

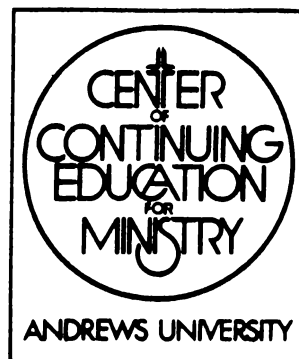
**STUDY GUIDE
for**

**KEEPING
CHURCH FINANCE
CHRISTIAN**

COURSE NO. HCM 7029

Edited by

Mel Rees



Produced by the

GENERAL CONFERENCE MINISTERIAL ASSOCIATION

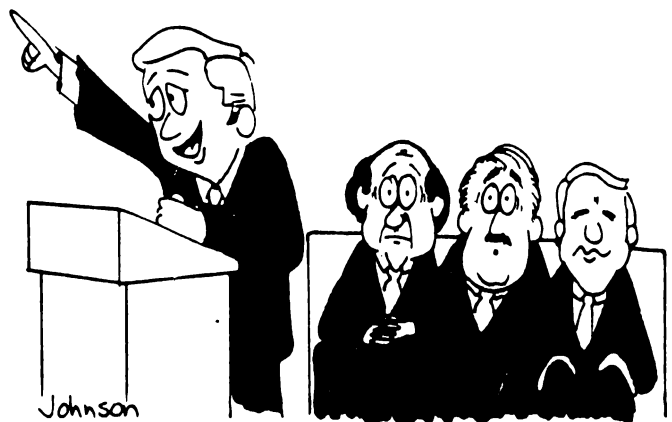
About this Course

Few problems in a pastorate are more persistent or perplexing than money problems. No church can grow and no pastor can succeed without solving them. Sometimes a pastor becomes so frustrated over raising money that he resorts to non-Christian methods of financing Christ's church. Every pastor should periodically re-examine his methods and attitudes regarding church finance.

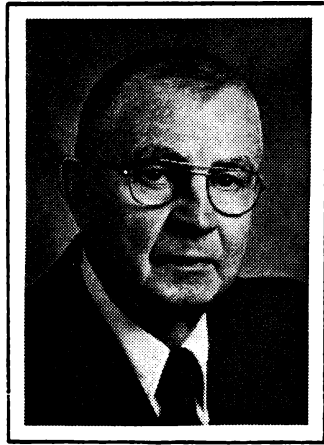
This course is build on the belief that God makes available to every church the money needed to do what He wants done. If the church does not have this needed money, this may reflect not so much a money need as a deep spiritual need.

"Keeping Church Finance Christian" is a continuing education course. This means that it must be practical in nature. We propose to accomplish this in two ways: First, Christian stewardship is a practical subject involving much of the pastor's time and concern. Second, the assignments, which must be done if you want continuing education units, are purposely designed to help you assess and plan for your own church and ministry.

We join our prayers with yours that this brief course will bring you new insights that will lead to greater success in your ministry as you work at **"Keeping Church Finance Christian."**



"A tenth belongs to the Lord. But give him more! Give him a twentieth!"



About the Editor

Mel Rees was born in Portland, Oregon. He received his undergraduate degree (B.A.) at Walla Walla College and has engaged in graduate study at the University of California in San Diego, the University of New York in Buffalo, and the Mt. Hood Community College of Portland, Oregon.

A gifted man of diverse interests and talents, Rees has been employed as a teacher, construction worker, musician, salesman and minister. On the "side" he has functioned as a newspaper columnist (10 years), editor of a church page, freelance photographer, feature writer in three magazines which are published nationally, as well as being a special assignment reporter for UPI. A composer in his own right, he has also produced an album recording 19 of his religious songs.

A prolific writer, Rees has authored the following books:

Stewardship Guidance Program (North Pacific Union Conf., Portland, OR 1967)
Who Needs Religion Anyway (North Pacific Union Conf., Portland, OR 1970)
God's Plan for Social Security (Pacific Press Pub. Assn., Mtn. View, CA 1970)
I Work for God (Oregon Conf., Portland, OR 1974)
Briefly Speaking (Oregon Conf., Portland, OR 1977)
God and Man, Unlimited (Review & Herald Pub. Assn., Takoma Park, MD 1982)
Principles to Live By (Color Press, College Place, WA 1982)
A Practical Guide to Church Finance (Color Press, College Place, WA 1983)
Money and the Christian (Color Press, College Place, WA 1984)

Recently he produced the cassette program "**Principles to Live By**" and "**Money and the Christian**," as well as the video cassettes "**Principles to Live By**" (6 cassettes-24 presentations) and "**Principles for Christian Growth**," which he distributes.

Since retiring in 1975 Rees has held seminars on "**Principles to Live By**," "**Principles of Church Finance**," and "**Principles of Family Finance**" in the United States, Canada, Mexico, Central and South America, and the Caribbean. He taught stewardship in England, Jordan, Palestine, Egypt, South Africa, and Australia.

Mel and his wife, Chris, enjoy life in Woodland, WA in a beautifully wooded area where they have an orchard, berries and a large garden. Retirement has meant a great deal of travel, with some relaxation sandwiched in. They have a common philosophy, that working for God is what life is all about and are thankful for the health and strength to keep going. The future is bright with more opportunities to teach the principles of stewardship by word and pen. Their one comment, when asked if they are ever going to retire, is: Isn't it great to be working for the Lord.

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How to take this Course

Course Materials

This course consists of a textbook, reprinted articles from a twelve-part series, "Keeping Church Finance Christian," as printed in Ministry magazine throughout 1985 and supplemental reading for you to study in conjunction with a 12 lesson study guide.

We recommend that you work at this course in a systematic way. Only by reading each lesson and working through the commission in the study guide at a regular and steady pace will you get the most out of this course and retain what you have learned.

The most important component of this course is the study guide. A general introduction which focuses the subject of each lesson precedes the reading assignment; this is followed by a commission containing questions and exercises relating to the Ministry articles and supplemental readings.

**STUDY
GUIDE**

The textbook, Money and the Christian, addresses the question which is foundational to all stewardship: Are we owners or stewards? The principles author Mel Rees enunciates are simple and workable, and their successful application will depend on human effort combined with divine power. This 170-page book will be read in its entirety, but not consecutively--see required reading.

TEXTBOOK

Course Requirements

You are required to spend 20 hours at reading and study in order to receive continuing education credit for this course. Readings from the textbook, Money and the Christian, Ministry articles, and supplemental reading have been assigned to each lesson. This reading assignment is necessary before the exercises are attempted.

REQUIRED READING

From the "truckloads" of resources on stewardship presently available, the editor has carefully selected a few choice books as recommended reading. This augmentive reading will enable you to broaden your understand of stewardship.

RECOMMENDED READING

The commission consists of questions and exercises which logically grow out of the required reading. The answers to the questions should be written out in the space provided. Some exercises require both analysis and synthesis. A thorough treatment of this commission will enable you to lead your congregation from their present situation to a desired end.

COMMISSION

This course, if taken in its entirety, earns two continuing education units (CEU's). CEU's are highly respected as a means of showing that participants are pursuing their professional education. Many professions now require that a certain number of CEU's be earned each year. CEU's do not apply toward academic degrees.

HOW TO RECEIVE CONTINUING EDUCATION UNITS FOR THIS COURSE

Please fill out the colored form at the end of this course. Seventh-day Adventist ministers or their spouses will send it to their local Ministerial Secretary. Non-SDA clergy or their spouses should send it to the **Center of Continuing Education for Ministry at Andrews University, Berrien Springs, MI 49104**, along with a \$5.00 recording fee. Upon request, the Center will be glad to send information about additional continuing education courses. It will also supply a compilation of any continuing education taken through its services to anyone you authorize to receive that information.

Introduction

It would be possible to solve all the financial difficulties in the church by applying the principles and suggestions incorporated in this series and miss the most important point: people.

Because, the emphasis in this subject must be on people, not money, unless, of course, one is aware of the fact that money and life are inseparable, being composed of the same ingredients: time and talent.

The vital need of the giver to give is of cardinal importance, more important than the objective, regardless of its relationship to the necessary functions of the church. Giving, in the Christian sense, must be a spiritual exercise, an opportunity to express love and gratitude to God--not a means to an end. Never must the giver be regarded as a "support system", nor, as one expressed it, "a well-favored cow to be milked often--and dry."

Everyone associated with projects or goals, regardless of how important they appear to be, must be thinking about people rather than money; spiritual ends rather than completed objectives; ultimate results rather than immediate benefits.

The student, then, who would seek precious gems from this series must be constantly aware of the eternal importance of that unique creation: the individual. This person is the most important part of any organization, and his individual welfare must be paramount.

Is Money the Problem?

1

Introduction:

Techniques of creative problem solving require that the solution to any problem begins with its identification. Then it must be isolated from its apparent symptoms. A problem, it has been said, is like an onion--one must remove many layers before getting down to the "crying part." It is a waste of time doctoring symptoms, for they have a nasty habit of recurring.

In harmony with these thoughts, this opening chapter, "Is Money the Problem?," will seek to identify the real reason for a lack of church support, isolate the symptoms usually associated with it and discuss some of the causative agents for these symptoms. Hopefully, out of this discussion some practical suggestions will emerge which will attack the problem in a positive way.

One of the difficulties the student will encounter in this study will be the change of thinking required in order to deal successfully with the subject. Traditional concepts must be abandoned, symptoms bypassed, and the real problem attacked from an entirely different direction--using different methods, setting new values and goals. This will not be an easy task, for thought patterns are not easily replaced.

Keep in mind: The church never has financial problems--only heart trouble.

Required reading:

1. Ministry article, "Is Money the Problem?," January 1985
2. Rees, Money and the Christian, pp. 4-8

Recommended reading:

- Mel Rees, God and Man Unlimited, pp. 7-13
Review and Herald Pub. Assn., Wash., DC 1982
- George W. Harrison, Church Fund Raising, pp. 13-25
Prentice-Hall, Inc., Englewood Cliffs, NJ 1964
- Leslie B. Flynn, Your God and Your Gold, pp. 11-24
Zondervan Pub. House, Grand Rapids, MI 1961
- Richard Byfield & James P. Shaw, Your Money and Your Church, pp. 13-27, Doubleday & Co., Garden City, NY 1959

Is money the problem?

Obtaining adequate financial support for the church's program is probably the major problem pastors face, rivaled only by that of finding sufficient volunteer personnel. MINISTRY offers help with the first difficulty through its 1985 continuing education course on church finance. In this month's article, Mel Reese says that church financial headaches most frequently are symptoms rather than the primary problems. Dealing with the four reasons members do not adequately support their churches offers the only real hope of a stable financial base.

Keeping Church Finance Christian □ 1 Mel Reese



he phone disturbed what might have been a beautiful dream. The caller was a friend of mine who evidently had forgotten he was in another time zone. I'll confess I appreciate telephone calls in inverse proportion to the lateness of the hour, but he sounded so cheerful I made an exception.

"We're going bankrupt," he laughed. I wondered if I was missing some of the pieces.

"Personally?"

"No, my church."

"Your church is going bankrupt?" I came wide awake with this one. I knew him to be a very successful pastor, and began to wonder if this was some sort of late-night joke—until he listed all the things he had tried in an unsuccessful effort to keep the church's program afloat. There was a long pause, then an audible sigh. "I've been a pastor for a long time, but this is the first time I have

ever faced this situation. I called to see if you have an answer. I hope so, because we are going bankrupt."

It may seem inconceivable that a church would have to go out of business because of a lack of financial support. But it is possible. The question is Why would this happen?

One might understand such a crisis if the church had experienced a sudden loss of membership because of some unusual situation such as a lack of employment, but my friend was describing a church with an adequate membership in an area where economic conditions were normal, or nearly so. He was concerned by the downward trend in the giving habits of members who had been staunch supporters of the program.

Before considering this dilemma, which today is not at all unusual, let's take a warning from the problem-solver's

notebook: Most solutions are aimed at symptoms rather than problems. A problem, they say, is like an onion; one has to remove many layers before getting down to the crying part. Very possibly a lack of support for the church is only a symptom. And likely the situation recurs because the methods used to correct it treat the symptom rather than the problem. Possibly we should use some "onion techniques" and determine the real cause—even if it is a crying situation.

The evidence that we have been treating symptoms lies in the endless array of fund-raising schemes that have become standard in most churches. The financial problems faced by these churches confirm that such methods have produced temporary solutions. Is lack of money the church's real problem, or is it only a symptom?

Mel Reese, a "retired" stewardship educator, continues to hold workshops on stewardship for pastors and laymen both in North America and beyond. He writes from Woodland, Washington.

One man expressed it this way: "I don't mind putting gas in the car if it is going somewhere, but I don't want to waste my money just to keep the motor idling in the driveway." A church must not "idle."

A disturbing observation suggests that a person will support anything he believes in, regardless of the cost. If this is true, and if members are not supporting the church satisfactorily, they must not really believe in it or its mission. They may give lip service, and pride themselves in being members, but they have not made a genuine heart (or pocketbook) commitment. Four reasons bear consideration.

First, the members may perceive the church as poorly managed. Lack of confidence often affects support. Second, they may find other things more appealing. Third, the church may have no aggressive program. And fourth, the priorities of church administration may have become clouded by the constant need for money. Let us consider these possibilities and their consequences.

Irresponsible management. Some church leaders have been guilty of managing church finances in a loose, irresponsible manner; either they do not have a budget or they do not operate within its limits. This open-ended type of management (one man referred to it as pouring sand down a well) spells financial disaster in capital letters, because no amount of income could satisfy it.

A budget does not produce income, but it certainly controls expenditures and makes wise use of available funds. Any successful business is conducted in a responsible way. The church is big business and should be managed as such.

Some church leaders have a habit of spending money for nonessential or nonproductive programs. This, of course, would have no effect on the nongiver and very little on the token giver. But it may seriously affect the hard core of church support. Traditionally these people are industrious, thrifty, careful managers of their personal finances and do not like to see money wasted or used in unproductive ways.

Often these people, who are really interested in the activity and outreach of the church, will voice their opposition to these wasteful or ineffective programs. If their concerns are ignored, they may withhold support as a means of protest.

(Some people consider this the only way to get leadership's attention.) These people may be dismissed as negative or dissident, but the fact remains that their voice will be heard—audibly or through a lack of support.

Church leaders, of all people, should recognize that all money belongs to God and should be managed in a way He would approve. Those who are in charge of the funds placed specifically in His treasury hold an even greater responsibility. This area must be thoroughly investigated whenever a downward trend in support appears. Mismanagement is not just a financial problem. It is a problem of Christian stewardship. A lack of support could be a blessing in disguise if it calls attention to irregularities in the use of the church's resources.

External appeal. Possibly the world outside the church, with its alluring prospects for fun, satisfaction, and security, appears more attractive than the rewards the church offers. This should cause concern, for material things rather than spiritual interests may claim the members' attention and support. The church certainly cannot compete with

the world in entertainment or self-indulgence; attempts to do so only compound its problems.

Material interests have always drawn men and women into their net. This is not a modern trend—the prophet Ezekiel spoke of it in his day: "Man, your fellow-countrymen gather in groups and talk of you under walls and in doorways and say to one another, 'Let us go and see what message there is from the Lord.' So my people will come crowding in, as a people do, and sit down in front of you. They will hear what you have to say, but they will not do it. 'Fine words!' they will say, but *their hearts are set on selfish gain*. You are no more to them than a singer of fine songs with a lovely voice, or a clever harpist; they will listen to what you say but will certainly not do it" (Eze. 33:30-32, N.E.B.).

Could it be possible that as ministers we have been guilty of entertaining people rather than convincing them of their need for a sin-pardoning Saviour? Have we been fearful of stepping on the toes of the selfish, the self-indulgent? Have we been guilty of resembling a "singer of fine songs," or "a clever

Questions to aid your diagnosis

If your church has a financial problem, consider these questions:

- Does your church have a working budget based on an accurate estimate of the church's potential?
- Are you following this budget?
- To whom are those in charge of church funds accountable?
- Do the members have access to regular, accurate financial reports?

• Is there a democratic voice in the planning and execution of the church program?

• Is there a pattern of spending money for things that are nonproductive, wasteful, or unnecessary?

• Is faithful stewardship regularly emphasized? How?

• Are you placing special emphasis on eternal versus material values? How?

• Does your church have an aggressive outreach program to its community? To the world?

• When considering some objective, do you emphasize only the program, or do you include the members' need to give?

• Is the spiritual welfare of the members your church's first priority—or are they considered solely as a base of support?

I still wonder about that church. Is that all they were interested in—financial support? Is that why they wanted him for a member? Wasn't a soul involved somewhere?

harpist," rather than a voice of conscience calling for repentance?

Have we, in fact, neglected to hold before our members' eyes the advantages of a Christ-centered life and the glories of eternity? Have they, as a result, become blinded by the glitter of earthly things—things that are temporary and unsatisfying? We should recall the words of the Master, "For where your treasure is, there will your heart be also" (Matt. 6:21). The reverse is also true. Where your heart is, there will your treasure be also.

No aggressive program. This demands careful examination. One man expressed it this way: "I don't mind putting gas and oil in the car if it is going somewhere, but I don't want to waste my money idling in the driveway." A church cannot, must not, "idle." It will either move forward or backward. It either advances or retreats.

One of ancient Israel's greatest enemies was love of the status quo. After entering Canaan, they squatted in contentment. Joshua chided them, "How long are ye slack to go to possess the land,

which the Lord God of your fathers hath given you?" (Joshua 18:3). Centuries passed; still they squatted. The prophet Amos cried out, "Woe to them that are at ease in Zion" (Amos 6:1).

Some modern churches are afflicted with this same malady—referred to by some as "circular progress." This is a virulent form of collective selfishness in which a group spends all its energies and resources on itself. It thinks only of its own existence, comfort, and pleasure. It is a self-perpetuating mentality in which a church insulates itself from the world, becoming self-centered and exclusive. Its movement lies within its own circle. Its objectives are mainly cosmetic. G. MacDonald once said, "One thing is clear to me, that no indulgence of passion destroys the spiritual nature so much as respectable selfishness."

The corporate body must take its nourishment through unselfish service for others or it will eventually wither and die. Only by a constant, consistent exercise of disinterested benevolence can any church hope to grow—or even survive.

One of the most progressive church programs I have ever seen involved a small congregation with limited financial potential. The church stayed small because it spawned two other churches and "lost" its key leaders to these new offspring. The members were so involved with community outreach and local and foreign mission projects that they had no time for internal problems.

Here was a classic example of corporate responsibility and personal and group dedication. This church was what every church should be: a viable, going concern—demanding and receiving wholehearted support. The congregation had no problems with finance because members were putting their money "where the action was"—and there was plenty to claim their attention. Theirs wasn't a talking, listening religion, but an active outreach spurred by the command "Go ye into all the world."

Priorities. And finally, the church must recognize that people are more
(Continued on page 13)

Is money

From page 6

important than money or programs, that the benefit to the giver must always outweigh the benefit to the church. Religion centers on people—not churches, schools, or missions.

I was traveling with a friend of mine, the editor of a small city newspaper, to Crater Lake, Oregon, when he said, "Yesterday I joined a church."

"Which one?" I asked. He named one of the more popular ones.

"What did you have to do?"

"Do?"

"Yes. Didn't you have to do something, give up something, change something?"

"No. Why should I? Do you have to do something to join a church?"

"Well, I always thought so, or why join? If there is no change in the lifestyle, it seems a person could spend his time in more interesting pursuits—and besides,

joining could cost a lot of money."

He laughed, "Oh, they contacted me about church support and I said I'd help out."

I still wonder about that church. Is that all they were interested in—financial support? Is that why they wanted him for a member? Wasn't a soul involved somewhere? Weren't they interested in him as an individual? I'm sure the church didn't benefit from his support very long; he quit attending soon after he joined. We need to remember often: *A person will support anything he believes in, regardless of the cost.*

Possibly we need to review our priorities. Jesus told Peter to "feed my sheep," not start some enterprise or initiate some promotion or program. Every activity of the church will merit importance only as it is designed and implemented to build Christians. Otherwise, the most impressive endeavors will be empty, unsatisfying memorials to the misdirection of Christian priorities. Churches must not become mausoleums, a final resting place

for the living dead. They must be houses of God filled with men and women, teeming with life, bursting with activity. They must not be merry-go-rounds but aerial tramways, always reaching upward to higher objectives and achievements.

When we recognize that a lack of support is not a financial but a heart problem, then we shall have a basis for solving it. And if, by God's help, we can convince our members of the glories of salvation and the privilege of spending an eternity in a country free from sorrow, sickness, and death, then we shall be able to lead them past the obsolescence of this world, past the glitter and glamour of today, to the fantastic promise of tomorrow.

Their hearts will be filled with love and gratitude to God; their wellsprings of benevolence will fill His treasury to overflowing. Thus, we will be, first, developing Christians and, second, ensuring support for the church of God. Lack of finances will no longer be a problem. "For where your treasure is . . ."

Commission:

1. Our author says, "Most solutions are aimed at symptoms rather than problems." What do you consider to be the three most significant financial problems of your church?

Problem A.

Problem B.

Problem C.

What solutions to each of the above problems have you tried or considered trying?

Problem A.

Problem B.

Problem C.

As you analyze the significant financial problems of your church, how do you feel about your churches stewardship program? Are you treating problems or symptoms?

2. The article suggests four things that keep people from giving include: 1. IRRESPONSIBLE MANAGEMENT of church money; 2. the EXTERNAL APPEAL of materialism; 3. the church has become self-centered and maintains NO AGGRESSIVE PROGRAM of outreach; 4. church PRIORITIES seem to place money and programs above people.

The questions below are designed to help you measure your church by this yardstick. Put a check for each question in the appropriate column at the right.

	Little Change Needed	Some Change Needed	Much Change Needed
a. Does the church have a working budget based on an accurate estimate of the church's potential?			
b. Is this being followed?			
c. To whom are those in charge of church funds accountable?			
d. Do members have access to regular, accurate financial reports?			
e. Is there a democratic voice in the planning and execution of the church program?			
f. Is there a pattern of spending money for things which are non-productive, wasteful, or unnecessary?			
g. Is faithful stewardship regularly emphasized?			
h. What special emphasis is being placed on eternal vs. material values?			
i. Does the church have an aggressive outreach program? Community? World?			
j. When considering some objective, is the emphasis placed solely on the program, or the need of the giver to give?			
k. Is the spiritual welfare of the members the church's first priority--or are they considered solely as a base of support?			

