

WHAT HAPPENS TO CHURCH MONEY?

Scripture Reading: Malachi 3:8-10, Micah 6:6-8; RSV

Ever since the first treasurer in the Christian church proved to be disloyal to Jesus Christ, churchgoers have tended to be suspicious of the financial officers in the church. I think you remember him as Judas.

In recent months a spate of articles has appeared exposing the Worldwide Church of God for financial hanky-panky and this church raises tens of millions of dollars every year. The Pallotine Fathers have been embarrassed by what is happening in their organization and a number of other religious groups have been investigated by certain government agencies because of allegations made concerning use of funds. A widespread cynicism, therefore, exists about the relationship of the church to its money, and perhaps rightly so.

We all realize that while the gift of the gospel may be free the work of the gospel costs money. Yet, in the opinion of many who have watched this, it is in the area of finance and financial support that the church has proven over the centuries to be the most vulnerable. One writer put it this way:

In seeking support she has been tempted constantly to exploit and abuse the very things for which she stands...financial support continues to be a point in her program at which, she is apt to stumble. (*Money and the Church*, Luther P. Powell, New York Association Press, 1961, p. 11.)

From the very beginning there has been a tension in the church over money. Once the pristine period of the first decade had passed, the apostles sensed the tension. Some people felt that some groups in the church were getting more than others and did not deserve the funds. So a central authority was established to handle the complaints of the Hellenistic widows and to work with the finances of the church.

Then there was the support of the apostles and other traveling missionaries. So Paul reminded the church that "the Lord hath ordained that they which preach the gospel should live by the gospel" (1 Cor. 9:14). But the tension never disappeared.

In the earlier years of the Christian church the tension was minimal because the giving was voluntary. I will be sharing texts with you later, but anyone who knows Paul's concern in Corinthians and in Timothy realizes that the giving of funds to the church has to be from a free spirit. But as the church got older the patterns of giving began to shift gradually from voluntary to compulsory. By the time you get to the Middle Ages, you have the taxes that the churches are imposing on their members and the state is helping to enforce those taxes. There were indulgences that were sold for the forgiveness of sins. You have all kinds of mechanisms by which the church is trying to require people to support it. In some places in that time, the wealthiest people outside the noble class were the clergymen who were profiting from this approach.

When the Reformation hit one of the things it did not do was to create a theology of stewardship. That came later. With the rebellion against the clergymen becoming so wealthy and the great vices that the church seemed to adopt with respect to money, the Reformation pulled away from that whole approach. But the upshot of it was that pastors in Europe and even in America later on were among the poorest of the people. In fact, in this country the clergy were regarded as beggars in the beginning. The idea was to pay them as little as possible and keep them humble so they would set a good example for the rest of us. Obviously this is a reaction to some extent to the earlier time when clergymen were ripping off the membership.

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After a long period of time the churches began to see that this was not working, so they shifted from the loose approach they had where the church virtually had to beg to survive, to using gimmicks. Particularly in the last part of the 19th century and the early part of this century, the theme was: Let's not force them to give. Let's not ask them to give. Let's make it fun to give." So in came the bazaars, suppers, raffles, lotteries and the bingo games, etc., or as one person called it "vege-gambling." Merchandising schemes took over and all kinds of projects were used to raise money for the church. One writer commented ironically that more food was being cooked and baked by churches in America than by any other group including the hotels and people who had to feed others on a regular basis.

The talent plan became popular where an amount of money was given to specific church members, say \$200 each, and you were to take it and invest it as the talents were invested in the New Testament. In a year you came back to report. If you made money, you gave it all to the Church. If you lost money, you gave back whatever was left. Some of you may have read recently about a minister who tried this plan. He borrowed \$20,000 and gave 20 people \$1,000 each and said, "Invest it for the church." A year later when he asked for an accounting, 18 people were indignant that he even asked them for the money back because they had spent it and had no intention of paying it back to the church. Only two had actually done something with the money and were able to return either the \$1,000 or more. The minister was very surprised and disillusioned at the greed of men.

Following that kind of fundraising wave (although we still have it to some extent) came what was known as the "Every Member Canvass." Connected to this approach to funds in the church was the pledge system. You are given a card and you pledge a certain amount of money. In the eyes of some, the problem with the pledge system is that this is moving back close to the compulsory approach *that* most Christians rejected because some people have felt that when they pledged the money they had to give it no matter what happened. If they had a complete financial disaster, they had to pay this pledge because it was a sacred trust. It was a bill from heaven.

The key is, and I think the Christian church realizes this now more clearly than it ever has, too much pressure on people to give money robs the church of the voluntary nature that giving should possess. I don't care how smoothly or how subtly we do it; when we compel people to give to the church people eventually become alienated and we contradict the gospel.

