way the congregation approaches its governance responsibilities?
- The lesson identifies three specific domains of congregational authority: discipline, leadership selection, and doctrinal vigilance. Are these the only domains in which the congregation exercises genuine governance authority, or are there others the lesson has not named? What criterion would you use to determine which

matters belong to the congregation's governance authority and which belong to the elders' leadership authority?

- The lesson distinguishes between the congregation's genuine doctrinal vigilance and two counterfeits: theological consumerism (personal preference as the criterion) and factional criticism (opposition to leaders dressed in doctrinal language). How do you distinguish in practice between genuine doctrinal vigilance and these two counterfeits? What makes the Berean model genuinely different from both?
- First Peter 5:3 prohibits elders from 'lording it over those allotted to your charge.' What specific elder behaviors and governance practices does this prohibition address? Is there a spectrum between faithful servant-leadership and lordship, and if so, where are the most common failure points on that spectrum in contemporary Baptist churches?
- The lesson uses Acts 15 as the most fully realized New Testament example of the elder-led congregationally accountable model. Does this reading of Acts 15 hold up to close examination? What elements of the Jerusalem Council's process most clearly support the model? Are there elements of the process that might support a different governance reading?

Application Questions (What Does It Demand of Us?)

- Does this congregation currently have clear, understood, and practiced mechanisms for the congregation's exercise of its three governance authorities (discipline, leadership selection, doctrinal vigilance)? For each domain, identify: (a) whether a mechanism currently exists; (b) whether the congregation understands and uses it; and (c) whether its use is consistent with the principles this lesson has described. Where the mechanism is absent or poorly understood, what would be the first step toward addressing the gap?
- The lesson argues that the health of the governance culture depends more on relational trust and transparency than on governance document precision. How would you characterize the current relational culture between the elders and the congregation in this community: is it primarily characterized by genuine mutual trust and accountability, or by some degree of mutual suspicion, factional tension, or governance imbalance? What is the one most significant change that would most improve the governance culture?
- The Berean discipline requires daily, eager, Scripture-testing engagement with what the congregation is being taught. What specific practices would help the members of this congregation develop and sustain this discipline? What role should the congregation's educational ministry play in forming the theological competency that genuine doctrinal vigilance requires?
- The lesson closes with Acts 15 as the model of elder-led congregationally accountable governance. What would it look like for this congregation to conduct its most significant governance decisions with the same combination of qualified elder leadership, congregational participation, and apostolic-deposit accountability that the Jerusalem Council modeled? Is there a current or anticipated governance decision that would benefit from a more fully realized version of this model?

Prayer Focus

Begin by reading Matthew 18:17-20 aloud: 'Tell it to the church; and if he refuses to listen even to the church, let him be to you as a Gentile and a tax collector. Truly I say to you, whatever you bind on earth shall have been bound in heaven, and whatever you loose on earth shall have been loosed in heaven. Again I say to you, that if two of you agree on earth about anything that they may ask, it shall be done for them by My Father who is in heaven. For where two or three have gathered together in My name, I am there in their midst.' Pause on the final sentence: 'where two or three have gathered together in My name, I am there in their midst.' The governance acts of the covenant community, the binding and loosing, the inclusion and exclusion, the affirmation and the correction, are performed in the presence of the risen Christ. He is not an absent sovereign whose representatives manage His affairs in His absence; He is present in the midst of the gathered assembly, guiding its discernment, honoring its faithful acts, and holding it accountable for the authority He has entrusted to it.

Pray for the governance life of this congregation with the awareness that its acts of discipline, leadership selection, and doctrinal vigilance are performed in the presence of the One who gave the congregation its governance authority. Pray for the discipline processes that may currently be active in this congregation, for the wisdom of the elders who are leading them, for the restoration of those who are being pursued, and for the congregation's faithful exercise of its assembly authority when the final stage of the process is reached. Pray for the Spirit's guidance in discerning between genuine discipline and the two counterfeits that masquerade as it: the institutional self-protection that uses discipline to silence legitimate concerns, and the graceless rigorism that pursues purity without pastoral love.

Pray for the congregation's doctrinal vigilance with the specific character of the Berean commendation: that the members would receive the Word with great eagerness, examining the Scriptures daily to see whether these things are so. Pray for the theological formation of this congregation through its preaching, teaching, and educational ministry, that the members would be growing in their knowledge of the apostolic deposit, their competency in Scripture, and their capacity to recognize the difference between faithful proclamation and the subtle departures from it that every congregation in every age faces. Pray for the courage of those who need to raise concerns about what they are hearing, and for the wisdom of the elders who need to receive those concerns with humility and transparency.

Pray for the relational culture of trust and transparency that the elder-led congregationally accountable model requires. Pray for the elders: that they would lead with the wisdom that trust-building requires, the transparency that accountability requires, and the humility that the prohibition on lordship requires. Pray for the congregation: that it would follow with the trust that genuine elder leadership merits, the support that Hebrews 13:17 calls for, and the vigilance that the Berean commendation models. Pray that the Spirit would sustain the delicate and demanding balance between these two genuine governance responsibilities, elder leadership and congregational accountability, in a way that produces the healthiest, most faithful, most Christ-honoring expression of the covenant community that this congregation has yet achieved.

Close by giving thanks for the Jerusalem Council and for the apostolic record that preserves it as a model of the elder-led congregationally accountable governance in action. Give thanks that Christ has not left His church to invent its own governance structures from scratch but has given it, in the apostolic record, the pattern and the precedents that a faithful community needs to govern itself according to His authority rather than its own

preferences. Give thanks that the gates of Hades will not prevail against the church He is building, not against the buildings, not against the organizations, not against the institutions, but against the covenant community of the gathered, baptized, Lord's-Supper-celebrating, elder-led, discipline-practicing, doctrinally vigilant people of God. To Him alone be the glory.

“Now to Him who is able to do far more abundantly beyond all that we ask or think, according to the power that works within us, to Him be the glory in the church and in Christ Jesus to all generations forever and ever. Amen.”

Ephesians 3:20–21, NASB 1995

Key Texts: Matthew 18:15–20; Acts 6:1–7; 15:22; 1 Corinthians 5:4–5; 2 Corinthians 2:6; Acts 17:11; 1 Peter 5:1–5

Soli Deo Gloria
To God Alone Be the Glory

FAITHFUL TO THE WORD

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