Now analyze your answers. Where do you feel your church most needs to change?

Wholistic Giving - a Spiritual Necessity

2

Introduction:

Contrary to popular thinking and teaching, the term stewardship is not synonymous with money. Although the use of the word is often associated with money or material things, the author of this chapter emphasizes the wholistic nature of stewardship based on man's origin, "**Let us make man in our image and after our likeness and let them have dominion**" (Genesis 1:26).

This proves that man was created to be a steward of God--responsible and accountable. It is a person's relationship to his Creator. However, the term stewardship also has the connotation of management. Following this line of reasoning, it follows that unless this relationship/management concept is recognized and accepted the vital connection between man and God is in jeopardy, and the two may become separate entities.

In this lesson, the student will find evidence that the whole person is involved, not just money; that often it is easier to give money than time or talent; that a true understanding of these divinely ordained responsibilities will not only affect the life in this world but have eternal consequences.

Keep in mind: A person is either a steward of the living God or a slave to the Devil--there is no alternative.

Required reading:

1. Ministry article, "Wholistic Giving--A Spiritual Necessity," February 1985
2. Rees, Money and the Christian, pp. 97-100

Recommended reading:

Paul G. Smith, Managing God's Goods, pp. 9-32
Southern Pub. Assn., Nashville, TN 1973

Robert J. Hastings, My Money and God, pp. 1-12
Broadman Press, Nashville, TN 1961

Leila T. Ammerman, The Golden Ladder of Stewardship, pp. 5-8, W.A. Wilde Company,
Natick, MA 1962

Wholistic giving —a spiritual necessity

Operating a church—indeed, propagating the gospel—requires money or at least some kind of material support. And so the raising of money becomes a legitimate concern of the church's leaders. But what role does stewardship play in the members' spiritual life? To what motivation should a responsible pastor appeal in leading members to meet the financial needs of their church?

Keeping Church Finance Christian □ 2 Paul G. Smith



Every human being is a steward of God. A person's stewardship responsibility does not depend upon the quantity or quality of his or her material possessions. Nor does it make any difference whether one is a Christian, Moslem, Jew, or atheist. God has a prior claim upon every human being simply because He has

given man life. Man's stewardship, then, began before the existence of money. Stewardship involves the wise and unselfish use of life—managing life according to God's guidelines for living. As such, it involves all that man is and has.

The effectiveness in our individual lives of the plan of salvation rests upon whether or not we recognize our dependence on and responsibility to God as Creator, Redeemer, and Sustainer. A personal relationship to the Life-giver

Paul G. Smith, an associate secretary of the Ministerial and Stewardship Association of the General Conference of Seventh-day Adventists, directs the association's work in the area of stewardship.

ultimately results in eternal life. Therefore, stewardship is of vital importance to each of us.

Along with the other contributions it makes to the life of the church, wholistic stewardship education helps broaden our comprehension of stewardship. It teaches that stewardship involves responsibility to manage, use, and share wisely what God has entrusted to us. And what has God shared with every living being? Life! God calls for faithfulness in our sharing, whether it be sharing our possessions or our knowledge of the grace and "mystery of God."

"Moreover it is required in stewards, that a man be found faithful" (1 Cor. 4:2). Faithful in what? Faithful in sharing time, talents, body temple, treasure, knowledge, influence—all that

comprises the context and substance of human life. This is wholistic giving. It is a spiritual necessity to give wholistically because Jesus Christ came to restore and save the whole man. He did not come to earth to provide salvation for money.

Because He loves us, God gave a whole and complete gift—Jesus Christ—for our salvation. He seeks a whole and complete gift of ourselves in return, motivated by our love for Him.

Wholistic giving in its truest sense is not an isolated activity. It is a spiritual necessity because it demonstrates the extent and completeness of our gift, helping us pinpoint any areas of life we have reserved for ourselves rather than given to God. As such, it touches upon every aspect of our lives. As we respond to the revelations of our continuing need

As I unwrapped a beautiful, intricately embroidered, and rather expensive shirt I was, strange as it may seem, on the verge of annoyance. How could I accept such a gift under these circumstances?

to surrender we will draw closer to the Lord. Our relationship with God is directly related to our stewardship.

An example of wholistic giving

The early Macedonian Christians responded liberally with their finances. "Their deep poverty abounded unto the riches of their liberality" (2 Cor. 8:2). In view of their deep poverty, why were their material gifts so generous? Because they "first gave their own selves to the Lord" (verse 5). This is an excellent example of wholistic giving and illustrates its spiritual necessity.

By their gifts the Macedonians demonstrated they had already given their lives "to the Lord." The gifts simply revealed what had already taken place in their relationships with Jesus Christ.

In 1969 I spent a week sharing stewardship principles with pastors and church administrators in an Asian country. As the days passed we became very good friends. Brotherly love, respect, and appreciation for one another was evident. The standard of living in that country at that time would have been considered very low by any standard in the world. Many of the church members were in real poverty. The pastors found it difficult to provide adequately for their families. In short, they had no money to spare.

I was there, in part, to help them comprehend the spiritual and financial potential of a partnership with God based on the Biblical principles of wholistic stewardship. Their churches must develop financial self-sufficiency. It was a new idea to them. They faced an extreme shortage of money. We discussed the problem openly, considering also their members' need to give more of their time and talents to help share the gospel.

As we approached the final days of our seminar I perceived some covert activity among my fellow pastors. I gave little thought to this until the final day, when after a brief break in our seminar program, one of the leaders called me to the podium. He stated that all the pastors had participated in purchasing a

gift. He presented it to me as a demonstration of their love and of their appreciation for my ministry to them.

As I unwrapped a beautiful, intricately embroidered, and rather expensive shirt I was surprised and, strange as it may seem, on the verge of annoyance. Numerous thoughts raced through my mind. They are too poor. They need all the money they have. I don't need this shirt. I'm trying to help them become financially self-supporting. They should have used the money to share the gospel. How could I accept such a gift under these circumstances?

The expression of my surprise for their gift and their joyful response provided the moments I needed to put my thoughts back into perspective. This was a gift of love. The visible gift was a shirt. But it was simply a vehicle by which the pastors gave themselves. To reject their gift would be to reject them. I accepted the gift and rejoiced with them in it. And with that shirt I received a fuller comprehension of wholistic giving as a spiritual necessity and a grace of God.

A grace of God

Words cannot adequately describe God's gracious dealings with humans as exemplified in the giving of Jesus Christ. God's Gift was given with no restrictions. It must only be accepted. Those who would accept it would internalize it—that is, the receivers would take on the characteristics of the Giver.

Grace describes both the Gift and the Giver. The Greek word *charis* occurs about 150 times in the New Testament. It is translated "grace" 130 times. In the other instances it is rendered by such words as "liberality," "benefit," "delight," "thanks," and "joy." These words attempt to describe the wholistic Gift of God, and the spirit in which the Gift of heaven was given. It is, in every aspect, a complete gift.

This understanding of grace adds fuller meaning to the 2 Corinthians 8:1 reference to "the grace of God bestowed on the churches of Macedonia." The members of the Macedonian churches gave in such a manner as to reflect the

characteristics of God's gift, that is, Jesus. Paul was speaking of this kind of giving when he stated, "Therefore, as ye abound in everything, in faith, and utterance, and knowledge, and in all diligence, and in your love to us, see that ye abound in this grace also" (verse 7).

Such giving, whether God's or ours, proves the sincerity of love (see verse 8).

Wholistic giving and gospel sharing

The Biblical principle states, "Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee" (Deut. 16:17). Local church spiritual and financial plans provide opportunities for members to do so.

We can give only as God enables us to give, whether it be of time, talents, money, or knowledge. All that we share we originally received from God. Sharing the gospel is simply sharing "as we are able." When we share the gospel, we are sharing our spiritual experience, our relationship with God. And we use the "gifts" of life in the process of sharing. This, first of all, blesses us and then benefits those with whom we share. In this manner we demonstrate the truth that wholistic giving is a spiritual necessity. Wholistic giving reveals that love and faith are growing in us, that our characters are being reshaped after the character of the great Giver of all.

Propagating the gospel requires money. But financial contributions are a by-product rather than the primary objective of wholistic giving. Individual Christians need to understand the stewardship of the total life. This means not just the stewardship of money, but consecrating all the resources of life, and ultimately life itself, to God.

In essence, the blessings we have received should be shared as a result of a partnership, a living experience with Jesus Christ. Our financial gifts are important. They are urgently needed in the cause of God. However, the living experience and personal relationship are the critical, primary necessities.

(Continued on page 31)

Wholistic

From page 8

Money never has been the basic problem God's cause has faced through the centuries. The problem lies in the defective spiritual experience of the recipients of God's gift of life.

Raising money for sharing the gospel should not be the paramount concern of pastors and other church leaders. Their challenge lies in satisfying the poverty of soul of their members, in leading them into an enriched experience with Jesus Christ, and in seeing that each member develops a living faith experience.

Wholistic stewardship education and wholistic giving should aim not merely to raise money for erecting buildings or for keeping the system operating. Fund-raising must be done. But money should

flow in rather naturally and easily as a result of the members' consecration. Wholistic stewardship's primary purpose is to help build Christian characters that will operate under all circumstances to the glory of God and that will find their fulfillment in salvation, the gift of eternity. Then we all will have unlimited health, unlimited abilities, unlimited resources—unlimited life.

To help fulfill these spiritual and financial objectives, wholistic stewardship seeks to emphasize *individual participation* in sharing the gospel through personal effort and financial support. Stewardship education seeks to help members view the spiritual and financial objectives the church adopts as opportunities to help share the gospel, opportunities to draw individuals close to God. Even a building program should be looked upon as an opportunity to share the gospel. Giving, of whatever kind, should grow out of each member's

relationship with Jesus Christ as a personal Saviour.

Proper wholistic stewardship education will help organize and simplify church spiritual and financial plans. Then they will not detract from, but will actually enhance, the role of giving in the church's worship.

Those who manage God's goods in this way will understand the joy of Jesus, expressed in Hebrews 12:2: "Looking unto Jesus the author and finisher of our faith; who for the joy that was set before him endured the cross, despising the shame, and is set down at the right hand of the throne of God." Giving becomes a joy as individuals enter into this more complete partnership with Jesus Christ.

Wholistic giving is a spiritual necessity. Individuals who understand this will develop a living faith experience, a relationship of partnership with God that "endures all things" and surpasses understanding. Theirs is eternity!

Commission:

1. The article refers to "wholistic giving." In your own words define what this phrase means.

2. What characteristics do "grace" and "giving" have in common?

3. It is virtually impossible for a pastor to lead his people higher than he has been led. Before going any further in our course, stop right here and prayerfully ask yourself, "Am I a wholistic giver like Jesus was?" How about the four areas below? Place a check for each in the proper column at the right:

	Little Change Needed	Some Change Needed	Much Change Needed
a. Time--not just in work, but with family, with God.			
b. Talents--not if you're the best, but if you're doing YOUR best with whatever talents God has given you.			
c. Body Temple--are you treating your temporal body in such a way as to show that God could trust you with an eternal one?			
d. Material Treasure--are you as faithful as you want your members to be?			

As you pray it through, what is the Holy Spirit saying to you about your wholistic giving? Are you ready to help your people become wholistic givers?

Unacceptable Gifts

3

Introduction:

If the student is to receive maximum benefit from this lesson, he must rid himself of the "good cause" syndrome. This excuse for shoddy fund raising (or fun-raising) methods has been used for so long, it has almost been canonized. No one questions the motives of those who attempt to further the work of God by the implementation of programs or by the construction of facilities. However, the methods employed to fund these often cultivate the wrong motivation in the donors and irreparable damage can result.

God's plan for offerings, given to Israel, was to serve as a pattern for all ages for it was based on divine principles. **"And whosoever offereth a sacrifice. . .or a freewill offering. . .it shall be perfect to be accepted" (Leviticus 22:21).** As God's Gift to man was perfect, just so every gift (representative of Him) was to be perfect. One of the most scathing rebukes found in the book of Malachi relates to the kind of offerings that were being made (see Malachi 1:6-8).

While modern man does not normally give calves, sheep, or goats as offerings, it is possible to present gifts that are "blind and sick and lame" if they are given from the wrong motives. These gifts are then unacceptable.

Keep in mind: The quality of the gift is far more important than the quantity.

Required reading:

1. Ministry article, "Unacceptable Gifts," March 1985
2. Rees, Money and the Christian, pp. 101-106

Recommended reading:

Paul G. Smith, Managing God's Goods, pp. 120-126
Southern Pub. Assn., Nashville, TN 1973

Luther P. Powell, Money and the Church, pp. 123-172, Association Press, New York 1962

Mel Rees, God and Man Unlimited, pp. 51-57
Review and Herald Pub. Assn., Wash., DC 1982

Unacceptable gifts

The methods you use to assure adequate income for your church will depend on whether you want a quick fix or a sustained outpouring of benevolence. In this third in our series on Christian finance, Mel Rees points out the problems with the former, and points toward principles for achieving the latter.

Keeping Church Finance Christian □ 3 Mel Rees



enevolence” has become a catchword to cover all types of charitable giving. However, true benevolence goes far beyond the mere transfer of goods—it goes to the motive that prompts it. For this reason, if a person doesn’t really want to give, he shouldn’t. The gift would be unacceptable. In fact, it wouldn’t

be a gift at all, but merely a transaction.

Many Christians would cringe at the thought that some of their supposedly benevolent acts are really motivated by selfishness, and are therefore unacceptable to God.

However, before discussing the quality of the gift, we must establish what “giving to God” means. Does it refer only to regular church offerings, or does it have a wider application? In reality, any gift that will assist the work of God on earth, whether it be helping someone in need or building and maintaining a church, is giving to God. Jesus pointed out that even a cup of cold water given to one who is thirsty would be regarded as giving to Him.

Fund-raising problems

Probably no area of church activity so actively promotes selfishness as certain types of fund-raising. The results of

Mel Rees, a “retired” stewardship educator, continues to hold workshops on stewardship for pastors and laymen both in North America and beyond. He writes from Woodland, Washington.

self-centered fund-raising are all too predictably temporary, unrewarding, and even counterproductive. They actually contribute to selfishness instead of encouraging liberality.

The problem is one of confused priorities. The church, ordained to seek and save the lost, often succumbs to the temptation to squander its energies in simply maintaining its own structural existence.

The modern church is not alone in misjudging or forgetting God’s will concerning offerings. In Old Testament times every gift was intended to point forward to Christ’s perfect sacrifice. Hence the instruction found in Leviticus 22:21, 22: “And whosoever offereth a sacrifice of peace offerings unto the Lord to accomplish his vow, or a freewill offering in beeves or sheep, *it shall be perfect to be accepted*; there shall be no blemish therein. Blind, or broken, or maimed, or having a wen, or scurvy, or scabbed, ye shall not offer these unto the Lord, nor make an offering by fire of them upon the altar unto the Lord.”

Unfortunately these instructions were not always followed. The prophet Mala-

chi addressed a scathing rebuke to the priests of his day. “Ye offer polluted bread upon mine altar; and ye say, Wherein have we polluted thee? In that ye say, The table of the Lord is contemptible. And if ye offer the blind for sacrifice, is it not evil? and if ye offer the lame and sick, is it not evil? offer it now unto thy governor; will he be pleased with thee, or accept thy person? saith the Lord of hosts” (Mal. 1:7, 8).

The priests, no doubt, reasoned that since the offering was just going to go up in smoke, there was no need to sacrifice a perfect animal that could be used for breeding stock to produce more income (and additional offerings for the Lord). Instead, why not dispose of an animal that was going to die anyway? But their reasoning led to actions in direct violation of God’s command. And in disobeying they insulted the One whom the sacrifice represented. The priests’ rationalization brought a curse upon their entire nation.

By the time of Christ the Jewish leaders had, for the most part, lost sight of the meaning and objective of their sacrificial system. Missing the point of

There appears to be no exception to the observation that instead of appealing to a person's reason, benevolence, or any of the nobler faculties, the most successful appeal is to the appetite.

sacrifice, they buried its meaning under an avalanche of rules and regulations. People were taught to give in response to rules rather than in response to God. Jesus' condemnation was unequivocal: "In vain do they worship me, teaching for doctrines the commandments of men" (Mark 7:7).

Jesus taught that love is more important than conformity, that principles are more important than rules. He emphasized that every spiritual activity should be a response of love and gratitude to God—that every offering should be the response of the heart, rather than a response to rules or external stimulation.

Historians record that the Christian church followed Jesus' teaching into the second century but gradually drifted back into the old law-enforcement method of assuring support. As the church began to mushroom in size and structure, its leaders lost their vision of an evangelized world and began to focus more and more on building and maintaining the organization itself. As evangelistic fervor waned, leaders had to look for other means of motivating members to give. Unfortunately, they soon settled on un-Biblical fund-raising methods.

The free exercise of benevolence was once again replaced by compulsion; giving degenerated into a tax determined by the church and enforced by the state. The church came to resemble a shearer rather than a kindly shepherd. The spiritual needs of the giver were ignored in the feverish search for new sources of income. It was truly a dark age for freedom of thought and response.

The Reformers introduced a measure of theological daylight, but even they, for the most part, did not understand or teach New Testament principles of benevolence. For example, England, during the time of John Wesley, had a very oppressive tithe/tax system for the support of the state church.

We are aware that the early church groups who settled on the shores of the New World fled from England in search of religious freedom. But we tend to forget that although they sought freedom of theological thought and expression,

they also wanted to escape the tithe/tax system that was so distasteful. It is little wonder that in establishing their new churches they tended to shy away from any method of church support that would remind them of the abuses they had experienced in their homeland. John Smyth, a Separatist preacher, is quoted as saying: "We hold that tithes are either Jewish or Popish . . . that the officers of the Church in the necessity of the Church ought to work for their living, as Paul made tents."—Charles F. Dole, "The Voluntary System in the Support of Churches," *Unitarian Review*, July, 1887.

The devil had succeeded in reducing God's beautiful plan for the support of His church to a dismal tax—an odious thing. The tithing principle, which was intended to serve as a continual reminder of God's ownership, had become stigmatized. Many had come to view God as a greedy tyrant rather than a loving Father.

As a result of rejecting God's plan of systematic benevolence, churches were forced to seek other means of support. Turning to man-made plans, the church in America became tainted by such un-Biblical schemes as an excise tax on rum and wine and the raising and selling of tobacco. Today church suppers and bingo are popular motivations for "giving." One must believe that the people who plan and carry out these programs do so from the best of motives (the benefit of God's work), but could they look down the road and see the awful results of these unscriptural methods, they would shun them as they would a poisonous serpent. The end does not justify the means—the short-term benefits do not justify the long-term results.

Giving to get

Giving to get has such magnetic appeal. There appears to be no exception to the observation that instead of appealing to a person's reason, benevolence, or any of the nobler faculties, the most successful appeal that can be made is to the appetite. Men and women will part with their money for self-gratifica-

tion when otherwise they would do nothing. In essence theirs is no gift at all—just a trade—value given for value received. One shouldn't even do this to a close friend, surely not when the recipient is God. Some thoughtful, prayerful consideration would reveal the dangers in these methods.

Of additional concern must be the image which the church projects. An institution that should be a lighthouse to the world (a teacher of righteousness) becomes little more in the minds of many people than a vendor hawking its wares in order to perpetuate its existence.

Members of one church spent ten years popping corn in the basement and peddling it from door to door, trying to raise enough money to liquidate the debt on their sanctuary. A lighthouse? More like a tax-exempt popcorn stand! Eventually the church was blessed with a pastor who had a vision of the church's real mission. As a result of his teaching and leading, the church moved out of the marketplace and into God's plan of systematic benevolence. They paid off the debt in one year!

Painless giving

Sometimes a pastor, besieged by financial problems, trades in his clerical robes for a business suit.

One pastor told his congregation of an idea that came to him while he was taking his morning shower. "If each of us," he explained, "would place a 5-cent tip by his plate after each meal for the next three years, we could raise \$43,000 and never know we gave anything."

In the first place, a 5-cent tip would appear to be a protest to the quality of the food—or the service. Second, if the church members gave without knowing they had given, the funds raised would be an insult, not an offering. Can you imagine Jesus looking for a way to demonstrate His love for us that didn't cost Him anything? One might hope that the pastor would take up singing rather than thinking during his morning shower.

The trouble with all man-made solutions to the church money problems is

Gambling teaches principles directly contrary to Christian principles. Instead of teaching responsibility and helpfulness, it teaches participants to take advantage of others' misfortunes.

that their appeal is to the selfish heart (which really needs no stimulation). The principle of "giving to get" is common to nearly all these approaches. This might be termed yo-yo giving—it has a string on it so it always comes back!

Gambling for God?

One of the sinister results of the fairs and bazaars that enjoy such popularity is the element of gambling that often creeps in.

While such programs often blight the spirituality of the adult members, they are even more devastating to the youth, many of whom drift into evil habits as a result. Too often the seeds of undesirable fruit are sown by the church, or at least under its auspices. Can a youth be expected to distinguish between good and bad when the church makes so little distinction?

I was a guest in the home of a friend when his 10-year-old son, who had just returned from a church fair with his mother, burst through the front door, crying, "Daddy! Daddy! I almost won! I almost won!"

His father, taken aback by this outburst, asked, "What did you almost win?"

"A prize, Daddy—a prize! The winning number was 19577, a-a-a-and I had 19576. I almost won!"

After the lad ran outside to play, his father turned to me. "What was that look in my son's eyes? I've never seen that before."

"Maybe the look of a gambler," I suggested. "Maybe your son has just had his first lesson in a game of chance."

Getting something for nothing is especially demoralizing to children and youth; it sows seed that can bear awful results in later life. Surely the church must never be guilty of contributing to delinquency.