Something interesting is happening today. Every few months I get a big packet of materials from some professional fundraiser who wants to come into my church and show me how to raise millions of dollars. They make their living going from church to church raising money, and they take a percentage as their cost. Thousands of American congregations have tried this and they will tell you that it is well worth the cost. These people raise much more money than you spend on them and have the letters, the cards, the telephoning and the visiting all worked out. But there is a feeling about this approach which I tend to accept. When the church has to hire secular, professional moneyraisers to finance the church, that is making a powerful statement about the faith in the life of the church. For when the faith in the church is not great enough to maintain that faith and extend it, to proclaim that faith, to produce the funds required to do it, then I think you have the right to question whether there really is much faith there after all.

Many motives have been appealed to for giving. Perhaps the one that gets the most money, at least in some places and on some occasions, is fear and guilt. Unable to believe that God's salvation is a free gift and trying to be saved by works, people will give their money as an insurance protection. As one person put it to me, "It is like buying fire insurance, Pastor, if you know what I mean." He was being

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facetious but the point is well taken. To avoid the wrath of God, let's buy the fire insurance. Many people will then argue that the tragedies that come in life are payment for their failure to support the church financially. That is nothing but barbarism and paganism. It is not the Christian gospel. Fear and guilt are the basest of motives for raising money. They may raise the most but it may not be money that anybody wants to use.

Even though Protestants believe that salvation is brought through Jesus Christ, the analysis of a questionnaire that was mailed out to thousands of Protestants in this country, listing 35 reasons for giving to the church, clearly revealed that the largest percentage of the people who responded gave to the church because they believe they owed a debt to God. They can't accept the fact that it is a gift. I have gotten something from God; I have to pay him back.

Other people give because it gives them power and personal glory in the church. I have seen churches where you have some wealthy people who give large sums of money for various things. When decisions are not made quite the way they like it, they leave the church and take their money with them. "If this can't be done the way I want it done, I won't support it." Jesus warned us about this and that's true even for people who are average givers. It is very easy to say, "Well, I don't like what's being done with my money [I'm not talking about immoral things; you have a right to quit then. I'm talking about differences in approaches, priorities and policies.], so I won't stay in this church.

Other people give for the motive of profit. They have been led to believe that if they give liberally to the church, God blesses them liberally with financial prosperity. Their businesses get better. The fact of the matter is that when you read stewardship books, thousands of people who have done this will testify, that when they did pay a faithful tithe and gave liberally to the church their business shot up. Every oil well they drilled was a gusher. Every lotion that they tried to manufacture turned out to be a bestseller. The danger of this is that instead of Jesus being glorified, he may be exploited. That you have blessings when you pay tithe or give liberal offerings should never be switched around: I will give the tithes and the offerings because I get blessings. The Psalmist is pretty clear that he gave liberally but the wicked prospered while he was hurting. He wasn't making out any better than anybody; in fact he, thought he was worse off than most people. If you are blessed, be glad, be grateful to God but never let this be your motive.

Some people give because of self-interest. In the Seventh-day Adventist Church this takes an unusual form. It is expected that those of us who work for the church set examples as leaders in our giving patterns. While it may not be a legal or binding condition of employment, it is expected and most people conform. If you don't support the church liberally and you are an employee of the church, you may get a little talking to. It is very easy when that is the case to keep the money flowing out of self-interest: I want to keep my job. Church workers must be careful that this isn't their primary reason for giving offerings.

All of these things are ways of moving away from voluntary giving to compulsory—compelled by my needs for power, by my wanting to keep my Job. Paul is so clear that the only motive that really is voluntary and frees a person is love. He puts it this way in 2 Cor. 8:9, "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that by his poverty you might become rich." That statement leads into Paul's whole appeal to the Corinthian church for liberality with respect to the church at Jerusalem which was enduring a famine and with respect to believers who were not getting enough to live.

The key to church finance in the New Testament and the key to personal stewardship is love and

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freedom.

I have learned since I have been here that there are few things more frustrating to ministers than trying to get people to gain that insight into spiritual giving and to have them become spiritual enough so that they can see what you are talking about. One minister said:

We have not reached the saturation point in what we ought to give [generally speaking; a few may be at this point], but I believe we have about reached the saturation point in which we will give in our present spiritual state. It would seem, then, that the remedy is not more begging and pleading, or new schemes for raising money. (To me these methods seem odious in the nostrils of God.) What we need is an experience with God that results in the reign of the Holy Spirit in our lives. (Ibid., p. 204)

What is the spiritual approach to giving?

1. We sense when we give our gifts that we give to Christ, not to a building, not to an organization. We give to Christ and to his Body which is the church.
2. We give proportionately. While the tithe is a fixed percentage in the Bible, it is also clear that God expects, because of the way love operates, that we give proportionately to our wealth.
3. It also means that we give of our first-fruits. We make provision for God's work regardless of the other claims made on our budgets during the year. That's a New Testament teaching. You don't wait for a need to present itself and then reach into your pockets to see what you have left over. When you take this approach, the work of God has to compete with all the other demands made on your money and many of them are unforeseen demands. You can plan your budget as tightly as you want to, but nobody can predict all of the things which are going to affect his financial planning. But the key is that if it is not a first-fruits approach, then the work of God has to compete with everything else in your life to get a little corner on your pocketbook. When I give of my first-fruits I manifest in my economic life that Jesus Christ is in fact holding first place in my total life.