Gambling in any form (even under a religious blanket) is contrary to a well-regulated society because it transfers money and property in a manner not in harmony with planned order. (Money and property are to be earned by labor.) Gambling teaches principles directly

contrary to Christian principles. Instead of teaching responsibility and helpfulness, it teaches participants to take advantage of others' misfortunes. And as the desire to get something for nothing grows, the benevolent impulses are dulled. Even regard for law and order is lessened; greed comes to be regarded as a virtue.

What about "athons"?

The suffix *athon* can be attached to almost any verb to promote a fund-raising activity. We have bikeathons, walkathons, skateathons, and Frisbeeathons. There are even rockathons (in rocking chairs) for those less inclined to activity. These too must come under indictment. While those who participate may expend prodigious amounts of time and energy, most produce nothing beneficial to society. There are two probable negative results: They reward the participant for nonproductive effort, and they provide the wrong motivation for the sponsors.

One man, vigorously defending his sponsorship of a bikeathon, was asked if he would give the same amount to the project without this stimulation. "Probably not" was his honest reply. Surely our

benevolence should be an outward expression of our appreciation of God's love and care for us, and not have to be primed by walkathons, bikeathons, or Frisbeeathons.

The right way

Every gift to God should be the result of some personal sacrifice. Sacrifice is related not to the gift itself, but rather to the desire in the heart that keeping the gift would have satisfied. It is in this sense that a sacrifice is made.

God has given only one method for the support of His work: tithes and offerings. Financial success, then, should depend upon a continual education in Christian stewardship. Unfortunately, it is easier to promote a program than it is to educate members in Biblical principles of benevolence. As a whole, people find it easier (and more desirable) to be a part of a structured program than to assume individual responsibility; it is easier to follow procedures than to apply principles.

Stewardship education will not be an easy task for the busy pastor. Most of his congregation already will have been trained in other approaches since child-

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Unacceptable gifts

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hood—and besides, the fun/fellowship nature of these methods has tremendous appeal.

Man-made fund-raising programs are often, to say the least, noisy and publicity oriented. True benevolence, on the other hand, is the response of a quiet communion between a person and his God. Jesus warned about any ballyhoo associated with giving, "Do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven" (Matt. 6:1).

What results can we expect?

Your results will depend on your objective. If instant money for some project is your goal, then many of the popular techniques may prove faster—

provided, of course, that you are willing to accept the negative side effects. If the objective is people (souls), then you will need to consider spending a longer period of time in teaching, encouraging, and leading your flock to new heights of spiritual response.

Individuals motivated by love for God will not require rewards or entertainment to tap their wellsprings of beneficence. Neither will they require the pressure pump of promotion. Their benevolence will overflow like an artesian well.

Financial support, then, will be a result rather than a method; it will be the continual response of the heart rather than the fleeting outburst of emotion. Using God's method, our congregations can become vibrant, happy Christian stewards of whom it can be said, "Well done, thou good and faithful servant: . . . enter thou into the joy of thy lord" (chap. 25:21). Our financial and spiritual goals will be in complete harmony—and totally acceptable.

Commission:

It is impossible to separate unacceptable offerings from wrong motivation--the one is the result of the other. A most dangerous area of church activity lies in the methods used for financial support. It is there that the teachings of the gospel (unselfish devotion) are often neutralized and selfishness is encouraged. Too often, emphasis is placed on WHAT is given, rather than WHY.

1. Why were the following gifts unacceptable?
 - a. 1 Samuel 15:21, 22. Note: While the people could not keep these cattle for their own use--they could serve as a substitute in order to save their own.
 - b. Acts 5:4. Note: This gift, may have impressed early Christians, but God was not impressed. And the donors didn't live long enough to enjoy the publicity it could have generated!
2. List some requirements for acceptable gifts.
 - a. Leviticus 1:3--"let him offer a male without _____"
 - b. Leviticus 17:11
 - c. Leviticus 22:21, 22 --"it shall be _____ to be accepted"
 - d. 2 Corinthians 8:12--"For if there be first a _____"
3. In the context of these examples and texts, consider the effect on the giver of the following:

The Church Supper (for raising money)

Fairs and Bazaars

Entertainments (for fund-raising)

Raffles

Bingo!

Write a paragraph stating your conclusions.

Local Needs versus World Missions

4

Introduction:

This lesson touches a sensitive area: collective selfishness. In application, this impinges on those churches that spend their energies and resources on themselves, which insulates them from the world. However, this is only one part of the problem, for there are those in many communions who find some aspect of world mission far more appealing than local needs and give this their total support.

The author suggests a balance, pointing out that a total world mission is what religion is all about--that local and world outreach are interdependent.

If the church does not reach beyond its perimeters it is not only failing the directive, "**Go ye therefore and teach all nations,**" (Matt. 28:19) but it enters a self-destructive mode, giving each of its constituents license to seek his own interests.

On the other hand, if its local needs are neglected, the base for world mission is reduced. Because of this, a suggestion is made concerning a personal giving plan which has been designed to bring a balance to the local/world thrust of the church. This plan, based on the principle of systematic benevolence, will provide a barrier against self-interest giving; it will also return a blessing to the giver who gives as he receives--regularly and systematically.

Keep in mind: The ratio between local versus world outreach is a yardstick by which both the spiritual and financial progress of the church can be measured.

Required reading:

1. Ministry article, "Local Needs versus World Missions," April 1985
2. Rees, God and Man, Unlimited, pp. 130-133 (Supp.), Review and Herald Pub. Assn., Wash., DC 1982

Recommended reading:

- Paul G. Smith, Managing God's Goods, pp. 70-77
Southern Pub. Assn., Nashville, TN 1973
- G.W. Hatch, Stewardship Enriches Life, pp. 66-77
The Warner Press, Anderson, IN 1962
- Winburne T. Thomas, Stewardship in Mission, pp. 51-67,
Prentice-Hall, Inc., Englewood Cliffs, NJ 1964
- F.A. Wellman, Your Stewardship and Mine, pp. 117-126,
Review and Herald Pub. Assn., Wash., DC 1950

Local needs versus world missions

Does the local church have the right to ignore the needs of the rest of the world? Is there a way to divide members' gifts equitably among all the requests that come to the church? The fourth in our Keeping Church Finance Christian continuing education series suggests both whys and hows of supporting a world outreach.

Keeping Church Finance Christian □ 4 Ken Wade



Why don't we just stop sending any money to the conference office until we get this matter settled once and for all?" asked Brother B. in the midst of a lively discussion at a church board meeting. The board had been discussing a sum of money the local church felt it had coming from the local conference office.

"Yes! That's a great idea," Sister S. chimed in. "Then they'll know that we really mean business. You'd better believe they'll sit up and take notice when the money stops coming in!"

Although several other board members agreed with Brother B.'s suggestion, the discussion closed with a recommendation that further efforts be made toward reconciliation before resorting to drastic attention-getting methods, and the matter was finally resolved without any withholding of funds by the church.

What is the local church's responsibility to organizations outside its own domain? Shouldn't the church have the right to decide just how all of its members' contributions are used, and to

withhold its contributions to other organizations in the event of disputes over proper usage?

These sorts of questions seem to have hardly been discussed within the Seventh-day Adventist Church until recently. Since the early days of the denomination, tithe funds have been sent from the local church to a centralized organization rather than being used on the local level. And in addition to tithe, members have always given a significant portion of their offerings to support the worldwide work of the church. In 1930, more than two thirds of members' after-tithe offerings were given for world missions and other General Conference needs.

But questions about support for world missions seem to be coming up with increasing frequency today. Not every-

one expresses their questions as overtly as Brother B. did, but the questions are obviously having an effect on members' giving patterns. By 1983 giving habits within the church had reversed so drastically that only one fourth of offerings given were for world missions and other General Conference needs.

Why give to the world?

Should the decline in mission giving be a concern for our church? Aren't we still supporting one of the largest Protestant mission organizations in the world? On what basis can local churches be expected to support work that they have no direct part in, and can expect no direct, personal benefit from?

The church was founded by Jesus. Its conception took place while He walked among the disciples. But its inception

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How rapidly would the gospel have spread if the Antioch church had not soon come to perceive itself as more than a local congregation with responsibility only to its own community?

really took place on the Day of Pentecost. Up until that day, the disciples' express commission from Jesus was to stay in Jerusalem, in their own little fellowship group, awaiting the outpouring of the Holy Spirit (Acts 1:4, 5). Their mission up to Pentecost was much the same as that given to the nation of Israel over a millennium before: to center their worship on God, to let Him bless them, and to let the outside world benefit simply by observing their closeness with and blessings from God (Deut. 4:1-14).

But Pentecost changed all that! Suddenly with the descent of the Spirit, the centripetal influences of timidity, fear, and national pride were dissolved along with language barriers. The infusion of a tremendous centrifugal force from on high broke down the barriers in one fell swoop, and the church instantly gained international credibility. No longer could the believers contain the good news within the confines of their little room, or even within their own race. Instantly they learned to proclaim the gospel in a manner that assured its rapid dispersion throughout the world.

Pentecost changed the mission of God's people for all of history. It wasn't long afterward that Philip was sent on a special mission that assured the gospel's spread to Ethiopia. And soon after that the Spirit informed Peter through special visions that he should not fear to evangelize Gentile God-fearers. Even the persecution that arose after the stoning of Stephen worked out for good in assuring the dispersion of believers throughout the Western world. And of course the special effort Jesus put forth to convert Saul of Tarsus shows that worldwide evangelism had very high priority on Heaven's agenda.

God's activity in the early Christian church emphasized again and again that the church was not to become self-sufficient and self-centered. There was a world to be evangelized if Jesus' followers wanted to see Him return. His promise to return was contingent in part upon the successful propagation of the gospel to all the world (Matt. 24:14).

Early giving patterns

How rapidly would the gospel have spread if the Antioch church had not soon come to perceive itself as more than a local congregation with responsibility only to its own community? Would we even have the Pauline Epistles if that church had ignored the prophetic utterance directing them to set aside two of their most able teachers to carry the gospel to other parts of the world?

While it is true that the book of Acts does not say that the Antioch church gave financial support to their first missionaries, it seems barely believable that they took the prophecy to simply mean that they should send Paul and Barnabas away.

Paul's teaching in the churches he founded gives clear evidence that he had settled on the principle that each church was responsible for giving offerings for more than local needs (1 Cor. 16:1-4; 2 Cor. 9:1-15). Antioch's daughter churches soon became involved in supplying the needs both of missionaries (Phil. 4:15, 16) and of other Christians in less fortunate circumstances (Rom. 15:25-27). Since Paul had only brief contact in founding some of these churches, it seems clear that the principle he taught was that as soon as a local congregation was functioning it must begin to show consideration for needs other than its own.

The world's needs

"But how are men to call upon him in whom they have not believed? And how are they to believe in him of whom they have not heard? And how are they to hear without a preacher? And how can men preach unless they are sent?" (chap. 10:14, 15, R.S.V.). Current statistics show that less than one third of the world's population makes even a nominal profession of belief in Christ. Add to that the fact that the majority of the human beings on our planet do not have enough to eat, and it becomes obvious that conditions have not changed drastically since Paul's day. Christians are still confronted by a world very much in

need of spiritual and financial help.

While many countries, even whole regions, are virtually closed to the preached gospel, many of these same regions have a door wide open to the practical gospel—to the sharing of God's love in the very practical ways described by Jesus in the judgment scene of Matthew 25:31-46. The church has a definite, undeniable opportunity in these areas to show forth the good works of our Saviour and to give glory to our heavenly Father (Matt. 5:16). While the governments in these areas may be opposed to Christianity in principle, their propaganda stands defenseless against the ministry of caring, committed Christians who give their lives in service to those in need.

Our need

The smaller the circle of concern a person draws, the smaller the person becomes. God's greatness is shown not so much in His physical size, or even in His creative power, but in the size of His circle of concern. "God so loved the world, that he gave" (John 3:16). The Creator of the universe with its billions of galaxies would have had to draw His circle only infinitesimally smaller in order to put this world outside of His concern. But we have the gospel record that instead of casting this rebellious, ungrateful mass of mutineers out of His circle, He drew us in by sending the one Gift most precious to Himself.

The goal of the gospel is Godlikeness (1 John 3:2, 3; 4:17). How big is God? And how big will we grow in seeking to match His dimensions? His circle of concern does not leave out the most insignificant soul on this planet. And neither should ours.

Our greatest need is to grow to be like God. Giving of ourselves to serve the needs of others is God's chosen means for helping us to enlarge our circles of concern.

Concern starts at home

A well-known pastor and stewardship educator tells of visiting a church member who did not believe in giving to the

When the question comes down to whether I should give my dollar toward pew padding at home or toward building a simple chapel in some less affluent country, must I make a choice?

local church. The parishioner had been especially impressed with the ministry of a certain nationwide radiobroadcast, and had chosen to give all of her offerings to support that outreach. His persuasive appeals were to no avail until he asked a series of questions.

"The radio program is supposed to win souls for the church, isn't it?" he asked.

"Yes, of course. That's why I give to it. They do such a marvelous evangelistic work."

"And when people respond and join the church, where do they join?"

"Well, our local church, I hope."

"And what if no one ever gave any money to support the local church? What church would they find to join?"

The parishioner had no answer. But after that she had offerings for her local church as well as for the radio ministry.

Most of the scriptural evidence we have looked at thus far has pointed out the importance of the local church looking beyond itself to worldwide needs. In emphasizing the wide scope, though, we must not neglect the home base. The strong and active church in Antioch that sent out Paul and Barnabas is surely as important a part of the story as the missionaries themselves.

But must the question come down to one of local needs *versus* world needs? Or can it be kept on the less adversarial level of local needs *and* world needs? To put it on a practical level, when the question comes down to whether I should give my dollar toward pew padding at home or toward building a simple mud-brick chapel in some less affluent country, must I make an either-or choice? Or is there a practical way that I can take a both-and option?

Rightly dividing dollars

The question of either-or or both-and comes down finally to a question of how I can rightly divide the dollars I have to give to God's work. As a practical matter I know that I am an emotional being who likes to respond to needs as they are presented to me. So I know that if, on the day that I plan to give \$100 toward padding my church's pews, a missionary

appears in church and tells heartrending stories of little children singing "Jesus Loves Me" outside in the mud, rain, and malarial mosquitoes because they have no chapel to meet in, I will probably feel guilty and give the \$100 to the missionary to get a roof put over those poor kids' heads! If no missionary shows up, the dollars will go for padding.

But giving on the basis of the wheel that squeaks the loudest getting the grease is hardly wise. Those who give consistently on that basis set themselves up to be duped and defrauded.

In recent years the Seventh-day Adventist Church has developed a more rational plan for assuring adequate support to all phases of its outreach. Called the Personal Giving Plan,* it encourages each member to examine individually the needs of his local church, the needs of the wider area of his local conference, and also the needs of the world field. Individual members then covenant with God to give gifts in proportion to blessings received. They distribute their gifts among the local, conference, and worldwide offerings on the basis of percentages they determine themselves in counsel with the pastor and stewardship educators.

Gifts received from individual members who are on the Personal Giving Plan are then used at the various church organization levels, also according to a percentage distribution plan that is decided upon by the body receiving the funds.

In other words, at the local church level, the church body decides what percentages of funds designated for the local church will go into various needs and ministries. At the conference level similar decisions are made, and at the worldwide level gifts are distributed among various organizations according to published percentages.

The Personal Giving Plan relieves individual givers from having to weigh the merits of each appeal that comes their way. While some may argue that the plan also usurps certain prerogatives that ought to be left with the individual, no one is coerced to cooperate.

The loudest objection usually heard comes from people who feel that they should be able to give to or withhold from organizations according to performance. But the fact of the matter is that an individual seldom has a good opportunity to examine the work of distant organizations. We are all at the mercy of the effectiveness of various public relations campaigns.

Church organizations that do not have a Personal Giving Plan to work with can still apply the plan's principles. Even in congregationally organized churches a budget could be set up to divide gifts wisely and equitably so that funds are designated for missions even if no one stops by with stories. The key is to have church members commit themselves to giving to God in proportion to His blessings. (This is usually computed on a percentage-of-income basis.) Then the church as a whole can establish a budget, based on projected income, and begin to set aside funds for various areas of need systematically.

Equitable appeals

How can the church and its individual members rightly distribute their gifts? There does not need to be an adversarial relationship between local and worldwide needs. Neither does there need to be a frantic throwing of funds at whatever seems most direly disabled at the moment. Nor should giving be totally self-centered, requiring visible returns on the home front, for that is buying, not giving.

All gifts should be given to God, who has given so much for us. By giving by choice instead of by emotion, we become more like God. Appeals for funds can be based upon carefully determined and equitably balanced needs. And members can enter into the joy of giving without worrying. It may take more planning and study than simply appealing for needs that are near. But God's work will prosper. And so will Christian growth among your church members.

* Outside North America a very similar plan is called Planned Giving for Systematic Benevolence.

19

COLLECTIVE SELFISHNESS

The selfishness of a group is the perfect media in which individual selfishness will flourish.

Collective selfishness refers to the attitudes and practices of a group that desires to spend all its resources either on or within its own body. This syndrome is usually seen in the reluctance of one church to assist in some project in which a number of churches, or the conference, is involved.

No Church Is an Island

It has been said that “no man is an island.” This is equally true of a church. A church cannot isolate itself from a group bound together by a common belief and having a mutual purpose without definite self-damage. Scattered across the country are many little churches that once belonged to a central organization, but that have for some reason withdrawn to themselves. Not one of these has conducted, or would be able to conduct, a worldwide program. Most of them face a continual struggle to stay alive, and many of them have been forced to close their doors for lack of support.

Collective selfishness, as currently seen, is usually the

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result of an idea that a church has all it can do just to take care of its own financial problems without being concerned about those of others. This is especially true where church and school budgets are unusually large.

However, this idea, if put into action, will only compound its problems. This is group selfishness and provides the perfect media in which individual selfishness will grow. Ellen White wrote, "The law of self-serving is the law of self-destruction."—*The Desire of Ages*, p. 624.

The Group Relationship

There is an interesting analogy that exists between the inner-church relationship and the church-group relationship. After a new member is baptized he should be drawn into the fellowship of the church for his own strength and protection. Enfolded within the varying strengths of the other members, he is protected, to some extent at least, from outside influences. As he engages in and supports the various activities of the church, the new member becomes welded to the membership and he eventually blends into its body.

Solomon endorsed group effort in these words: "Two are better than one; because they have a good reward for their labour. For if they fall, the one will lift up his fellow: but woe to him that is alone when he falleth; for he hath not another to help him up" (Eccl. 4:9, 10).

Likewise, a church must be protected by the church-group relationship. This group is bound together by the adhesive of similar beliefs, aims, and objectives. In this relationship, the larger churches can be a strength to the smaller ones. Objectives that would be impossible or impractical for one church are well within the capabilities of many churches working together. In such an association, the individual church holds the same position to the corporate body as its members have to its own communion. As it expects responsibility and cooperation from its members, so it must assume responsibility and cooperation to the group of churches to which it belongs.

If a church shirks or refuses to carry out its church-

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group obligation, it sets a dangerous precedent. By shunning its responsibility it gives license to each of its own members to also shun his responsibility, for it has established an inner-group precedent. Once this pattern has been set it can no longer expect responsible support and cooperation for its own operation. One illustration will suffice:

A certain church promised to contribute a specified sum to a church-group project. They never fulfilled this promise. After years of financial problems, they promised to make good on this original commitment and to give a certain percentage of their income to a new project.

For a few months they fulfilled these promises and for the first time in years received sufficient funds to adequately care for their own church and school needs. Then, in studying the church budget one evening in board meeting, someone called attention to the sum of money they were contributing to the church-group project and questioned the wisdom of sending all this money out of the local church. Collective selfishness grows in any kind of soil, and a motion was soon made to cut the appropriation to less than half. The strange thing about it is that they didn't cut it in half—they just cut it out! Within a very short time they were in financial difficulty again.

Such is the effect of collective selfishness on the motivation of the local membership. It is a self-destructive force, and many churches today find themselves in a constant financial struggle without realizing that they have, by their own actions, created this problem.

Group Effort

The worldwide program, with its publishing houses, schools, hospitals, and mission stations, has been the result of a combined effort by many people. Not only is the gospel commission dependent upon the unified action of every believer, but the individual church must be an active member of this organization if it is to grow numerically and spiritually.

For this reason, churches are united into conferences,

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conferences into unions, unions into divisions, and divisions into a world organization. A church pulling away from the organization will not destroy the organization any more than a small limb cut from a large tree will destroy the tree. It is always the limb that dies—not the tree. The church that detaches itself, even in attitude, from the sisterhood of churches to which it belongs will die spiritually, though its doors may remain open for services.

This spirit of *unsectional liberality* should characterize the churches of today. They should continually keep the burden on their souls for the advancement of the cause of God *in any and every place*. Benevolence is the very foundation of the universe.—*Sketches From the Life of Paul*, p. 175. (Italics supplied.)

Concern for Others

This spirit of genuine concern for others must motivate every believer, every church, for this is the spirit of Christ. A church must always look beyond itself if its vision is to remain bright. It must not make comparisons within its own body, for these restrict the vision. Paul said, "They measuring themselves by themselves, and comparing themselves among themselves, are not wise" (2 Cor. 10:12).

It must never seek money only for itself, but for others, as well. And as the collective spirit of unselfishness is demonstrated in its concern and regard for other people, other churches, and other fields, a church will find that resources sufficient for its own requirements will constantly flow into its treasury. The spirit of unselfishness that will characterize its actions will be a perfect media in which its members can develop unselfish characters.

Commission:

Let's do a "pro and con" study. Glean from the article and your own experience arguments used for and against the following premise:

THE LOCAL CHURCH SHOULD SUPPORT FOREIGN MISSIONS, BUT IT SHOULD MEET ITS OWN FINANCIAL NEEDS FIRST.

	Arguments For	Arguments Against
_____ 1.		_____ 1.
_____ 2.		_____ 2.
_____ 3.		_____ 3.
_____ 4.		_____ 4.
_____ 5.		_____ 5.
_____ Total		_____ Total

In the blank at the left of each number above write a number showing how good you think the argument is: 0 = no good, 1 = fair, 2 = good, 3 = excellent.

Total your answers and write here the philosophy you plan to follow concerning "Local Needs Versus World Missions."

Motivation in Giving

5

Introduction:

In a scene depicting the final judgment, Jesus refuses to recognize some folks with very impressive records (see Matt. 7:22,23). Something, obviously, was terribly wrong. One may conclude from this illustration that it is possible to do some very good things from the wrong motives. This is so evident in the area of giving, where so many different motives are appealed to in the search for funds to carry on God's work. Someone facetiously suggested that sometimes we use the Devil's tools to work the Lord's garden!

Much attention and publicity are often given to large gifts, as if this were the criteria, but one is hauled up short by the incident recorded in Mark 12:42,43. There Jesus, calling attention to the two mites given by the poor widow, said, **"This poor widow hath cast more in, than all they which cast into the treasury."** More than a thousand drachmas? More than five thousand pieces of silver? That's what He said, and Peter must have said, "Now wait just a minute"--at least that is what some of us would have said.

One gathers that heaven must have an entirely different kind of scale, whose readout measures sacrifice rather than amount. One has only to wonder at the value of one of the pearly gates or a block of the golden streets (at \$400 per ounce) to realize that heaven is more interested in the motive than the amount.

Keep in mind: One can give without loving but it is impossible to love without giving.

Required reading:

1. Ministry article, "Motivation in Giving," May 1985
2. Rees, Money and the Christian, pp. 68-73

Recommended reading:

Robert J. Hastings, My Money and God, pp. 44-57
Broadman Press, Nashville, TN 1961

Leila T. Ammerman, The Golden Ladder of Stewardship, pp.27-31, W.A. Wilde Company, Natick, MS 1962

Luther P. Powell, Money and the Church, pp. 183-200, Association Press, NY 1962

Motivation in giving

How can we motivate people to be willing givers? Or is that the prerogative of the Holy Spirit only? Are some of the motivations we use geared more for the business world than the church? The author suggests that willing givers are what God is really looking for.

Keeping Church Finance Christian □ 5 Mel Rees



trange as it may seem, nestled within the heart of every newborn child are two powerful opposing forces: benevolence and selfishness. These forces are traditional opposites (enemies). But all too often they can be made to appear very compatible. We see this phenomenon when organizations or individuals use

questionable methods to motivate people to give.

All giving can be roughly divided into two kinds: freewill and reluctant. Reluctant giving may be divided again into two types: substitutionary and unwilling. The proliferation of schemes designed to obtain funds for church and other benevolent purposes seems to indicate that most giving is reluctant and that most givers need external stimulation.

Freewill giving is a response; reluctant giving is a result. The former is true benevolence, a subjective disposition of the mind. The latter is objective and independent of the mind. True benevolence has its source in an inner motivation; all other types of giving result from external stimuli such as the "carrot and stick" in donkey power (hold the carrot

in front, use the stick behind).

Exhaustive study has been given to the subject of motivation, for it is essential to every activity. Many theories have been proposed and tested. Theory X (the reward-or-punishment approach) is boringly apparent during political campaigns. The voters are blasted with "Look what you'll get" or "See what will happen to you" if you do or do not vote for me. Theory Y takes a humanistic viewpoint, lifting a person out of the donkey class and appealing to his better qualities—his inherent tendencies and capabilities.

The question What makes people tick? requires a definitive answer for the success of any venture—church or otherwise. One marketing consultant was asked to define motivation. He replied (tongue in cheek), "We don't know anything about motivation—all we do is write books about it." He recognized that a perfect method, one that would work on everyone in every situation, has never been found.

Regardless of the apparent success of various motivation theories in the busi-

ness community, there is a factor in Christian behavior that requires a different approach.

One popular self-improvement program ran a radio spot that said basically: Each person is a mine with a diamond inside. Sign up for this course and we will find that diamond, cut and polish it, and voilà—you'll find instant success!

But a Christian is not an old mine with a diamond inside; he is a *new creature* (2 Cor. 5:17). His motivation is not something injected, promoted, or programmed. The Christian's chief motivator should be the Holy Spirit, who takes up residence in the heart and by His quiet influence begins changing attitudes and behavior. Every other type of motivation will eventually fail, as evidenced by the fact that none has proved to be the magic potion to solve the church's financial problems.

Internal motivation as a response to the Spirit's moving has a self-perpetuating element. It will remain viable just as long as the need for expression is present. External motivation, on the other hand, is at best only temporary. In order to

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continue to produce favorable results, you need a plentiful supply of carrots and stout sticks.

At this point, let us consider some habitual methods of fund-raising for benevolent purposes and how they affect various types of giving. (Notice that *benevolent* is not the proper word to describe some giving, even though the donation may go to a benevolent use.) Four general types of giving will suffice for examples: reluctant, substitutionary, unwilling, and freewill. We will look at freewill giving last, for it is the only type that is truly acceptable to God.

Reluctant giving

This kind of giving requires some external stimulation. The usual appeal is "Give to get." In these instances, people demand something in return for their money. The ubiquitous church dinner is one example. Romantics have long advocated that the way to a man's heart is through his stomach. Fund-raisers have picked up this cue, only they bypass the heart on the way to the pocketbook. They have found, from long experience, that men and women will part with their means for the gratification of appetite when otherwise they would give nothing.

The same give-to-get approach holds true for entertainments, sales, fairs, bazaars, and recreation. Many people appear to require these activities to elicit their support of spiritual things. In reality the money they give is not a gift at all—just a trade. Something paid for something received. Many well-meaning folks are self-deceived, feeling that they are giving to God, when in reality they are simply transacting business: buying and selling.

One man, in a bidding contest with a brother, found himself paying twenty dollars for a jug of cider. His shock was evident when it was pointed out that he hadn't given God anything; he had merely purchased some very expensive apple juice! But these methods of fund-raising have enjoyed ecclesiastical blessing and have been paraded under the umbrella of good causes and fellowship so

long that they have become almost synonymous with church support.

Another angle to this kind of motivation offers recognition in place of a material reward. Personal pride in having one's name heading the list of substantial donors, or perpetuated on a plaque, has real appeal. I was deeply disturbed when I visited a church in which every pew, every window, and even the guest register displayed the donor's name. Whenever this church was mentioned, someone would call attention to the name of the lady who contributed the large stained-glass window. Where in Scripture can one find authorization for such things?

We find no record of such activities in the building of the tabernacle in the wilderness. Imagine a brass (or gold) plaque on the branched candlesticks or the altar of incense—unthinkable on the sacred ark! And yet somehow these have found their way even onto pulpits! Is nothing considered holy? If there is a real desire to perpetuate a remembrance, let it be directed to God—not to men and women. If we attach our names or even the names of our loved ones to these objects, we never truly relinquish the gift—we still hold onto a part. As Jesus said, those who give their alms to be seen of men receive their reward from men, not from God (see Matt. 6:2-4).

Listing gambling under the heading of reluctant giving might seem inappropriate when people appear so eager to part with their money. But it is reluctant giving when its purpose is the support of the church or other benevolent projects. Gambling, in whatever form, is unchristian. It teaches participants to take advantage of their fellowman; When one wins the other loses. This is contrary to the teaching of Jesus, who said, "Thou shalt love thy neighbour as thyself," (Mark 12:31). But the lure of self-benefit is so strong that people will spend endless hours at the gaming tables, when they wouldn't devote a fraction of that time to the weekly prayer meeting.

Every form of gambling has a deleterious effect on the character. It is even more devastating when conducted under

the auspices of the church.

I don't mean to point a finger at any one group or communion. No denomination has had a monopoly on the innocent (?) quilt raffle, which has been so popular for decades. The ladies who work so zealously making these items would probably be horrified if they realized they were contributing to a gambling operation—but that's what it is. One person wins, the others lose—and that's gambling.

Substitutionary giving

Whether substitutionary giving stems from a sense of responsibility or the guilt associated with noncooperation would be impossible to determine. But in every group there are those who always choose the easiest road. Sometimes it is easier to give money than to spend time in personal involvement; at other times labor is less costly than money. In either instance, the motive may be selfish because the contributor gives the gift that costs the least.

Possibly the value a person places on his membership should be questioned if he avoids wholehearted support or chooses to do as little as possible. The observation that a person will support anything he believes in, regardless of the cost, is applicable. The degree of enthusiastic support indicates the degree of devotion.

Unwilling giving

Of all the funds that find their way into the Lord's treasury, the most offensive to Him must be the unwilling gifts. Such funds are not gifts at all. They are more closely related to a tax or assessment. Some people who favor high-pressure fund-raising techniques must subscribe to the erroneous theory that the end justifies the means. In one confidential manual the idea was advanced that if a person can be induced to give an unusually large sum of money to his church, his interest will follow his dollars. Interesting thought: Fund-raising is essential to more dedicated Christianity!

One might not be so medieval as to

The end does not justify the means no matter how laudable the end may be. Neither the urgency of the need nor the merit of the objective must ever be used to motivate benevolence.

hold firebrands to the feet, or drive bamboo slivers under the nails or even make use of the rack, but the motivation is force just the same. The only difference is in how it is applied. The more civilized approach involves peer pressure, guilt, duty, or socioeconomic sanctions. One experience was enough to turn me forever against any use of force in fund-raising.

The little gray-haired man stood there, tears streaming down his face, pleading, "What can I do now?"

He said that two years ago he had belonged to a church that was engaged in a fund-raising program. "And they told me *what* I had to give," he said.

I tried to explain, based on my experience as a director of these programs, that I was sure he had mistaken a suggested amount for a demand. Still showing the irritation his experience caused, he flatly stated, "I came to the conclusion that all my church wanted from me was my money, and I stopped giving it anything—no tithe, no offerings . . . nothing!"

Then came the tears. With a voice choked with emotion he continued, "Now I realize what I have done. I've cheated God! My wife and I live on a small pension; there is no way I can pay back that money. What can I do now?"

I tried several ways to assure him that God is far more interested in a repentant heart than in any amount of money, that He says, "Though your sins be as scarlet, they shall be as white as snow" (Isa. 1:18). But somehow I realized that nothing I said was lifting the feeling of guilt resting on his shoulders. I was convinced that there has to be something terribly wrong with any plan that has the remotest possibility of producing an effect such as this. Jesus invited, "Come unto me" (Matt. 11:28). The only motivation He endorsed was "If ye love me" (John 14:15).

Those who are responsible for the care of God's flock must realize that *the end does not justify the means* no matter how laudable the end may be. Neither the urgency of the need nor the merit of the objective must ever be used to motivate

benevolence. Those who seek funds must have as their priority the benefit to the giver, often expressed as the need of the giver to give. Buildings, maintenance programs, and outreach endeavors are necessary and commendable, but these are material and temporary; only the effects of true benevolence on the character are eternal.

Freewill giving

The key to true benevolence is found in both the Old and New Testaments. Regarding the materials required for the building of the tabernacle, Moses was directed, "Speak unto the children of Israel, that they bring me an offering: of every man that giveth it willingly with his heart ye shall take my offering" (Ex. 25:2). God's fund-raising plan was to receive only willing gifts.

In apostolic times the church faced an unusual situation—converts were being added daily, many of whom were cut off from home and income. Surely in this emergency one could find some fund-raising method in use to provide for urgent needs. But the record deals solely with those who were responsible for management and distribution. As to the donors, "neither said any of them that ought of the things which he possessed was his own. . . . Neither was there any among them that lacked: for as many as were possessors of lands and houses sold them, and brought the prices of the things that were sold" (Acts 4:32-34).

Later, under more normal circumstances, the church was advised by Paul, "Each man should give what he has decided in his heart to give, not *reluctantly or under compulsion*" (2 Cor. 9:7, N.I.V.).

Prior to this he had commended the churches in Macedonia for their liberality as a result of giving "themselves first to the Lord" (chap. 8:5, N.I.V.). Paul, as a former Pharisee, had seen enough rules and regulations. He taught his followers that giving must be a heart experience, not just an exercise of the pocketbook.

True benevolence (the very word indicates there is no other kind) must be

internally motivated. The Christian should be impelled by the Holy Spirit—under His inspiration and control. As new creatures we receive a new heart. The old heart, part benevolent and part selfish, must pass away. Our new heart will beat in harmony with the heart of God. When we are infused by His love, benevolent acts will flow in a never-ending stream of grateful response.

The result of such benevolence will be relief to the suffering, comfort to the sorrowing, hope to those who despair—in other words, the good news. A person imbued with this benevolent spirit will be a blessing to everyone and will be doubly blessed in return. He will seize upon every need he becomes aware of as another opportunity to express love and gratitude to God for a love that is inexpressible.

This new heart will never require external motivation; the indwelling of the Holy Spirit will be its stimulator—its energizer. It will possess the ardor of the mountain climber, the inventor, or the explorer to whom no sacrifice is too great, no obstacle too big to be overcome by the inner motivation. Supreme love for God will overflow in love for our fellowmen through the open channel of unselfish devotion. This is the only true motive for giving.

Commission:

We've learned that motivation has two sources: internal or external. Only one of the four kinds of giving is the response of internal motivation.

1. **FREEWILL GIVING**

This is a response rather than a result.

Basic principal: The feelings of the heart must be expressed in some tangible way. (see Matthew 26:7)

2. **RELUCTANT GIVING**

This is the result of external stimuli.

"Give to get" is the usual motive.

Consider these:

Church fund-raising suppers (dinners)

Entertainments

Sales

Recreation (fairs, bazaars, etc.)

Recognition (Donor's lists, etc.)

Gambling (Desire for reward)

3. **SUBSTITUTION GIVING**

A person would avoid giving but circumstances prevent this--so the gift is that which costs nothing, or causes the least inconvenience.

4. **UNWILLING GIVING**

A common type in goal-oriented programs, especially those in which fellow members or friends are on the solicitation committee.

The motivating force may be:

Peer pressure

Guilt

Force

All giving, except freewill, employs some type of external pressure--sometimes one type--at others, a combination.

Which of the four kinds of giving fits you and your church? Estimate the percentage of giving that fits the following categories: your own giving, your church officers giving, and your typical member's giving?

	<u>Yourself</u>	<u>Your Church Officers</u>	<u>Your Church Membership</u>
FREEWILL GIVING	_____ %	_____ %	_____ %
RELUCTANT GIVING	_____ %	_____ %	_____ %
SUBSTITUTION GIVING	_____ %	_____ %	_____ %
UNWILLING GIVING	_____ %	_____ %	_____ %
Total	100%	100%	100%

Please write below the specific means you feel are available for you to use in moving your church away from reluctant, substitution, or unwilling giving and toward more freewill giving.

Planned versus Project Giving

6

Introduction:

The ratio of those who plan their giving versus those who give to appeals for programs or projects is so small, one might think the latter practice is the better. There are, however, a number of dangers to appeal giving not inherent in the systematic plan. This chapter will focus on some of these and present a better plan.

One danger is that if a person waits for appeals to give, he may not have as much as he would like to contribute (or nothing at all), the money having been spent for other things. Another danger to this practice of giving to programs or projects is the effect on the donor if the program or project doesn't turn out exactly as anticipated. (This has stopped up many springs of benevolence.) What happens during the period of time when no appeals are made? Does this give selfishness opportunity to tighten its grasp?

The only safe course is a planned giving program: giving to God as He gives to us--regularly and systematically. One who follows such a plan will regard every appeal as an opportunity to distribute the funds already dedicated to God. The individual can, in this way, follow the example of Job when he said, "I was eyes to the blind, and feet was I to the lame. I was father to the poor: and the cause which I knew not I searched out" (Job 29: 15,16).

One inspired writer said that giving should be a principle that reigns in the soul. One can understand this when it is remembered that the Kingdom of God is founded on benevolence.

Keep in mind: A gift is an external expression of an inner feeling.

Required reading:

1. Ministry article, "Planned Giving versus Project Giving," June 1985
2. Rees, Money and the Christian, pp. 89-94

Recommended reading:

Paul G. Smith, Managing God's Goods, pp. 85-90
Southern Pub. Assn., Nashville, TN 1973

Richard Byfield & James P. Shaw, Your Money and Your Church, pp. 30-43, Doubleday and Co., Inc., Garden City, NY 1959

Mel Rees, God and Man Unlimited, 86-93
Review and Herald Pub. Assn., Wash., DC 1982

Planned giving versus project giving

When you need funds to keep the church running, is it better to make special appeals or to rely on regular planned giving to fulfill the needs?

Keeping Church Finance Christian □ 6 Donald E. Crane



lanned giving versus project giving is a topic of considerable debate within some Christian fellowships. While some believe that all giving should be planned giving, others believe that project giving is better in some cases. Which, then, is the right approach? Is there a reliable methodology for deciding when and

how much to give? Or is it possible that both planned and project giving are at times right and Biblically correct?

In an objective consideration of the options, it is important to first of all define our terms. For the purpose of this article, *planned giving* is "an agreement one makes to give to the Lord continuously and regularly a percentage or an amount of his income." For example, a Christian family practices planned giving by following the Biblical principle of tithing—returning 10 percent of their income to God's storehouse. *Project giving* is essentially "giving whatever seems right to whatever seems worthy." It is often more spontaneous, but generally of shorter duration than planned giving. An example would be a spontaneous gift to keep a religious broadcast on the air.

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With our terms defined, let us consider a few *basic giving principles* that may guide us in understanding the advantages and disadvantages of both planned and project giving.

1. *The Bible teaches that we are to give to God the first part of our increase or income.* "Honour the Lord with thy substance, and with the firstfruits of all thine increase," we are told in Proverbs 3:9. Giving the firstfruits to God was an honored tradition in Israel, and is still among Orthodox Jews. Special offerings of the choicest firstfruits were made at each of the three great annual feasts of Israel—Unleavened Bread, Pentecost, and Tabernacles.

We find the God-first principle in the New Testament, too. Paul exhorted the Corinthian church members to set aside an offering every first day of the week (1 Cor. 16:2) for the poor believers in Jerusalem. The key word in Christ's exhortation to His followers in Matthew 6:33 is "first." If we put God first, He says, "all these things shall be added unto

you." Thus it is clear from both the Old Testament and the New Testament that God's portion should be set apart before meeting personal, family, or business needs.

2. *We are to give to God as continually and generously as He gives to us.* God provides daily for our existence. He sustains the life-giving currents that circulate through our bodies. He is the source of the food we eat, the water we drink, and the air we breathe. "Every good gift and every perfect gift is from above" (James 1:17). "It is of the Lord's mercies that we are not consumed, because his compassions fail not. They are new every morning; great is thy faithfulness" (Lam. 3:22, 23). As Christians we have much to be thankful for. We should especially be thankful for what Christ has done for us through the plan of redemption. "O give thanks unto the Lord, for he is good: for his mercy endureth for ever. Let the redeemed of the Lord say so, whom he hath redeemed from the hand of the enemy" (Ps. 107:1,

There is no record in the Bible of tithe being used for the construction of buildings such as temples or churches. Voluntary offerings were used for Temple repair and to meet the operating expenses of the sanctuary.

2). In Ephesians 5:20 we are told to give "thanks always for all things unto God and the Father in the name of our Lord Jesus Christ." Certainly, if we are to give continuously and generously as God gives to us, our praises and our giving will not be sporadic or according to how we happen to feel at the moment. Rather, our gifts will flow as continuous expressions of gratitude.

3. *Giving is a sign of allegiance to Christ as our sovereign Lord, and an expression of our stewardship relationship to Him.* Abraham gave to Melchizedek, priest of the Most High God, "tithes of all" (Gen. 14:20). In this record there is no statement to suggest that tithing originated with Abraham. On the contrary, the inference is clear that it was something well understood at the time, that the custom of returning the tithe was of

very ancient origin and that it was in existence before the formation of the Jewish nation. In Hebrews 7:17 Christ is referred to as "a priest for ever after the order of Melchisedec." If Abraham, who is the father of all the faithful, returned the tithe to Melchizedek, it would be reasonable to believe that tithing is not merely a Jewish custom but rather is Christian in substance. Jesus Himself endorsed the tithing principle in the context of the weightier matters of the law (Matt. 23:23).

4. *We are to give to God as an act of worship.* In the Jewish economy, gifts and offerings were an essential part of the worship service and a joyful expression of praise to God. For example, in Deuteronomy 26 we find the special instructions the children of Israel were to follow in returning the firstfruits to God: "And

now, behold, I have brought the firstfruits of the land, which thou, O Lord, hast given me. And thou shalt set it before the Lord thy God, and worship before the Lord thy God" (verse 10). In 2 Corinthians 8 and 9 the apostle Paul lists giving as a "grace" and a "service." Thus the act of giving is not simply a means of supplying the wants of the saints. It is also to be a grace and a service to glorify God.

5. *We are to give to God in proportion to blessings received.* In the Bible system of tithes and offerings the amount given by different people varies greatly because it is proportional to income. "Every man shall give as he is able, according to the blessing of the Lord thy God which he hath given thee" (Deut. 16:17). In the New Testament, Paul declares, "It is accepted according to that a man hath,

PLANNED GIVING		PROJECT GIVING	
ADVANTAGES	DISADVANTAGES	ADVANTAGES	DISADVANTAGES
Tithes and offerings are returned to God as "firstfruits" when personal income is received.	This priority may seem illogical to the unspiritual.	Individual judgment makes the final decision as to "when," "what," and "how much."	God may receive the leftovers or nothing at all.
Giving to God becomes a habit.	Seems to some like a tax.	Individual becomes bonded to a project by direct gifts and promotional appeals.	Giving is more by impulse than principle. In time, increased appeals are needed to do the job. If project is mis-managed or appeals cease, giving may terminate.
Giving to God is based on blessings received.	Less spontaneous and ego satisfying.	The individual determines the project and the amount. Frequent ego satisfaction.	The amount is not always regular and proportionate to the blessings received. Giving is directed to things rather than to God.
Reduces promotional time, thus creating a more worshipful church service.	Members are frequently uninformed, owing to church's lack of communication to members.	No time limitations for promotions. The latest in fund-raising methods can be used.	Spirituality of church services may decrease, owing to constant monetary appeals.
Helps to prevent emergencies.	Some feel it lacks personal appeal.	Can be initiated to meet specific emergencies.	When the crisis ends, giving may stop.

Whichever method you follow, you must develop plans for involving members through education, commitment, and follow-up. A combination of the two has proved satisfying to many.

and not according to that he hath not" (2 Cor. 8:12). And again, "as God hath prospered him" (1 Cor. 16:2). Thus giving should be based not on the merit of certain projects or on one's personal preferences, but rather on the basis of blessings received from God.