Many of you may have already heard this story, but I want to use it anyway to illustrate this point. Before a little boy left for Sunday school, his mother gave him two nickels. She said, "One's for the offering and one's for a candy bar." On his way he was flipping one of the nickels in the air and he dropped it. It rolled into a drain and disappeared. "Well," he said, "I'm sorry, Lord, but there goes your nickel." So it has been with many Christians and their money.

It is hard to make the Lord first in my life, in any area. Money is just one but that is part of our spiritual discipline as we grow in grace. .

When you do give money what does the church do with it all? Is it buying Lear jets, mansions in California with swimming pools? Let me tell you what happens because I am surprised at the number of people who don't know.

Almost half of the tithe that this church gives stays in the local conference. It pays the salaries of the workers, including some of the religion teachers in the schools, a percentage of the church school teachers because they are also giving religious instruction. It helps to finance evangelism and other projects. A small percentage goes into the retirement fund of the worldwide church. Another percentage (not a large one) goes to the union conference. (For those of you who don't know, a conference in the Adventist terminology is a group of 60-80 churches. In our conference it is the

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Virginia area and the greater Washington, D.C., area, and the umbrella over all of these churches is the Potomac Conference. Then we have a group of conferences which comprises a union of the conferences—the Columbia Union Conference—which includes Ohio, New Jersey, West Virginia, etc. The union supports the hospitals, the college, etc. The balance goes to the General Conference, which is the worldwide organization which pays the bills all over the world. Even today, with inflation doing what it is to our dollars and many of the countries in Western Europe being as wealthy or wealthier than the United States, 75% to 80% of the worldwide budget of this church comes out of the North American Division, that is Canada and the United States.

The loose offerings are for missions, local church expense, for the building programs in the sisterhood of churches in the Potomac Conference, and other designated offerings include our building program here at Sligo.

How much can we trust the way the money is spent? I have never done an exhaustive study of the General Conference, but I have talked to people who have and I think it is safe and fair to say that Adventist church leaders and administrators, for the most part, are incredibly scrupulous and honest about the way they handle finances. In fact a lot of lay people who sit on these committees have told me that they think the church is too conservative. It ought to take a few more risks with the money, but most church leaders don't want to do that. You may disagree with the way the church spends the money, you may disagree with the priorities and how it is allocated, etc., but I think it is fair to say that they cannot be faulted for being dishonest. There are exceptions. Even Jesus had an exception.

The key is, why is it this way? Speaking for myself, one of the burdens that any young minister has to get over (and it is a real burden) when he first enters the ministry, is the sense that you are paid from the tithe—the money which members have given lovingly and sacrificially—and he wants to give back in labor the love and the sacrifice that that money symbolizes. The tendency for many young ministers is to work too hard. They feel guilty if they take a day off. They feel guilty if they lie down and take a nap if they desperately need one. I'm serious. I can hear our youth pastor, John Garner, laughing as he sits behind me. It is a terrible burden. It is much easier to go out and get your money the way everybody else gets it and you can do what you want with your time and not feel this conviction. We recognize that that money has got to be translated into blessings for people. That is the point of giving it.

The Adventist church has not done badly. Maybe we could do better, but being as small as we are we support as many or more missionaries than any other Protestant church in the world. We have an extensive educational and hospital system and all kinds of things that the 500,000 People in this country shouldn't be paying for. If the people of Chicago or New York City gave as liberally to the city as we give to the church, those cities could pave their streets with gold. In fact in the city of Laodicea in the early church, that is exactly what they did.

We have 3,000,000 members now; this church has 3,000 plus members; that means that 1 out of every 1,000 Adventists in the world is a member of the Sligo Church. While we have been generous, and should be, in supporting the worldwide work and the work of the Conference and the Union and will continue to do so, we have neglected needs here that we must take care of now. Our young people are hurting. If I could tell you how they are hurting and in what ways, some of you would be shocked, and we need to do something. We need to do something for this community that we have never done before and realize that the money we give is for people and blesses them. But it only blesses us if we give it in gratitude and love. I want you to remember Paul's words in 2 Cor. 8 and 9 as you think about

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your relationship to the church and its finances. Paul says this and it is a type of sermon on the question of the liberal giver:

The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work. . . . He who supplies seed to the sower and bread for food will supply and multiply your resources and increase the harvest of your righteousness. You will be enriched in every way for great generosity, which through us will produce thanksgiving to God; for the rendering of this service not only supplies the wants of the saints but also overflows in many thanksgivings to God. Under the test of this service, you will glorify God by your obedience in acknowledging the gospel of Christ, and by the generosity of your contribution for them and for all others; while they long for you and pray for you, because of the surpassing grace of God in you.

How does Paul end this little homily?

"Thanks be to God for his inexpressible gift!" (2 Cor. 9:6-15, RSV.)

And Helmut Thielicke summed it up well in his little book, *The Waiting Father*, when he said, "Our pocketbooks have more to do with heaven and with hell than our hymnbooks."