6. *Our giving to God should include an honest return of the tithe (one tenth of our income) plus liberal freewill offerings.* In Malachi, God posed the question as to how Israel had robbed Him. Then He answered, "In tithes and offerings" (chap. 3:8). God's plan has always

included a faithful return of tithes and offerings (Ex. 25:2; cf. 1 Chron. 29:9). There is no record in the Bible of tithe being used for the construction of buildings such as temples or churches. Voluntary offerings were used for Temple repair (2 Chron. 24:9, 10, 12) and to meet the operating expenses of the sanctuary (Ex. 30:13-16; Neh. 10:32, 33). There were also special offerings for the poor in both Old Testament and New Testament times. The New Testament church recognized God's claim to the ownership of all their possessions.

"They had all things common. . . . And distribution was made unto every man according as he had need" (Acts 4:32-35). In the first and second letters to the Corinthians Paul stressed regularity and liberality as giving principles for Christians.

7. *A tithe of our increase or income and a portion of our freewill offerings are to be deposited in God's storehouse.* "Bring ye all the tithes into the storehouse, that there may be meat in mine house" (Mal.

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PLANNED GIVING		PROJECT GIVING	
ADVANTAGES	DISADVANTAGES	ADVANTAGES	DISADVANTAGES
Allows church to develop long-range goals that can be sustained indefinitely with adequate education and communication.	Church bureaucracy may take member support for granted and become less responsive to grass-roots issues.	Allows churches to develop creative ideas to fulfill church mission.	Irregular income can prove disastrous to creative ideas and lead to unfinished projects.
Is successful in funding group projects, and forms the basis of the church budget process.	Some believe it inhibits private initiative and individual freedom.	Is successful in funding specific projects.	Frequent promotions for special projects neutralize church budget effectiveness.
Encourages members to deposit tithes and offerings in God's "storehouse." This creates a solid financial base for church growth.	Members sometimes feel deprived of direct influence in church enterprises.	Members are free to support a variety of independent special projects.	May undermine unity and effectiveness of group effort, and erode the church's financial base.
Regularity in following the Bible plan of tithes and offerings liberates members from feelings of pressure, manipulation, and guilt. Members know they are contributing their fair share.	Supporters may become critical of project givers who frequently do not carry their fair share of church financial responsibilities.	A financially successful method for funding capital improvement and construction projects.	Members frequently have guilt feelings and wonder if they have given enough. The spiritual effect may be negative.
Motivating principle is love to God. Encourages self-denial and self-sacrifice.	Some members may give because of duty, with legalistic motivations.	Motivating principle can be love for God, but project giving also fulfills human need for recognition and reward.	Frequently greater recognition is given to the human donor than to God. Selfishness may increase.

PLANNED GIVING

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3:10). "The first of the firstfruits of thy land thou shalt bring into the house of the Lord thy God" (Ex. 23:19). The firstfruits were made up of both tithes and offerings. The tithe, which was a part of firstfruit giving, was considered sacred. "And all the tithe of the land, whether of the seed of the land, or the fruit of the tree, is the Lord's: it is holy unto the Lord" (Lev. 27:30). Many Christian churches hold to the belief that the tithe should be used exclusively for those who minister the Word. "Do ye not know that they which minister about holy things live of the things of the temple? . . . Even so hath the Lord ordained that they which preach the gospel should live of the gospel" (1 Cor. 9:13, 14). The tithes and offerings given to God and placed in His storehouse are for the purpose of proclaiming the Word of God and supporting public worship.

8. *Some of the freewill offerings that we give to God may be distributed to specific projects and areas of personal interest or special need.* There are many Biblical illustrations of project giving—for

example, the building of the sanctuary and Solomon's Temple (Ex. 25:2, 8; 1 Chron. 29:6-9; 1 Kings 5 and 6). Today's special projects might also include special funds for paving the church parking lot, Bibles for a citywide crusade, special requests for disaster relief, and funding for simple houses of worship in Third World countries.

9. *Both planned giving and project giving should spring from the principle of grateful love to God. There should be no sense of coercion or compulsion.* The Scriptures clearly indicate that a willing heart is to be preferred over a sense of duty. "Whosoever is of a willing heart, let him bring it, an offering of the Lord" (Ex. 35:5). "Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver" (2 Cor. 9:7).

With these basic giving principles in mind, let us evaluate the advantages and disadvantages of planned and project giving.

It is plain that planned and project giving both have advantages and disad-

vantages. It seems obvious, for example, that planned giving is a Biblically sound principle. In planned giving, members are educated to return to God their tithe and a set amount or a percentage of income as offerings. Within this amount of offerings they are then encouraged to distribute to specific needs, such as to the local church budget, regional church development, world missions, and special projects. In this way planned giving supports a proportionate distribution of funds. Every area can receive its fair share. The inequality that frequently results from one special project receiving disproportionate publicity is eliminated. Planned giving also makes possible the church budget plan, which has proved to be a successful and businesslike method of funding church activities.

On the other hand, project giving is also a Biblically supported method, having the advantage of personally involving church members in a given project, and raising the level of member interest. Project giving may also reach segments of church membership who are not committed to or willing to follow th

planned-giving method. It may also be the preferred method for funding capital improvements and church construction.

There are, however, some drawbacks to project giving. Some churches have launched a whole series of special projects and still asked church members to support the church budget through planned giving. The result was reduced group support for planned giving.

In project giving, the motivation behind both the project and the giving must be carefully monitored, for in the hands of the unconverted the wrong type of motivation may strengthen selfishness instead of benevolence. To help determine the motivation behind a given project, ask yourself: Who is being honored in this special gift or project? Am I supporting this special project because of some personal benefit? (For a fuller discussion of this topic, see "Church Fund-raising" in next month's issue of MINISTRY.)

Whichever method you follow, you must develop plans for fully involving church members through education,

commitment, and follow-up reporting. Your goal must be to make church members help claim "ownership" of church plans and projects through personal involvement as you match the method to your local church needs.

A combination of the two giving modes has proved effective and satisfying to many givers. The following illustrates such a plan.

Joe Church Member likes planned and project giving. He has covenanted with God to return the tithe (10 percent) and to give an additional 6 percent of his income as offerings. Joe divides the giving from his income as follows:

\$2,000 INCOME
10% = \$200 tithe, for gospel proclamation
6% = \$120 offerings, divided as follows:
2% = \$40 local church budget
1% = \$20 regional church development
2% = \$40 world missions
1% = \$20 special projects

Joe especially enjoys this giving plan because it includes a percentage for special projects of *personal interest*. This can include funds sent to an underprivileged child in India, an anonymous payment on a student's parochial school bill, a bag of groceries to the unemployed single parent down the street, gift subscriptions to Christian magazines sent to friends and relatives or any other special need that comes to his attention.

This plan allows Joe to give to special projects in a systematic way. It places a budgeted amount at his disposal for fulfilling special needs out of his regular planned giving to God.

In planning stewardship education in your church, first consider the basic Biblical principles suggested in this article. Returning regularly to God an honest tithe, and giving generous freewill offerings, "as God hath prospered," makes it possible to underwrite financially the great gospel enterprise in your local church and around the world.

Commission:

1. Define in your own words "Planned Giving."

2. Define in your own words "Project Giving."

3. Looking to the future, under what circumstances would you favor the use of Planned Giving? Under what circumstances would you prefer Project Giving?

4. List the special projects financed largely by "Project Giving" in your church during the last 12 months.

5. Explain how basic giving principles stated in the beginning of the article can help your church in making the important decisions regarding the use of "Planned Giving" or "Project Giving" methods.

Church Fund Raising



Introduction:

In seeking funds for support or expansion, the church is often vulnerable. There are even times when the need is so critical (or seems so) that questionable methods are employed. The search for funds may even cause the church to lose sight of its primary mission and consider its constituents mainly as a support base. History records too many instances of this.

The student must recall that the focal point of these studies is people rather than money. Although the church will (and should) require prodigious sums of money for its operation and outreach, the methods used must be carefully scrutinized to ensure that the need of the giver to give is never lost sight of; that his benefit is of first importance.

Every member should feel not only his personal responsibility to God (as a steward), but also to the church (as a member). Many people do not recognize nor feel any responsibility to the groups of which they are members, but this must be brought to their attention. Care must be taken here that the freedom of choice is not violated. This lesson will demonstrate a way in which both of these objectives can be accomplished without transgressing Biblical principles.

Keep in mind: The most important person in the church is the member in the pew.

Required reading:

1. Ministry article, "Church Fund Raising," July 1985
2. Rees, Money and the Christian, pp. 47-54

Recommended readings:

- Luther P. Powell, Money and the Church, pp. 173-182, Association Press, NY 1962
- Robert J. Hastings, My Money and God, pp. 109-125 Broadman Press, Nashville, TN 1961

Church fund-raising

How can a church raise the funds for its ministry without resorting to human pressure or guilt-inducing tactics? You will be amazed at this simple but powerful plan.

Keeping Church Finance Christian 7 Mel Rees



My friend and I were driving to a college board meeting. I was glad when he asked to ride with me on the two-hundred-plus-mile trip. A brilliant person, he punctuated the miles with bits of philosophy, reminiscences, and observations. I was savoring the last bit of information he had passed along when he asked, "Do

you know anything about these church fund-raising programs?"

"A little," I replied. Having been a director of such programs for ten years, I felt this was a modest reply. "Why do you ask?"

"Because I was sutured into being the general chairman of one at our church."

"Sutured" seemed an odd expression, but probably the right word for a doctor to use. And the more I thought of some of the methods used to enlist canvass leaders, the more appropriate it seemed.

I was about to ask his opinion of the program when an eighteen-wheeler diesel-past, making conversation futile. When we had safe running room again, I did ask.

"Never again" was his reply. The tone of his voice left no doubt about his opinion.

"Why?"

"Because pressure is no way to raise money for the Lord's work. And I'll tell

Mel Rees, a "retired" stewardship educator, continues to hold workshops on stewardship for pastors and laymen both in North America and beyond. He writes from Woodland, Washington.

you something else. If they ever start one of those in my church again, they can count me out. I'll come back when they are finished."

I had come to this same conclusion for myself some years before, but his reaction to a program that had received such high praise for its success surprised me. I began to wonder how many other good church members felt the same way. He was right; pressure is often the name of the game in fund-raising.

Perhaps the very term *fund-raising* indicates what is wrong with the method. *Accepting* money for God's work would be more appropriate. Earthly authorities *raise* money for the needs of their governments by assessing their subjects, but the whole principle of Biblical finance is based not on *raising* but *accepting* funds given from the heart—freewill offerings.

When He gave Moses the task of building the tabernacle God directed him to "accept whatever contribution each man shall freely offer" (Ex. 25:2, N.E.B.). Centuries later, when David was preparing materials for a house for God, it is recorded, "The people rejoiced at this willing response, because in the

loyalty of their hearts they had given willingly to the Lord" (1 Chron. 29:9, N.E.B.). They gave to the Lord, not to a building. There is no way a person can make a case for the pressures of church pyramid fund-raising from these experiences. The offering was heart-motivated and freewill—therefore acceptable.

Modern church finance has been marked (often marred) by a variety of schemes for raising money. I even heard of one church that secured pledges from guests at a wedding reception, when their hearts were a bit more than merry from the spirits served. When some of them reneged on their commitments, the church took them to court and forced them to pay! I recall another church where I was handed the materials used in their church building program. The membership was organized like an army with sergeants, lieutenants, majors, colonels—even a general. In the fierce competition for funds, the leader of the winning "wing" each week won a cash prize. According to the records, one captain had already won \$300!

While most churches would not stoop to such questionable methods, many have fallen into other non-Biblical

The most important ingredient in any church plan must be a thorough education of the membership in the principles of Christian stewardship. They should be taught to give to God rather than to things.

approaches to fund-raising.

Every-member canvass

Without question, one of the most respected plans for raising money is the every-member canvass. This carefully planned, organized, and orchestrated method enlists the support of each member. Its salient points are professional direction, a thorough survey of the project and church potential, the enlistment of key members into leadership roles, a saturation contact of the membership, and an effective follow-up monitoring.

However, there is a factor in this plan that is opposite to God's plans: the pressures that form the basis for every procedure. The subtle (and not so subtle) pressures overemphasize the merit motive and play upon social and guilt feelings, as if the end justifies the means. It does not. The grace of Christian benevolence, so essential to spiritual development, must be protected from every influence that would adversely affect it. Motive is more important than the urgency of the need or the merit of the objective. The only true motive is love and gratitude to God.

Consider some of the pressure points:

The canvass director: This professional director, brought from outside the membership, is not a spiritual leader. People should be led into the spiritual grace of benevolence, not just directed.

Guilt pressure: This feeling, conscious or subconscious, is developed when the church solicits outside help because of its own unwillingness to give freely. This guilt feeling produces a willingness to "go along" with whatever plan is presented.

Financial pressure: In major fund-raising drives (United Fund, Heart Fund, et cetera), a community financial leader is usually chosen to head the drive. This obtains the leader's financial involvement plus his or her influence with financial leaders.

There is some Biblical basis for this pyramid method. When David made preparations to build the Temple, he first testified to his personal commitment. After David's commitment we read of

the commitments of "the chief of the fathers and princes of the tribes of Israel, and the captains of thousands and of hundreds. . . . Then the people rejoiced, for that they offered willingly" (verses 6-9). But nowhere in this account do we find that funds were solicited. They were given willingly.

Social pressure: When one member visits another, soliciting a pledge, there is pressure, no matter how adroitly the interview is conducted. The following remarks were heard during one of these programs:

"When Brother _____ called I kept wondering how much *he thought* I should give. I got the impression that he wasn't entirely satisfied with the pledge I made. I suppose he'll think about it every time he sees me—I know I will."

Or this from a visitor:

"When I saw the new color TV and the new station wagon in the driveway, I felt he should have given more."

It is really unimportant what Brother _____ thinks. What God thinks is what is important.

Another problem with the canvass is that its actual success rate may not match expectations. Success stories are often based on signed commitments rather than on actual cash turned in. Sometimes the money comes in during the three-year period (the usual life of the program), but in many cases it does not. In fact, in two large conferences in which I worked, less than 50 percent of the money came in during the commitment period—an appreciable amount never did.

It is true that many people receive a blessing as they become aware of their stewardship responsibilities and respond accordingly. Many of these experience unusual blessings during the canvass period. But too often the awareness and blessing do not extend beyond the period of commitment—and herein lies the real danger: when the wellsprings of benevolence stop flowing, they become clogged with the debris of selfishness. Giving should be systematic and continuous—not limited to a period of time, like payments for a new car.

No one can say that many of these programs are never financially productive. Many churches, buildings, schools, and other facilities testify to their productivity. However, in spite of this, one must question the element of pressure and the motivation associated with these programs. The observation of Luther P. Powell is apropos: "Nevertheless, there is something lacking in the spiritual life of the church when secular professional money raisers have to be employed. One's giving should be a manifestation of his faith, and it seems to be a reflection on the church that the faith it proclaims has not produced the necessary funds for maintaining and extending its program." *

The psychological efficiency and organization of the every-member canvass should not be downgraded. Its strengths are basic—planning, organization, communication, and solicitation. The question naturally arises, Can a church conduct a program that incorporates these basics and is still in harmony with God's plan? The answer is Yes. Many successful church programs have been conducted and serve as proof that God's way works best.

The Anonymous Commitment Program has all the basic positive elements without the negative side effects.

Anonymous Commitment Program

As a prelude to an introduction to this method one must recall that Jesus never endorsed any pressure structure. He repeatedly emphasized the privilege, right, and responsibility of the individual. By His praise of the "mite gift" of the poor widow, it would appear that His pyramid of influence was inverted; it flowed uphill instead of down. It was based on sacrifice rather than amount.

And although He said, "Let your light so shine before men, that they may see your goods works," these were not to be paraded for the praise of the giver or concealed underneath the cloak of false humility. If He was to endorse a "top dollar man" approach, He missed a golden opportunity the night the

I heard of one church that secured pledges from guests at a wedding reception, when their hearts were merry from the spirits served. When some reneged, the church took them to court!

wealthy Nicodemus came to Him. What a chance to ask for a large gift for His fledgling work! This would have been impressive at the head of a donor's list. Instead, the burden of His message was "except a man be born again."

The Anonymous Commitment Program has all the basic elements of planning, organization, communication, and solicitation, but is a nonpressure approach. (See advertisement for a detailed procedure booklet in this month's Shop Talk.)

Organization

This approach differs in organization because it is simple and its material requirements are few. Three members form the committee in the small church, no more than eleven in the larger ones (the pastor and church treasurer are always ex-officio members of this committee).

This body: (1) estimates the financial potential of the church, (2) gathers all data needed to prepare the budget (or other project), (3) prepares and submits this tentative budget to the authorizing bodies, (4) prepares the final draft of the budget, (5) prepares the canvass materials, (6) enlists the canvass personnel, (7) directs the visitation, and (8) implements and monitors the financial part of the plan.

Good planning cannot be overemphasized. Jesus said that a wise man, intending to build a tower, sits down first and counts the cost. As far as is possible the general membership must be given the opportunity to become involved in planning and implementation. Once the plan has been authorized by the church body, it becomes the *church plan*. At this point each member, as a member of the group, is obligated to support it.

Visitation: In most fund-raising programs, it is recommended that only men be used as visitors. In this approach, anyone (man or woman) who is enthusiastic about the plan and actively supports it will make a good visitor. Personal testimony and enthusiasm far outweigh the most skillful sales presentation. Also the visitor does not ask for or accept any

commitment.

The reasons for visitation are: (1) to explain the plan in detail and answer all questions regarding it, (2) to personally invite participation, (3) to explain the need for establishing a "rate of income" (so the implementing bodies will know what funds will be available to them), (4) to explain the anonymous commitment card, its purpose and use. The visitor leaves the card with the member, who is asked to prayerfully consider his or her proportionate share, indicate it on the card, and place it in the offering plate at the next general church service.

Because the commitment is anonymous, only the individual and God know whether or not a commitment was made. Thus the only pressure possible is the Holy Spirit speaking to a delinquent member like this: "Because you are responsible to God as His steward, and to the church as a member, don't you really think you should do your part?" Someone suggested that this is the most intense pressure—but it is the right kind—the communication between God and the soul.

While the member is left anonymous, he is not left anonymously comfortable (if he has refused to share in the group plan). For three successive weeks following the visitation an announcement is made listing the number of cards that have been returned in relation to the number left in the homes of the members. Those who have not returned their cards are urged to do so. If a person can sit through this series of reminders and remain anonymously comfortable, he has more serious problems than nonsupport.

Some interesting observations have come out of these programs. Most people give more than they pledge, because they tend to be conservative in making sacred pledges. Then, of course, there is the distinct possibility that the individual receives unusual blessings from his decision.

Another plus factor in the plan is that it works just as well in a budget program as it does for a building fund. This was not always true with other canvass

methods in which a new church building had a much greater appeal than the budget.

Some may wonder why visitation is necessary—why not mail out the materials and let the member bring the commitment back? First, the member needs to understand the church project thoroughly and to have his questions regarding it answered.

Second, few members, although they are painfully aware of the costs of running their own homes, have any idea of the costs of operating a church. One of the principal aims of the visitor is not only to make it possible for the member clearly to understand the church program but to *make it impossible for him not to understand*.

Third, although some mail-out plans are quite successful (sometimes they are necessary in situations where it is difficult to enlist the membership in the undertaking or in large cities where visitation is impractical), some of the authors of these programs have said there is no real substitute for member contacting member in an "eyeball" situation. The most carefully prepared mail-out can never do the same job of answering questions and inviting participation as effectively as a fellow member can.

The most important ingredient in any church plan must be a thorough education of the membership in the principles of Christian stewardship. They should be taught to give to God rather than to things. Giving then will be regarded as a privilege, rather than a duty—a divine exercise.

Such persons will not wait for things to give to or wait to be asked to give. They will look at needs as opportunities to express love and gratitude to God for His manifold blessings.

By following God's plans we can develop Christians, and build and maintain buildings and programs—in that order. Our offerings will be acceptable, our plans assured of divine approval.

* Luther B. Powell, *Money and the Church* (New York: Association Press, 1963), p. 182.

Commission:

Because of the need for funds, church leaders tend to lose sight of the primary purpose of benevolence: THE NEED OF THE GIVER TO GIVE.

THE EVERY-MEMBER CANVASS

This can be a carefully orchestrated, pressure program advertised as creative fund-raising.

THE DYNAMICS OF CREATIVE FUND-RAISING

Based on social pressure

The influence which one individual has upon another

THE CATALYST

A competent DIRECTOR with a forceful personality who skillfully directs a carefully planned program.

THE MOTIVATION

Too much stress on social pressure

Begins with the top dollar man, and reaches down to the member with least giving potential.

THE RESULTS

Results are not always as positive as advertised.

These programs may produce instant commitments--but not instant money.

The success of the program is based on signed pledges, but frequently only about one-half of the funds come in during the canvas period (usually three years).

CONCLUSION:

Giving must be an individual matter for it is indicative of a person's true relationship to God. He can give without loving--but it is impossible to love without giving. When some other method (than freewill) is used, we JAM GOD'S COMMUNICATION SYSTEM.

Apply the foregoing principles to the current fund-raising methods of your church. First, fill out the left column below. Give considerable detail. Then, where applicable, list opposite your present method, a method you might prefer in the future.

PRESENT METHOD

PREFERRED METHOD

Would it be helpful to discuss the results with your board or finance committee?

Financing the Building Program

Introduction:

The author of this lesson presents a detailed plan for a new church building program based on scores of successful endeavors. The student will want to consider carefully the advantages of a proper implementation of this plan both inside and outside the congregation. Certain areas of concern are also detailed.

One of these areas is the role of the pastor. It is essential that he never relinquish his role as the spiritual leader and advisor--he must always keep his hands on the reins--let others pull the wagon!

Caution: The procedures outlined for this mail out/visitation approach must be followed precisely as outlined in the text if maximum results are to be obtained. Leaving out a part here or there because it may not appear reasonable to the uninitiated will only spell failure to some degree. Each procedure has been incorporated because of a particular need determined by experience.

The student will notice that the objections to the old style of pledge program have been eliminated by the anonymous commitment approach. This leaves the decision to cooperate (or not) between the donor and God. This sacred area in their relationship must never be violated.

While there are other methods of raising funds for new church buildings, this particular one deserves special attention because of its long history of success.

Keep in mind: The requisites for building a house of God are devotion to God and a spirit of sacrifice.

Required reading:

1. Ministry article, "Financing the Building Program," August 1985
2. Rees, God and Man, Unlimited, pp. 120-129 (Supplement)

Recommended reading:

For a detailed procedural outline and other materials related to this article, write to:

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Financing the building program

If you're planning a building project soon, you're probably wondering just how to work out the finances. The eighth article in our Keeping Church Finance Christian continuing education series lays out a specific plan for determining your financial resources and building within them.

Keeping Church Finance Christian □ 8 James O. Cunnington



Among the tasks pastors face, financing a church building program is certainly one of the most challenging. The opportunities and risks associated with the task are unique. How well you as a pastor meet the challenges will reflect not only on your leadership but also on the church's ability to serve its

congregation and community effectively for years to come.

Opportunities for positive accomplishments in a building project abound:

- Church unity can be enhanced through working together on a project with highly visible results.
- The principle that "where your money is, there will your heart be also" can be a factor in improving members' spiritual experience.
- The spirituality of the church family may improve as members work together for a common purpose.

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- Recognition in the community can be enhanced.

But as with all opportunities, there are also risks:

- Arguments over details can lead to disunity in the church.
- Improper fund-raising can lead to hardening of hearts and alienation from fellowship.
- Failure to maintain a spiritual ministry while you are concerned with the physical building program may actually lower community respect for the church, especially if it becomes evident to merchants that saving dollars is more important to the church than saving souls.

Division of responsibility

Two leadership principles will help you to keep your pastoral priorities straight as you begin your building

project. The first principle involves separation of tasks into two categories: spiritual and mundane. The spiritual tasks require your spiritual leadership. Mundane tasks can be handled by competent lay leaders. As pastor you must be directly involved in spiritual leadership but less directly involved with mundane management.

The church members look to you for guidance and education in the principles of Christian stewardship. They look to you to inspire them with visions of a new building and its spiritual values. They should not, however, look to you to take over leadership in mundane matters that require secular management. Here you should merely delegate responsibility and coordinate the results.

The second leadership principle deals with the secular management of the project. Henry Ford once said that no job

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is too large if you can break it up into the right number of small segments. You can employ this principle in church management by creating church board subcommittees and coordinating the work assigned to them. When the church board appoints a subcommittee it should clarify the subcommittee's authority. It will be helpful to specify the areas where the subcommittee's recommendations must be discussed, coordinated, and voted by the church board. This limitation of authority is necessary in areas where the church board needs to coordinate the input of several subcommittees into an organized working plan. In other responsibilities the subcommittee should be given authority to make decisions and act upon them.

The following schedule is designed to utilize both of these leadership principles.

Preparation phase

As you begin preparations for building, appoint the following church board subcommittees and give each its preliminary assignment:

1. Long-range planning committee

Assignment: Discuss and recommend a long-range program. Outline details of the new facilities. Include in the report an estimate of the overall costs.

Note: This subcommittee would do well to make up a questionnaire and distribute it prior to the worship hour. You will achieve best results by taking the survey at church service on two successive weeks.

Follow-up: Church board reviews committee recommendations and surveys and proposes a long-range plan detailing the type of building and facilities that will be needed.

Option: If a new building is an obvious need, a business meeting to which all church members are invited may not be required here. But if the idea of a new building is relatively new, you will probably want to hold a business meeting at this point. In either case an information-giving meeting will help to unite the whole church behind the project.

2. Building committee

Assignment: Work with an architect to prepare the floor plan, a description of the space and services the structure will provide, and a drawing of the building.

Follow-up: Church board will discuss facilities needed, use of the building, and total number of square feet to be built, then prepare recommendations for a whole-church business meeting.

3. Finance committee

Assignment: Determine estimated cost of the building. The architect can provide figures based on style of structure and total number of square feet to be built.

Estimate reasonable maximum building fund income from the congregation. In medium-sized churches a reasonable maximum would be about 3 percent of members' incomes. This can be estimated from tithe.

Recommend a financial plan. The committee must be very careful to give a full and open report. Even if it means you will have to reduce your overall plan, report accurately. You may be required to break your construction plan down to a phase one and phase two. If so, compare added building costs that will result from delay with the cost of more interest on a larger mortgage now. Report and encourage, but *do not overextend your ability to meet mortgage payments*. Do not plan to build faster than covenants and cash flow provide for. The concept that the members will start to pay when they see something built is a myth. Today when members see something being built, they presume that it is properly financed.

Follow-up: The church board should coordinate the committee's findings with reports from the long-range planning and building committees and then schedule a church business session to present recommendations to the church as a whole.

The church business meeting

A few do's and don'ts may help you to keep the business meeting on track to accomplish the most good. At this meeting you *do* present the style and general appearance of the building, the

floor plan with a description of facilities, and the estimated cost based on square footage.

The congregation should decide on such things as the type and general appearance of the building as recommended by the board, and the financial plan outlined by the finance committee and voted by the board.

At this meeting you *do not* present or decide the question of stained glass windows, style of pews, color and other interior decorations, or any other mundane or aesthetic detail.

At this meeting, challenge the church members with a new financial opportunity. Aesthetic details seem to cultivate an expression of natural selfishness. For this reason the best fund-raising is accomplished when the member is thinking of the facilities that are needed and the estimated cost rather than construction details. If all goes well the business meeting, the board should now expand the finance committee into a church building publicity committee.

The publicity committee

Selecting the right people for the publicity committee can be an important key for building a firm financial base. Typically about 50 percent of the building fund pledges will come from about 15 percent of your highest income members. Ask as many as possible of the individuals from this group to work on this committee. Also, look for and enlist those people skilled in writing and in creating printed graphics. And you will, of course, need to include members from the building committee.

The publicity committee's assignment is to produce and send three mailing units during a four- or five-week period and then follow up the mailers with visits.

Unit one should be to introduce the project, explaining the business-meeting actions. Unit two should include additional information urging members plan for building fund covenants (pledges) to be made each year until the building is completed and paid off. (You may wish to recommend that they

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consider from 3 percent to 7 percent of their income.) Make it clear that building fund gifts are in addition to church budget gifts. Unit three should be the most complete unit. It should include the architect's sketch of the completed building, the floor plan, an explanation of the facilities, a covenant (pledge) card, and a letter briefly explaining all enclosures.

By the time the last mailing unit has been sent, you should have visiting teams ready to follow up the mailings with personal contact. The most productive procedure is to print extra copies of mailing unit three for use by the visiting teams.

Members of the publicity committee along with church board members should divide the names and visit the entire congregation to share the plans. The purpose of this visitation is *not* to solicit money. The purpose is to explain the physical plant and the financial plan. If visitation is impossible, the group can accomplish the same task by telephone, but results are not usually as good from the telephone contacts.

After the personal contacts, the publicity committee should produce and send out three more mailings. Unit one should explain that the church is requesting anonymous pledges and that you are allowing four weekends to accumulate all decisions. Enclose another pledge card. Unit two should be a two-week follow-up and report letter; and unit three, the final follow-up and report.

The reason for having the pledge cards filled out anonymously is that many members are sensitive about anyone knowing the size of their contributions. Some indeed may find deep spiritual expression through nonanonymous giving. Other members may want to make a memorial gift or other announced gifts. They should not be discouraged from giving in this way. As spiritual leader you can help all donors avoid selfish exhibitionism, either through encouraging anonymity or through encouraging careful examination of motives. Anonymous pledges can provide the expected

rate of building fund income and are really all that the finance committee will need for monitoring income levels.

When all pledges are in, the work of the publicity committee is completed. Since it was an ad hoc subcommittee of the board, the church board should now reinstate the regular finance committee and give it the responsibility of monitoring pledges and monthly income and preparing and recommending a long-range financial plan to the board.

The building committee

As the financial plan materializes, the church will delegate responsibility to the building committee and empower it to act. The church board will have general input on building details, specifications, et cetera, but its input should be limited. Empower the building committee to coordinate window style, pew style, color selection, et cetera.

As pastor you can maintain the

strongest spiritual leadership by being positive and powerful in explaining the Christian principle of stewardship and the spiritual value of the new building. Your leadership will continue to be respected if you will delegate secular and mundane matters to those most capable of handling them, utilize your church board as the final voice to coordinate various items from all subcommittees, and delegate full authority to the building committee to act in areas where social/economic and aesthetic taste allow for several ways to do the job.

Sometimes the board will vote items not necessarily to your own liking. Use these occasions to illustrate that our spiritual unity is improved when we *cheerfully* accept the vote of the majority. A properly conducted building finance campaign can be a big plus in your ministry. It can result not only in a finer edifice but also in the edification of the real church—the people.

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THE CHURCH BUILDING PROGRAM

If a congregation has to have a fund-raising campaign before they can build a church, they're not ready to build a house for God.

If one were to ask a small child, "What is a church?" he might get an old rhyme and a finger play for an answer:

Here is a church,
This is the steeple,
Open the door
And see all the people!

And strange as it may seem, some adult views haven't progressed far beyond this childish understanding, for to many of them the church either has never been, or has lost its original purpose as being, God's house.

Somehow in today's sophisticated atmosphere, the church isn't generally regarded with the same awe and reverence as was held by a perhaps more primitive society. This fact was brought out by a man who had visited one of the islands of the South Seas. He told of a church that consisted of a pole structure with a thatched roof. There were no side walls, but there was a wall in the front, with a door. When the people came to church early, they waited outside until someone unlocked the door! Although they

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away from God and became involved with a call that Aaron said jumped out of a bonfire when he threw in all their golden earrings! God told them they couldn't build Him a house—not under these circumstances. Plans, site, and materials—all ready—but they couldn't build!

By their apostasy the Israelites forfeited the blessing of divine Presence, and for a time rendered impossible the erection of a sanctuary for God among them. But after they were again *taken into favor with Heaven*, the great leader proceeded to execute the divine command.—*Patriarchs and Prophecy*, p. 343. (Italics supplied.)

How many congregations today spend any time considering whether they are in divine favor before planning a house for God? They are usually so engrossed in site, plans, and money that they give little, if any, thought to this essential condition. Is it any wonder that sometimes it takes years to heal the division that often results from a church building program?

One head elder said it had taken twelve years for the wounds from their church building program to heal sufficiently so the members could work together again. Twelve wasted years!

Note carefully the first requisites for preparing a house for God:

Devotion to God and a spirit of sacrifice were the first requisites in preparing a dwelling place for the Most High. Ibid. (Italics supplied.)

These two divinely prescribed requisites would eliminate the problems associated with church building programs. *Devotion to God* would provide all the time, energy, and finances needed for the building. A *spirit of sacrifice* would permit a harmonious adjustment of personal likes and dislikes.

These characteristics among the members would generate a spirit of unity that is essential to the success of every endeavor. This spirit of unity would provide ample space for the ideas of others and a willingness to cooperate with the majority decisions of the church.

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might have entered from either side, they didn't because of the reverence they had for this house of God.

It is a tragic mistake for anyone to fail to recognize the lofty character of a dwelling dedicated to the worship of God. But possibly this is the reason for the gross irreverence seen in many churches. It may also account for the evident reluctance of many congregations to provide generously for the building and maintenance of a church. What greater thing could a person do than to construct and care for an abode where God has promised to dwell if only "two or three are gathered together in my name" (Matt. 18:20)?

Is the Church God's House?

Before entering into any discussion about the building of a church, the premise must be established that not every church building is a house of God. The two are not synonymous. Bricks and mortar, steeple and pews do not determine whether a building is a house of God.

Certainly He will not dwell where there is disunity and strife. Neither will He be found where pride and selfishness are manifested. Therefore, the style and architecture of a building do not determine if it is a house of God. Rather, it is the spirit of the people inside. They *are* the church. Their faith and consecration make the difference. So in preparing to build a church, first consideration must be given to the membership and its relationship to God.

Requisites for Building a Church

Almost without exception, the requisites that are considered in a church building program are (1) plans, (2) site, and (3) money. But there are other requisites that are rarely considered. Without them the edifice may have the appearance of a church, but it will never fulfill the requirements for a house of God.

These requisites were brought to view in the experience of the Israelites when they were instructed to build a sanctuary in the wilderness. Moses was given plans covering every detail for this magnificent structure. Everything was ready—but before construction was begun they turned

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They should also feel it a solemn duty to illustrate in their characters the teachings of Christ, being at peace one with another and moving in perfect harmony as an undivided whole. They should *defer their individual judgment* to the judgment of the body of the church.—*Testimonies*, vol. 4, p. 18. (Italics supplied.)

Such a condition in the church would make it possible for *divine power to combine with human effort*. This is the only condition under which a building can become a house of God—not just a church.

Building the Church

There are some special instructions that should be considered when contemplating the building of a house of God. If these are followed, many problems can be averted.

1. *Planning must be a group effort*. Great care should be exercised to ensure the democratic process of voice and representation in all decisions regarding the church building program. However, it is equally important that the members "*defer their individual judgment to the judgment of the body of the church*." Never should one person or one group of people seek to dominate.

One man's mind and judgment is not to be allowed to become an efficiency in any case where the building of a church is concerned. . . . This is a lesson you must learn, to seek the mind and judgment of your brethren, and not advance without their advice, counsel, and cooperation. *Counsels on Stewardship*, p. 262.

2. Consider the needs of other churches. In all planning for local work or buildings, the needs of other areas should be kept in mind. The church must remember that it is a part of a greater body, and the welfare of this larger group is dependent upon a balanced work in every place.

Therefore, in every plan this wider area of responsibility must be kept in mind. This would prevent the extravagant overbuild that results in magnificent structures in a few places while other communions are forced by their size and potential to limp along with inadequate facilities.

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When plans are laid to erect a building in one place, give careful consideration to other places that are in just as great need of money for the erection of needful buildings.—*Testimonies*, vol. 7, p. 284.

The Building

3. Do not be extravagant. There is a danger in building a church that is similar to the building of a home—the “wants” tend to override the “needs.” It is so easy to add a little here and a little there. Each item seems to add such a small amount to the overall cost. But when these are all added together, they add up to a substantial sum.

Take care in the matter of ornamentation in the building of a house for God. Plain beauty, order, and taste should characterize it.

God would not have His people expend means extravagantly for show or ornament, but He would have them observe neatness, order, taste, and plain beauty in preparing a house for Him in which He is to meet with His people.—*Ibid.*, p. 257.

In its design, the church building is to be in “accordance with His character and majesty” (*ibid.*, vol. 5, p. 268). If the planners had kept this in mind, it is doubtful that one would see some of the strange buildings that are constructed for His worship.

Good taste would indicate that a church should fit into the location in which it is built. This may call for different styles of architecture in different places.

Churches are built in many places, but they need not all be built in precisely the same style. Different styles of building may be appropriate to different locations.—*Evangelism*, p. 379.

4. Use good materials and build well. In both the building of the tabernacle and the Temple only the best materials and workmanship were employed. Every sacrifice and offering made to God was to be perfect. This same principle must be followed in the construction of a church. Never must it be thought that because this world is soon to be destroyed, the church can be of poor construction. This

them had tried separately to buy it) he was directed to the owner's home.

To the kind woman who came to the door he explained that he was the pastor of the Seventh-day Adventist church. Then he inquired if there was any possibility that she might consider selling the land in question for a church site. She smiled and said she would be delighted to have a Seventh-day Adventist church built there.

So often in the conduct of God's work it is forgotten that consecrated human effort must be combined with divine power, human knowledge with divine wisdom, human ideas with divine planning. God knows the exact location on which His houses are to be constructed—one has only to ask.

The Funds for His House

God has placed means in the hands of His people with which to accomplish His work. No program will be successful unless the members contemplating the building of a church are willing to give to the limit of their ability. It is not until they reach this limit that God can work in their behalf, because if they do not give to the limit of their capacity they show a spirit of selfishness. *A spirit of sacrifice* is one of the first requisites for preparing a dwelling place for the Most High.

He has provided His people with a surplus of means, that when He calls for help, they may cheerfully respond.—*Counsels on Stewardship*, p. 45.
Everyone can give something.

He calls for offerings from those who can give, and even the poorer members can do their little. And when there is a will to do, God will open the way.—*Ibid.*, p. 263.

The *small sums* saved by deeds of sacrifice will do more for the upbuilding of the cause of God than larger gifts will accomplish that have not called for denial of self.—*Testimonies*, vol. 9, pp. 157, 158. (Italics supplied.)
Offerings must be given willingly.

It were better not to give at all than to give grudgingly;

is God's house and must be regarded as such.

Would we dare to dedicate to God a house made of cheap material, and put together so faultily as to be almost lifted from its foundations when struck by a strong wind? . . . Whatever you do, let it be done as well as upright principles and your strength and skill can do it.—*Ibid.*, p. 378.

A word of caution:

It is when the character building is neglected, when the adornment of the soul is lacking, when the simplicity of godliness is lost sight of, that pride and love of display demand magnificent church edifices, splendid adornings, and imposing ceremonies.—*Christ's Object Lessons*, p. 298.

The Site

A person building a house for himself usually builds it where he wishes to live. This same principle should be applied when building a house for God. Too often God is not consulted in this matter. Those planning to build a church are influenced by their personal preferences.

One church, which was experiencing difficulty in finding a suitable building site, was asked if they had consulted God about the problem. They admitted that they had not.

The church was called together for a special meeting and almost the entire congregation was present. First, they asked God if He would allow them to build a house for Him. Then they asked Him *where* He wanted His house built. Realizing that their first petition depended upon their devotion to God and a spirit of sacrifice, they united in a re consecration of themselves to Him. They recognized that they would have to wait for His answer to their second request.

A few days following this meeting, the pastor was impressed to drive to a certain section of the city where there was a small acreage that would be an excellent site for the church. Although he had been told by a number of realtors that this property could not be purchased (each of

for if we impart of our means when we have not the spirit to give freely, we mock God.—*Counsels on Stewardship*, p. 199. (Italics supplied.)

Give your best offering.

If you build a house for the Lord, do not offend and limit Him by casting in your lame offerings. *Put the very best offering* into a house built for God.—*Testimonies*, vol. 1, p. 196. (Italics supplied.)

Use money wisely.

It is His plan that the means which He has entrusted to them be used judiciously.—*Ibid.*, p. 197.
Beware the borrowed dollar.

In some cases it may be better to hire some money than not to build.—*Gospel Workers*, p. 432.

Every debt upon every house of worship among us may be paid if the members of the church will plan wisely and put forth earnest, zealous effort to cancel the debt.—*Ibid.*, p. 434.

While you have thought much of your own selves, of your own selfish interests, you have either neglected to arise and build, or have built on hired money, and have not made donations to free the church buildings of debt. . . . *The interest swallows up the means* that should be used to pay off the principle.—*Counsels on Stewardship*, p. 261. (Italics supplied.)

Things to Avoid

1. The overbuild: There are churches today that are heavily burdened with debt because restraint was not exercised in their building plans. While every church should plan for some extension, there is a point beyond which it would be better to “swarm.” A church that becomes too large provides a climate for anonymity. This makes it easy to avoid involvement. God warns against “Jerusalem centers.”

2. The remaining debt: What could be more discouraging to a membership than a large debt after the building is completed? Money that should be reducing the principle is swallowed up by interest. A good plan is to get as

much money as possible in hand *before* starting construction. It would be better to postpone the start of a building project than to build prematurely and experience the throes of trying to pay off a huge loan.

It is dishonoring to God for our churches to be burdened with debt. This state of things need not exist. It shows wrong management from beginning to end, and it is a dishonor to the God of heaven.—*Ibid.*, p. 261.

The Need for Anticipated Income

Those who build a house of God are to give so willingly that the workmen are forced to say, "Bring no more" (see *Patriarchs and Prophets*, pp. 346, 347). There will be times, however, when income must be anticipated in order to begin preliminary work on the project. Otherwise the church may have to wait until all the funds are in hand. The same principle is involved whenever a driver pulls into a service station for gas. He has to know whether to say, "Put in a gallon" or "Fill 'er up."

My experience has been that sometimes a fund raising campaign has met this need for information by using social and financial pressures to get members to sign a pledge, commitment, or covenant. But a procedure has been found that satisfies the need for information and commitment without violating the principle of allowing each individual to give "as he purposeth in his heart." This is called the "unsigned commitment."

Each member is visited *in his home*. (The visitor can be anyone as long as he or she *believes* in the work of the church and is an active participant in it.) The purpose of the visit is threefold: (1) to explain the program, (2) to explain the need for establishing a *rate of income*, (3) to give an invitation to participate.

Sample approach:

"I have called to discuss with you our proposed budget for the coming year. [This approach works equally well with a new building program.] As we go over these items I hope you will feel free to discuss them and ask questions.

"Before any project can be accomplished, a source, or

rate of income, must be established. This is true in the home budget as well as in the church. After this rate of income is known, your church board (or building committee) can proceed with their plans.

"To establish this rate of income, we are asking each member to prayerfully consider his *proportionate* share in the project (what he might be able to do on a systematic basis under God's blessing), and indicate this decision on this anonymous commitment card. You may place this card in the offering plate next Sabbath.

"These amounts (weekly, monthly, or other designated time) will be combined into a monthly rate of income, which will permit the church board (or building committee) to function intelligently and efficiently.

"I'm sure you agree with me that each of us bears a responsibility not only to the group but, more important, to God, and if each of us does his part the burden will rest lightly but with due weight on all. I am not asking for, nor do I wish to take, your commitment—or know what it is to be. This is a sacred area between you and God. I am asking that you, as a fellow member, help us in carrying on the Lord's work. (The visitor closes the interview with prayer.)

The Divine Ingredient

Every congregation must realize it is impossible for them to build a house for God. "Except the Lord build the house, they labour in vain that build it" (Ps. 127:1). They must realize that God is the Builder—they are only the helpers. With this realization, all the problems usually associated with building programs will disappear, for in God's sight there are no difficulties—He has no limitations.

They must never lose sight of the fact that the requisites for building a house of God are, first, devotion to God and, second, a spirit of sacrifice. When these conditions are met God makes Himself responsible for the success of the project.

Commission:

1. In what specific areas of a church building project should the pastor have primary control? Which should he not control?

PASTOR CONTROLS

PASTOR DOESN'T CONTROL

2. In what areas of a building project should the entire church make decisions? In what areas should the designated committee(s) purposely not ask for a decision by the entire church?

ENTIRE CHURCH
DECIDES

DESIGNATED COMMITTEE(S)
DECIDES

3. The author's definition of democratic government is:

The right of the minority to _____

The right of the majority to _____

The right of the majority to _____

The Biblical Case for Tithing

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Introduction:

If the student considers the tithe a standard for giving or that it was ordained to support the pastor, this chapter should open up a whole arena of thought. The author stands on the premise that the Tree of Knowledge of Good and Evil placed in Eden symbolized God's authority and man's role as a steward by setting a limit to man's control of the Garden.

Naturally, when Adam and Eve violated this restriction in their stewardship, they were driven from the Garden to prevent their access to the Tree of Life. This made another symbol necessary to signify God's authority and proprietorship and man's stewardship--hence the tithing principle.

Bible scholars agree that this principle is of great antiquity, but some at least believe that it was only applicable to the Jews. This line of thought is fallacious, because long before there was a nation of Israel, Abraham and Jacob understood its requirements. The limited reference to tithing in the New Testament is used by some to cast doubt as to its validity, but, on the contrary, this is further evidence that it was so widely understood that it did not require any additional emphasis.

Possibly, as this lesson points out, the greatest proof for tithing lies in the experiences of those who practice it. The evidence is overwhelming.

Keep in mind: If the tithe is not a symbol of God's authority and ownership, what symbol does He use?

Required reading:

1. Ministry article, "The Biblical Case for Tithing," September 1985
2. Rees, Money and the Christian, pp. 39-44

Recommended reading:

- Luther P. Powell, Money and the Church, pp. 213-228
Association Press, NY 1962
- Robert J. Hastings, My Money and God, pp. 58-75
Broadman Press, Nashville, TN 1961
- Richard Byfield & James P. Shaw, Your Money and Your Church, pp. 58-70, Doubleday & Co., Inc., Garden City, NY 1959
- Leslie B. Flynn, Your God and Your Gold, pp. 27-42
Zondervan Publishing House, Grand Rapids, MI 1961

The Biblical case for tithing

Was tithing only for Old Testament times, or does it still apply today? In this ninth in our series on Christian finance, Mel Rees explores and substantiates the blessings received in the Old and New Testaments and today!

Keeping Church Finance Christian 9 Mel Rees



For centuries Biblical scholars have searched for evidence that would either validate or discount the tithing system. They have examined the dusty archives of church history, delved into the writings of the Church Fathers, and studied the impressions on ancient clay tablets. It is now possible to draw some conclusions.

Although theologians disagree about the origin, purpose, and principle of tithing, they all agree on one point: It is of great antiquity. The Babylonians, Assyrians, Egyptians, and Sumerians paid a tenth of their incomes to their gods as a fixed rule centuries before God through the prophet Malachi accused the Hebrews of robbing God when they withheld their tithes. In fact, one of the largest buildings in Babylon was the storehouse for the tithes used in heathen worship. Aristotle, Xenophon, Herodotus, Pliny, and Cicero all mention the payment of the tithe as a very old custom amounting to a law in their day among their people.

This may have led critics to suggest that the Jews borrowed this custom from heathen nations. Wouldn't it be more logical to conclude that these people borrowed their practice from some ancient directive dating back to the Fall of Adam and Eve? The payment of the

tithe did not originate with the Hebrews, but seems to be a common expression of the recognition of God's sovereignty.

The Bible is strangely economical on the subject. Strong's *Exhaustive Concordance* lists only 39 references to tithing. It seems strange that such a basic principle of Christian belief would enjoy such limited reference unless, of course, it was so generally recognized and self-evident that it required only incidental mention. This could be one of its strongest evidences of validity.

This seems to be the case in the story of Abraham's return from the conquest of Chedorlaomer and the kings who kidnapped his nephew Lot. In the distribution of the spoils Abraham gave Melchizedek, "the priest of the most high God," "tithes of all" (Gen. 14:18, 20). This casual reference gives credence to the thought that the giving of tithes was an established custom. Abraham acknowledged God's sovereignty by the tithe and by telling the king of Sodom, "I have lift up mine hand unto the Lord, the most high God, the possessor of heaven and earth" (verse 22).

Evidently Jacob had been taught this requirement, for he vowed, "And this stone, which I have set for a pillar, shall

be God's house: and of all that thou shalt give me I will surely give the tenth unto thee" (chap. 28:22).

The Mosaic law was simply a reaffirmation of the patriarchal religion. Here we find the first reference to the reason for tithing: "And all the tithe of the land, whether of the seed of the land, or of the fruit of the tree, is the Lord's: it is holy unto the Lord. . . . And concerning the tithe of the herd, or of the flock, even of whatsoever passeth under the rod, the tenth shall be holy unto the Lord" (Lev. 27:30-32).

In these references one can see that the tithe was not an offering but a return of that which belonged to God—a case of simple honesty. This is evident in the statement of Malachi where God accuses the entire nation of robbery. Thus the basic reason for the tithing system is to demonstrate recognition of God's ownership.

Some skeptics have pointed to scant evidence for the tithe in the New Testament. However, we should remember that Jesus spent the majority of His life in the private sector as a carpenter, and although He was accused of many things by His enemies, He was never accused of nontithing. Likewise, neither

Mel Rees, a "retired" stewardship educator, continues to hold workshops on stewardship for pastors and laymen in North America and beyond. He writes from Woodland, Washington.

Some recognition of God's sovereignty would be essential for the orderly operation of His government. The chaos so prevalent in the world is evidence that many do not recognize the true Owner of the world.

Peter nor Paul was charged with this violation of the law. The religious leaders would have seized eagerly on this infraction if they had been given opportunity.

One pastor, conducting a weekly Bible class, proposed two observations: (1) The Sabbath was an old Jewish custom that is no longer valid, and (2) the tithe, also an old Jewish custom, is a good one and should be followed. When asked for an explanation, he pleaded lack of time as an excuse for not giving one. One wonders whether his concern for his income influenced his thinking or whether his wrong conclusions were the result of limited research. If he had begun his study at the beginning of the Bible instead of with the Jewish dispensation, he would have found evidence for the authorization of both the Sabbath and the tithe.

The Sabbath was given at the close of Creation week (Gen. 2:3). Its observance was to show recognition of God as the Creator (Ex. 20:10, 11).

The tithing principle, although not as clearly stated, was embodied in the tree of the knowledge of good and evil—the symbol of God's authority (see Gen. 2:17). This tree, the only one whose use was restricted, was off-limits to our first parents. It was the one restriction in their stewardship relation to God. When they violated this restriction they became thieves, actually anarchists, for they denied God's ownership, His sovereignty, His authority.

After Adam and Eve were ejected from their Eden home God had to employ another symbol of authority, another restriction—hence the tithing principle. Some recognition of God's sovereignty would be essential for the orderly operation of His government. The chaos so prevalent in the world today is evidence that many do not recognize the true Owner of the world.

Why God specified a tenth is not known. He could have set a seventh, a twelfth, or some other percentage. Someone has suggested that the tenth is the essence of simplicity: One has only to move the decimal point one digit to the

left in its calculation. Even a small child, just as soon as he can count to ten on his fingers, can learn the tithing principle. Thus God's ownership, His lordship, can be firmly established during a child's early years.

Unfortunately the tithe is often regarded as either a source of income for the ministry or as a standard of giving. It is neither. Although God specified that the Levites (the priests) were to be supported from the tithe, this was not the reason for it. Neither can the tithe be considered as a standard of giving, for one can never give something that does not belong to him. In reality, the tithing principle was designed for the benefit of the individual. In this sense it has two functions besides being a recognition of God's sovereignty and the restriction in man's stewardship: It will prevent *pride of ownership* and guarantee the *freedom of dependence*.

Pride of ownership, so deeply ingrained in the human heart, tends toward self-dependence; depending on one's self will ultimately result in self-destruction. Without the agency of divine power no person is capable of perpetuating his existence. God just didn't want anyone to self-destruct. This true incident will illustrate the tendency.

Two boys, roommates for one year in a boarding school, became fast friends. One of them, however, tired of the restrictive rules of this Christian campus and left at the close of the term to seek his education in a more liberal atmosphere. He became a successful insurance executive; his roommate became a minister. They didn't meet again for forty years.

One summer on a driving vacation the minister found himself in the Western city where his former roommate lived. They met at a fashionable hotel for lunch and brought each other up to date. During a brief lull in the conversation the minister asked, "How about you and God?"

His friend looked at his empty plate for a moment, then with a trace of a smile replied, "I have a Cadillac in the parking

lot, a Mercedes and a Jaguar at home; my home is worth more than a half million dollars; I have a place at the beach worth about seventy-five; my lodge in the mountains is worth about fifty; I have more than a half million in government bonds—why do I need God?"

God knows that unless we keep the fact of His ownership constantly in mind, our tendency will be to put our dependence on possessions, and this can lead only to ultimate disaster. Man is limited in his control over his environment. Without the assurance of God's promise to protect and provide, life would be a constant worry.

One of the strongest proofs of the tithing principle is the result of tithing. Here is proof that cannot be controverted. It is called the miracle of the tithe: The balance of the income will have more buying power than the total when the tithe is not set apart. Thousands of practicing Christians will testify eagerly to this—giving time and place. This miracle also had its antecedent in Eden.

The tree of the knowledge of good and evil served not only as a symbol of God's authority and a restriction on man's stewardship but also as a guarantee to the human race of the power of choice and a promise of the freedom of dependence. As long as they obeyed God's one restriction, all their basic needs would be provided: food, shelter, and clothing. The Bible records the problems they faced when they violated this divine directive.

Not only does God perform a miracle on our incomes after the tithe is removed, but He promises prosperity as well. Of course, the difference between prosperity and wealth must be understood: Prosperity is having what one needs when he needs it. Wealth, on the other hand, is having more than enough for basic needs. God promised prosperity, not wealth. Still, there appears to be an unusual blessing for every person who practices tithing regardless of his religious affiliation or lack of it. Some people who do not belong to any church have benefited from their recognition of

Prosperity is having what one needs when he needs it. Wealth, on the other hand, is having more than enough for basic needs. God promised prosperity, not wealth.

God's ownership. This must be significant, for it demonstrates the importance God places on this ordinance.

With the curse that was pronounced on the Hebrew nation for the crime of robbing God, a bounteous blessing was also promised if the people would reform. "Return unto me, and I will return unto you, saith the Lord of hosts. But ye said, Wherein shall we return?" (Mal. 3:7). Then God gave the specific area in which they were deficient. "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (verse 10).

However, in spite of God's invitation, multitudes of people never put Him to the test—never prove Him. The proof is not in the ancient archives or in the sayings of the Fathers or in the etchings on tablets, but in the lives of men and women who recognize their stewardship relation to God—who recognize that He is the owner of everything they possess, even their very lives. "What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own?" (1 Cor. 6:19).

From the scores of positive experiences related to tithing that I have seen and heard, I shall choose one that clearly illustrates God's faithfulness in the performance of His promises—His invitation to "prove me now herewith."

I waited for the man, a local church leader, to speak. I could barely see his face in the glow of the backlit scene of Gethsemane pictured in stained glass behind the choir loft. I was conducting a stewardship emphasis week and had come to the pastor's study to make preparations for the evening meeting; he also came early, because, as he said, he desperately needed to talk with someone. He suggested that we go into the main sanctuary, where we wouldn't be disturbed.

He made several starts, stopped, and then finally said, "I've been a church

leader for a long time. I shouldn't be, because, well, you see, I haven't paid any tithe for years. Don't you think I'm terrible?"

"No, I don't think you are terrible," I replied. "I'm sorry, for you must have missed many of the blessings the Lord has promised."

"But you don't understand," he explained. "I couldn't, because there was never anything left."

"Oh, I'm sure of that. No matter how large your income might be, there would never be anything left."

"I don't understand."

"Because God's part must always come first, never from what is left over."

By this time my eyes had become accustomed to the dim light; I could see the concern on his face as he explained his difficulty. Some ill-advised investments that wouldn't sell plus monthly commitments that his better-than-average salary couldn't cover all combined to make his life a recurring nightmare. "I feel like a whipped puppy crawling home after my weekly encounter with my creditors. I can't keep this up much longer and keep my sanity. Can you help me?"

While he was talking I was praying. But I wondered whether he would accept the only solution to his problem; I knew it wouldn't seem reasonable. "Possibly there is a solution," I said and excused myself to get my Bible from the study. Turning to the book of Malachi, I read God's offer to reward those who would return the tithe to Him.

I was sure it sounded too simplistic to him, for he had already outlined his version for relief. "If I could sell my house, I could use my equity to pay my bills, and everything would be all right again." I questioned this, for until he got his priorities straight, I felt he would always be in trouble.

He didn't say anything more for a little while as he thought about the promises God had given; then, as if thinking out loud, he said, "I suppose I had just as well try it—nothing else seems to work." He quickly added, "I suppose that is the wrong attitude, isn't it?"

"No, I don't think so. If God says to prove Him, or as some translations say, 'put me to the test,' it must be all right." We knelt and prayed for the faith and courage it would require to do it God's way. We didn't pray for financial assistance, for that really wasn't his problem. When we arose from our knees he asked, "Won't you please continue to pray for me? I'm going to need it."

I'm sure I was remembering him in my prayers long after God solved the problem, but I had no way of knowing, for I didn't see him again for three months. Then, at a general meeting in his district, I saw him in the audience. I could hardly wait for the meeting to end so I could ask him the question that had been nagging me for a long time. Finally I was able to get him to one side and ask, "How's everything?"

"Wonderful." His smile was radiant.

"I mean financially."

"That's what I mean too." Then he told me how God had worked a miracle for him.

The first week after his decision he sat down with his paycheck and computed his tithe—then, because he really loved the Lord, he set aside a generous offering. He laughed as he related that he was afraid to trust himself to wait until church time to turn in the check—so he placed it in an envelope, addressed it to the church treasurer, and dropped it in the corner mailbox.

Now he faced his moment of truth. He was forced to go to his creditors with smaller payments than he usually made. He decided to call first on the one who was the most irascible, and he braced himself for the torrent he believed was coming. To his utter amazement the man wrote out a receipt for the smaller amount and thanked him for always being on time with his payments. "I couldn't believe my ears" is how he expressed it. "I walked out of his place of business six inches off the floor!"

To his continuing surprise every one of his creditors treated him cordially. Of course, there was no change in his financial situation (in fact, he was worse

(Continued on page 25)

Tithing

From page 12

off), but he had peace of mind for the first time—and a clear conscience.

Then one day a couple of weeks later, he had just returned from work when a caller asked if by any chance this house was for sale. He hadn't had a sign advertising it for two months because the prime house-selling time was past, so he asked the man why he had picked this particular house.

"Well," he replied, "my wife and I have been looking for a particular kind of house. I was just driving by, and this looked like what we're looking for."

After a brief inspection he asked whether he could return with his wife. She ohed and ahed over each room; then to her husband's question she said, "I'd just love it. It is just what I have always dreamed of owning."

The sale was completed the next day at the bank. With a catch in his voice,

he concluded, "I didn't even have to pay a seller's fee; that with my equity easily satisfied my bills, and we even had enough left to buy a smaller home that is entirely adequate for the two of us." Then he asked a question that everyone in trouble should ask: "Why was I so slow to believe God—to do it His way?"

How many problems and heartaches we could save ourselves if we would only recognize that we have a heavenly Father who loves us, One who will provide for our needs as He does for the birds and the grasses of the fields. But we must recognize that He is the owner of everything—the gold and silver, "the cattle upon a thousand hills" (Ps. 50:10). When we recognize His sovereignty by returning that which He has specified belongs to Him, then we can rest in the assurance that all our needs will be provided. We can be confident in a trust that will lead to perfect peace. This is the proof of the tithe—the marvelous results of obedience.

Commission:

According to the author:

THE TITHING PRINCIPLE HAS ITS ANTECEDENT IN THE GARDEN OF EDEN

God placed one tree "off limits." (See Genesis 2:17)

The Tree of Knowledge of Good and Evil was

a symbol of God's authority

a symbol of His ownership

a guarantee to man of freedom of choice

a promise to man of the freedom of dependence

WHEN MAN VIOLATED THIS RESTRICTION IN HIS STEWARDSHIP HE WAS GUILTY OF:

Theft, fraud or embezzlement

Also anarchy, and open rebellion

Man no longer could have access to the tree of life. Therefore, he must eventually die

THE TREE COULD NO LONGER SERVE THE PURPOSE FOR WHICH IT WAS RESTRICTED. THEREFORE:

God must choose another symbol

Hence, the tithing principle, one-tenth of the increase (or profits) as His

Tithe paying is a case of simple honesty

It is a recognition of God's authority

Lets suppose you are attempting to convince an inquiring Christian that he/she should tithe, what five texts and resulting arguments might you use?

1. Text:

Argument:

2. Text:

Argument:

3. Text:

Argument:

4. Text:

Argument:

5. Text:

Argument:

Administering Church Money

10

Introduction:

Because the church receives and spends income, it can be considered a business; this calls for careful planning and the wise distribution of the funds it receives. This chapter provides an efficient, systematic plan for church finance: the combined budget. While the organizational procedures are basic, this article outlines two ways in which the funds may be disbursed: the percentage plan or the set amount.

The author points out two possible problems: (1) Receiving insufficient funds to satisfy the budget. (In that case funds must be tapped from other budgeted items or drawn from a miscellaneous fund. Hopefully this was established during a surplus.) (2) A disproportionate amount may be given to a particular item while it also receives its budgeted percentage. (Some members, not subscribing to the combined budget, give to the department of their choice. These funds must be used as designated.)

In the set amount plan, the amount transferred from the combined budget is determined by whatever it takes to bring each item up to its budgeted share. This means that any offerings specifically designated are deducted from the total amount required. While this procedure may spark some criticism from the project giver, it should be pointed out that the church is using the funds as designated and inasmuch as he did not comply with the majority decision for a combined budget; he has no right to tell the body of the church how to allocate its combined funds.

Keep in mind: A budget does not produce income--it only controls spending.

Required reading:

1. Ministry article, "Administering Church Money," October 1985
2. Rees, God and Man, Unlimited, 111-119 (Supplement)

Recommended reading:

Mel Rees, A Practical Guide to Church Finance (book)
Color Press, College Place, WA 1983

George W. Harrison, Church Fund Raising, pp. 13-25
Prentice Hall, Inc., Englewood Cliffs, NJ 1964

Robert E. Peterson, Handling the Church's Money,
(Handbook), The Bethany Press, St. Louis, MO 1965

Administering church money

A budget is essential to a well-run church. And financing most local needs through one offering item makes life easier for both church leaders and members. Here's a simple way to set up and operate a combined budget program.

Keeping Church Finance Christian 10 Warren Zork



friend of mine recently remarked that he wished he could convince the treasurer of the 150-member church he has just begun to pastor that they need a church budget! His new congregation is paying off last year's school salary debt to the conference office by selling citrus fruit from Florida.

A church budget is essential for fiscal responsibility and trust between a pastor and his congregation. I want my members to consider the inreach and outreach ministries of their church as their own. If they are to do this they must know what the church plans and what is actually happening. Jesus said, "Which of you here, intending to build a tower, would not first sit down and work out the cost to see if he had enough to complete it?" (Luke 14:28, Jerusalem). His point

Warren Zork serves as the pastor for stewardship at Sligo Seventh-day Adventist church, Takoma Park, Maryland. He says that while stewardship education and financial administration require considerably more attention to detail in a large church like Sligo than in a smaller congregation, the principles for implementing financial responsibility are similar. He credits Sligo's business administrator, Israel Castro, for many of the ideas and practical suggestions this article contains.

was "You plan ahead for your secular affairs. How much more essential planning is to a life of discipleship!"

A budget simply consists of a careful estimate of the cost of operating the church—both its inreach and outreach aspects—and how we plan to pay those costs.

Two years ago my local church began following the Personal Giving Plan. For the first time we combined every aspect of our church life into one budget. Up until then we had called for separate offerings for the youth, the summer recreation program, our outreach (personal ministries), Sabbath school, worthy student fund, Community Services, school subsidy, and church plant and office operations. Now we were bringing these needs all together in one budget, asking our people for a single offering commitment for a balanced church program.

Influential members objected, fearing that such a plan wouldn't work. Some thought we were taking away their

freedom to give to the local need of their choice. We fully acknowledged their right to continue to give in this way. But we believed the benefits derived from having everyone in the congregation see the whole program of the church in perspective outweighed these objections.

Our budget formulation process included input from lay leadership, pastors, the finance committee, and finally an open board meeting. Those church leaders (lay and pastoral) responsible for each section of the expense side of the budget were given ample opportunity to explain why they needed the amount they had specified. Our treasurer explained the income (or offering) side of the budget. He showed us the giving patterns for each part of the budget over the past several years and the approximate number of giving units supporting the church program. (A giving unit represents either a nuclear family or a single adult supporting himself.)

Influential members objected, fearing that such a plan wouldn't work. Some thought we were taking away their freedom to give to the local need of their choice.

Though our budgeted expenses totaled about 7 percent more than our highest previous year's offerings, we decided to vote the new budget and take the challenge to our people. We believed we could raise the extra amount necessary by tactfully but clearly focusing our stewardship efforts on members who previously had not planned their offering giving in the same routine way they had been returning their tithe. During our stewardship commitment month we conveyed the details of the budget through the church paper and by direct mail.

Our members' reactions to giving the combined way were mixed. A few hearty souls refused to use the newly designed tithe offering envelope, continuing to turn in their gifts under the old separate headings. Others, seeing for the first time how much we were spending on janitors or music or church bulletins or Sabbath school materials or Community Services, pinpointed their giving for a time. Or, more important, they continued dialogue by asking hard questions such as "Why do you have to pay the organist?" or "Why can't we mimeograph the bulletin instead of having it printed?" Such discussion, while time-consuming and even intimidating on occasion, let people know that this was *their* church, that nothing was being shoved under the table, that the church must minister to the needs of a variety of people both inside and outside its membership. Early criticism and giving intransigence have gradually given way to understanding and support.

We have found it important to keep the entire congregation informed of the actual offering income and expenditure needs. A weekly offering report box in our bulletin news section compares what came in the previous Sabbath with what was needed in order to fund our budget fully. The cumulative comparison is there as well. For example, one week (more than ten months into the fiscal year) our bulletin showed the cumulative offering need was \$288,403, while our offerings to date were only \$275,633.

These figures, and those of other recent Sabbaths, show a trend that must be addressed by church administration. How do we do it?

Administering the budget

We use a computer to record each week's tithes and offerings. In addition to entering all conference funds against their respective trust fund accounts (tithe, World Budget, conference budget, and specially designated conference offerings), we enter all local combined budget offerings into the combined budget account. Once each quarter each member is sent a printout, which serves as a receipt, denoting all gifts he or she made during the preceding quarter. The fourth quarter's printout shows not only the giving details for that quarter but also the cumulative giving for the entire year. This final receipt is a bona fide record for the entire calendar year and thus is helpful in substantiating church giving if needed for IRS purposes.

Some members choose to give to a specific fund *within* the local combined budget. Not only do we honor their special designations, but we add their contributions to the funds that are distributed by percentages to the respective funds of the budget. The table accompanying this article illustrates how we do this. The figures it contains are fictional but represent the process our church follows.

Notice several important things the table indicates about the offerings and their distribution: 1. The *actual* combined budget offerings for the first month were a little short of expectations. 2. Therefore, every operational trust fund within the combined budget shared in the underfunding in exact proportion to its percentage share of the overall budget. 3. Had the *actual* combined budget offerings been higher than budgeted expectations, every operational fund within the budget would have shared proportionately. 4. Members who chose to give specific offerings to the church school, for example, had their gifts *added* to the total that came from combined giving. This must always be

done. Money must always go for the purpose the giver intended. Only in this way can trust be maintained.

The procedure we've described immediately raises two questions. If these patterns of giving continue, some local funds will come up short, and others will have more than planned. How should the church administrator handle this? And the combined budget represents a number of organizations within the church, e.g., Sabbath school, church school, and personal ministries. How does the treasurer keep the leaders of these entities from ordering supplies or otherwise spending more than the available funds will permit? Let's take these questions one at a time.

Underfunding

Giving and spending trends must be monitored regularly and the implications shared with the church board each month. In most situations it is unwise to readjust the budget during the fiscal year, even by vote of the church board. Weather conditions, vacations, and other seasonal variations may even out the offering income of the church. It usually takes a full twelve-month cycle to establish a complete picture of the total giving power of the church. True, large special donations to particular projects will tend to skew the picture. The church, however, may build up a cash operating reserve by operating in the black for a few years. This can be prudently drawn on during lean months if there is some degree of certainty that larger offering months are just around the corner. (Incidentally, our fictional budget calls for 5 percent of the combined budget offering to go into a miscellaneous fund. In reality we rarely call upon this fund. But it provides for rainy days, helps the church operate in the black, and builds up a cash flow operating reserve.)

Underfunding raises a delicate situation that calls for the wisdom of the entire finance committee, if not the entire church board. There is always room for intelligent faith to be exercised while the church is made aware of the

Each officer of the church must be responsible for intelligent spending within his or her own budget funding. Accountability must be required. Only in this way can trust be maintained.

situation. There is sometimes a very fine line, however, between faith and presumption. The best way to even out the budget is to make adjustments as the board plans the next year's budget, adjusting each main section of the budget to account for recent giving patterns, including special donations.

Occasionally the board may decide to reallocate funds, transferring them from one church entity to another at the end of the fiscal year. For example, a very mild winter may leave the church operation section overfunded. The church board may decide to transfer the extra funds to the Sabbath school expense fund, which has come up short in meeting a Sabbath school lesson quarterly bill.

Group leader responsibility

Each officer or pastor of the church must be responsible for intelligent spending within his or her own budget funding. Accountability must be required. Only in this way can trust be maintained. For example, suppose giv-

ing is down 10 percent. The pastor and treasurer may together determine that certain expense items will have priority: insurance, the secretary's salary, the heating bill, basic postage needs, and janitorial services. They agree that the painting of the interior, the buying of a typewriter, and new landscaping around the sanctuary can be delayed. The Sabbath school leaders and those in charge of Community Services, outreach, and special programming should follow the same principle. Each should be encouraged to spend within his or her funded budget. The church board should require an accounting from each at least monthly.

The short-term temptation in times of financial crises may be to borrow from other trust funds held by the church—to rob Peter to pay Paul. (Generally speaking, a trust fund is set up to receive gifts members designate for a specific project.) This is unethical and can destroy trust between the members and those of us who are handlers of sacred funds. Another solution is to take up a special

offering to cover the shortfall. Let me offer a word of caution here. It is far better to work evenly and steadily at building increased commitment to planned sacrificial giving, encouraging a wider circle of regular church support, than to go after the emergency dollars with a highly emotional appeal.

An honest sharing with your people in time of financial crisis will help them to take seriously the importance of every-member participation in the solution. About the seventh month of our past church year, we saw clearly that if giving did not increase we would have a serious problem in meeting our budget. Our commitments to our school, our new Community Services center, and even the basic operation of our new church addition were threatened.

With careful announcements ahead of time, we called a special business meeting of the church to ask their advice. Several hundred of both the curious and the faithful showed up. Using simple graphics, we explained clearly that it did not appear that our giving would match

Typical Monthly Combined Budget Distribution

Local Combined Operating Budget	Percent of Budget	Actual Offerings for First Month	Specifically Designated Offerings	Totals Into Operating Trust Funds
\$10,000 (divided as follows):	100	\$9,750 (disbursed as follows):		
\$ 3,500 Church Operating (plant, office, communications, Sabbath services, youth programming)	35	\$3,412.50	+ None	= \$3,412.50
\$ 3,500 Church School Subsidy	35	\$3,412.50	+ \$295	= \$3,707.50
\$ 500 Community Services Center Subsidy	5	\$ 487.50	+ \$269	= \$ 756.50
\$ 500 Worthy Student Fund	5	\$ 487.50	+ \$165	= \$ 652.50
\$ 1,000 Outreach (includes personal ministries)	10	\$ 975.00	+ \$ 75	= \$1,050.00
\$ 500 Sabbath School Expense	5	\$ 487.50	+ None	= \$ 487.50
\$ 500 Miscellaneous	5	\$ 487.50	+ None	= \$ 487.50

Though at times it seems easier for the pastor and the treasurer to make all the financial decisions and inform the board later, this breaks down the trust between the people and their spiritual leader.

the "faith factor" in our expense plans for the rest of the year. We were serious. Should we cut back on the paid professional musicians in the church? Should we save on fuel by vacating our church office section, moving our secretary into one room and scattering our pastoral staff to other, more easily heated sections of the old building? Should we discontinue our church newspaper? Should we go to a simple mimeographed bulletin?

After a lively but honest discussion, our members let us know that they didn't want the existing services or programs of the church cut back and that they had been unaware—in spite of our previous attempts to inform them—that the situation was really all that bad. (Most had been unaware that we have no cash reserves for operating—a situation that we are slowly beginning to turn around.) They suggested an aggressive campaign to inform members, both from the pulpit and by direct mail, including an immediate appeal for increased commitment to planned giving. We complied and ended the year with a slight operating gain.

Administering our church emergency aid fund

Giving to the needy both within and outside the church has a high priority with our congregation. We've built a tradition of giving to our less fortunate neighbors through our Festival of Praise the Sabbath before each Thanksgiving. And it is a well-ingrained custom to take a special offering for the poor each communion Sabbath. We have retained during the year these five special offerings for the poor outside of the local combined budget.

A ten-member committee administers the emergency aid fund built up from these offerings; one of the pastors attends the regularly called meetings. A smaller church might select for this work some sensitive, caring deacons and deaconesses who can keep confidences. Working from a set of financial guidelines developed for the kinds of financial crises most frequently encountered, the committee assesses the current requests and, after tactful but careful inquiry into the facts, votes financial help. This is no

For a church to reach its stewardship potential, the pastor as well as the congregation must be committed in principle to the concept of *systematic benevolence*—that is, spiritually motivated, planned, sacrificial giving. The pastor, in his personal giving commitment, must be practicing what he preaches. While he will not fall into the self-serving trap of advertising his giving habits to the congregation, a pastor will convey his commitment in more subtle ways: by his pulpit enthusiasm for planned giving, by his insistence on keeping details of individual tithe/offering gifts from members confidential, and by maintaining openness and accountability concerning all local fund expenditures. The treasurer must also practice both confidentiality concerning donations and forthrightness about expenditures.

By the very nature of their responsibilities, the church treasurer and the conference auditor have to see individual donations. But I personally do not know and do not want to know *specifically* how much any member gives to my church. As the pastor of all the people, I do not want to be in the position of even subconsciously assessing any person on the basis of what he gives in relation to what *I think he ought* to give. It is essential that both the finance committee and the pastor be as free as possible from the subtle but real power to persuade that is so often associated with a church's big givers.

ivory-tower group; each is committed to going out and interviewing destitute church (or community) members, getting the facts required by our guidelines, and then phoning as many committee members as are required to make a decision. This group keeps confidences, works carefully, and is bonded together in a spiritual fellowship through its common agonizing over how best to help and follow through. In this way the task of evenly distributing our emergency aid funds among our own members in crisis is shared. It does not usually become an emotionally exhausting and time-consuming burden upon the pastor alone.

All God's children are His priests and share equally in the responsibility of administering funds, as well as of giving. Though at times it seems easier for the

pastor and the treasurer to make all the financial decisions and inform the board later, in the long term this breaks down the trust between the people and their spiritual leader. While the pastor must speak prophetically from the pulpit about the mission of the congregation, he must take his people with him, letting them share in the setting of financial priorities. A lay finance committee of committed (but not necessarily big) givers should be relied on for advice, a committee not beholden to one or another of the sincere task-oriented leaders of the church. It can do much to help prioritize the many missions of the church, assisting the church in striking a balance between undue restraint on the one hand and unbridled innovation on the other.

17

PRINCIPLES OF CHURCH BUDGET FINANCE

If the faith of the members is not sufficient to impel them to adequately support the house of God, they should close it—He doesn't live there anymore!

One of the most important phases in the management of life is a person's wholehearted support of the church. God clearly showed His concern for this portion of a man's stewardship when He asked His people through the prophet Haggai, "Is it time for you, O ye, to dwell in your cycled houses, and this house lie waste?" (chap. 1:4). His blessing and their prosperity were dependent upon their making His house their first consideration.

The lack of temporal prosperity was the result of a neglect to put God's interests first.—*Prophecy and Kings*, p. 573.

The financial perplexities that face most churches today are a dishonor to God. While a lack of adequate means is generally believed to be the church's greatest problem, this is not true. This lack is only a symptom—the real problem is selfishness.

God's Four-Point Plan

God certainly did not give His church a work to do on

earth and then leave it without sufficient funds to carry out its mission. In every plan that He has given to humanity there are four provisions that guarantee its fulfillment:

1. An exact, detailed blueprint.
2. The person or persons who are to carry it out.
3. The personal skills or talents required.
4. The necessary finances.

If the work be of God, He Himself will provide the means for its accomplishment.—*The Desire of Ages*, p. 371.

It must be obvious that if financial difficulties are being encountered in the work of the church either His plans are not being followed or the means that He has provided are being diverted into other channels. There are several factors that may contribute to this apparent problem.

Attitudes of the Members

There is a peculiar reasoning that many church members have in regard to church support. Because salvation is free, they appear to think that the church should operate without money. While accepting the fact that their own homes require constant care and maintenance, they ignore the same requirements in God's house.

This is substantiated by the small percentage of members who carry the major portion of the church budget load. This indifference is also shown in the attendance at the church business meetings. It would seem that if a person believed in something he would support it, not only by his means but by his presence and participation in its operation. But it is obvious that there are many church members who draw a distinction between their profession and their responsibility.

Lack of Involvement

Many people avoid becoming involved in anything that will cost them either time or money. One young man was urged by a friend to move from a large city church to a smaller one in the suburbs where he could become more deeply involved. He replied, "Where I go, I'm just a

number. They don't know I exist—and that's the way I'm going to keep it."

Of what possible value could such a fringe membership be? Fire insurance? Why would he want to belong to any organization without becoming involved?

As strange as it may seem, the church is to some extent, at least, responsible for some of the attitudes of its members. Some of its approaches for financial support have certainly not been conducive to the development of responsible Christian stewardship.

Popular Appeals for Funds

Apologetic approach: The needs of the church are sometimes given the flavor of a "necessary evil." Giving is portrayed as a painful experience. On occasion one hears the jest, "The tenderest nerve in the body is the one that goes from the pocketbook to the brain!"

Any reference to giving should never be made the subject of a joke. Giving, in God's sight, is a sacred evidence of love and devotion—any other kind is mockery.

It were better not to give at all than to give grudgingly; for if we impart of our means when we have not the spirit to give freely, *we mock God.*—*Counsels on Stewardship*, p. 199. (Italics supplied.)

Offering plate approach: Many churches conduct their financial programs in a slipshod, hand-to-mouth manner. Their needs are always presented as individual emergencies. The offering (or collection) plate goes round and round. This multiplicity of appeals gives the church a commercial atmosphere, or places it in the role of a beggar.

In the operation of a home, the income, representing a single sum, is distributed to cover the many operating expenses. The financial requirements of a church should likewise be supplied from one general fund. Such is the case when a church operates on a planned church budget.

Juvenile approach: Many times juvenile methods are used to stimulate adult participation. In one church, each member who had reached a particular goal for some current project was permitted to walk to the front and place

a plastic bee on a styrofoam hive! This might be suitable for children—but for adults? One must question the maturity of a membership that requires some of the goal charts that are used to stimulate it into action.

Substitute approach: It is difficult to understand the reasoning behind the suggestions for substitutes for personal sacrifice when they are so contrary to Christian belief and teaching.

One pastor, who said he had been doing some thinking (?), told his members that if each of them "tipped" the Lord five cents for each meal, in three years they could raise forty-three thousand dollars—and *not know they'd given anything!* Did he consider God a waiter to be tipped?

The following definition of investment was heard in another church: "Investment is a project that we use to get money for new work, so we don't have to dig down in our own pockets and get it!"

The selfish heart will gleefully embrace any method that will permit its owner to retain that which he considers his. The church that encourages this approach to financial support is planting the seeds of its own spiritual destruction.

There Is No Shortage of Funds

God has placed sufficient means in the hands of His people to amply sustain His work. There is no reason for any other approach than the responsibility of those who love Him and His work.

A valuable lesson regarding the support of God's house can be learned from the instruction given to the Israelites. The giver was to place his offerings and first fruits in a basket and bring them to the Temple. The priest took the basket and placed it before the altar of the Lord. The donor was then required to make a public statement. He began by saying, "A Syrian ready to perish was my father, and he went down into Egypt . . ." (Deut. 26:5).

Then he gave a brief history of God's deliverance from the land of captivity and the journey to the Promised Land. He vowed that he had taken all the hallowed things out of

A church cannot operate any more efficiently on an offering-plate routine than could a business enterprise. Therefore, each church should carefully plan its yearly program in advance. This should be an accurate, workable estimate based on its financial potential as indicated by the annual title. Everything should be done to involve as many of the members as possible in both the planning and funding of this budget.

The Church Budget

Without question the very best plan for financing the activities of the church is to combine all the maintenance and expansion plans into a church budget. This will free the worship service from the repeated calls for money. It will also allocate to each department the amount of means needed for its efficient operation. *It will control spending.*

This plan provides the member with an easily understood way to support the total program of the church without having to determine how much to give to which fund. He simply gives one amount (to local work) each week, or month, and this is distributed to the various needs by the church treasurer in accordance with the budget adopted by the church in business session.

The Finance Committee

All the business of the church should be conducted by a finance committee. This committee should be chosen by the church during the regular election of officers. The pastor and the church treasurer are always *ex officio* members.

The duties of this committee are to (1) prepare the budget, (2) implement its financing, and (3) manage the budget in accordance with its approval by the church.

It is unfortunate that many members are not interested enough in the operation of the church to attend the business meetings. Every effort must be extended to make it impossible for them to misunderstand the operation of the church.

his house, and had kept the commandments of God. He concluded this recital with this prayer, "Look down from thy holy habitation, from heaven, and bless thy people Israel, and the land which thou hast given us, as thou swarest unto our fathers, a land that floweth with milk and honey" (verse 15).

How His Gifts Were Used

These freewill offerings were placed in the treasury of the Temple for its upkeep and service. The point to be remembered is that the giver did not give to any specific operating expenses associated with the maintenance of the Temple. He gave to God—not to things. His gifts were the outflowing of a heart filled with love and gratitude for the blessings he had received.

If people would follow this plan today in giving to God instead of to things, all the needs of the church would be constantly supplied. It is the selfish withholding of the means which God has provided that is responsible for its financial problems.

Responsibility of Leadership

No discussion of church finance would be complete without calling attention to the responsibility of leadership to properly manage the means entrusted to it. This is a stewardship of the greatest importance, for not only are these people responsible to God for the means given for His work, but they are also responsible for maintaining the trust and confidence that these monies reflect.

Sometimes there has been an attitude on the part of leadership that once a person places his offering in the treasury, he shouldn't question its management or use. This is irresponsible thinking. While a person should be disinterested in his benevolence (not allowing his emotions to govern his giving), he must be encouraged to maintain a high degree of interest in the objects for which the funds are used. His cooperation and confidence in administration will be in direct proportion to the openness of the communication that is maintained in this area.

Preparing the Budget

The budget may be planned for the calendar or the fiscal year. Many churches find that the crowded program at the year's end makes the fiscal year a better plan.

1. The finance committee secures from each department head (Sabbath school superintendent, head elder, head deacon, chairman of the school board, Dorcas leader, lay activities leader, et cetera) a detailed list of the anticipated needs and budget for the ensuing year. This information is compiled into a suggested budget, using the annual title as a basis for potential control. (A church's potential for local operation, including the church school subsidy, is usually limited to an amount equal to 50 to 60 percent of its annual title.)

2. The proposed budget is submitted by the finance committee chairman to the church board for approval. It may be accepted, changed, or adjusted at this time.

3. The church, in business session, studies, adjusts if necessary, and approves the budget.

4. Once each month a brief statement should be placed in the church bulletin (perhaps in an insert) showing the total amount of income and expenditures for the month.

5. The church treasurer should refer any financial problems to the chairman of the finance committee, not to the pastor. All announcements regarding the finances of the church should be made by this chairman or other authorized layman. This will relieve the pastor of the stigma of a fund raiser, with which he is too often associated.

Keeping the Machinery Oiled and in Operation

Most Christians have been educated to give to appeals. Planned giving (a requirement for a successful church budget program) will require an extensive and continuous reeducation in the true principles of giving. This may be accomplished in three ways:

Involvement: Try to get as many of the members as possible involved in the church budget plan. Home-to-home visitation has proved a valuable aid. These must be spiritual visits calling attention to the blessings that attend

compliance with God's requirements. *Don't go fund raising!* The visitor explains the budget, answers any questions, and invites participation. *He does not ask about, nor take, a commitment.* This is a sacred area between the member and God—the visitor must not trespass here. Now the member is free to make and turn in his own commitment.

Communication: Make it impossible for every member *not to know* about every activity of the church. Regular reports should be rendered regarding the progress of any projects involved and the financial status of the church operation. This can be accomplished through the church bulletins, bulletin inserts, or letters from the pastor or finance committee chairman. *Be sure that everybody knows!*

Education: To a large extent this is the pastor's part in the plan. God's great principles of life management should be woven into sermons, studied at prayer meetings, and emphasized during offertory time. Personal testimonies from time to time are of inestimable value. *This is God's plan—tell about it!*

Caution: You Can Kill a Church Budget Plan

By failure to observe the following points, you can destroy the value of a budget.

1. *Don't tamper with it.* After the budget has been approved by the church in business session, it must not be changed to suit the whim of some individual. If properly prepared it will need no adjustment. If a major change becomes necessary, this must be done with the full approval of the church in another business session. *Don't tamper with it!*

2. *Follow the plan.* If a large percentage of the church persists in giving to specific projects, according to their individual preferences, the church budget plan will prove ineffective. A cooperative effort by a majority of the membership is essential.

3. *Don't add on some additional projects.* All the projects in which the church wishes to engage during the year must be included in the church budget. To attempt to add side projects will destroy any budget plan (in home or church).

The evils of multiple promotions and appeals that the church budget is designed to eliminate, can be nullified by untimely ideas.

Support It or Close It

An experience may serve to illustrate this seemingly strange advice. One church, which had followed the rules for a carefully prepared budget, found itself in difficulty because the receipts each month failed to cover the budget by nearly one hundred dollars.

They had several choices. They could harp on the deficit during the church services—and pass the plate! They could resort to some fund-raising gimmick. They could reduce their budget to match the income.

The church was called together for a business meeting. The budget was placed on the blackboard and the problem explained. It was suggested that certain items could be eliminated in order to bring it into balance.

One brother rose to his feet and said, "But, you can't do that!" He was reminded that it is impossible to pay bills without money. There was silence for a time, then the same man arose with another suggestion.

"I don't like the idea of eliminating anything. I have a better plan. Why don't we each give more?"

This suggestion was unanimously adopted. The treasurer stated later that for the first time in the history of the church there is now a surplus in the treasury.

The Adult Approach

Church support is an adult problem and should be considered from an adult viewpoint. But it would be no problem if each member felt as David did when he said, "I was glad when they said unto me, Let us go into the house of the Lord" (Ps. 122:1).

The maintenance of God's house should be conducted with a proper regard for its importance in the management of life. The church and its welfare should be a member's first consideration, *for it is God's house.*

Commission:

1. Our author emphasizes EDUCATING people to give and COMMUNICATING with members on money matters. What is actually being done now by your church in these two areas? Offer suggestions for a more ideal program.

ACTUAL

IDEAL

2. What steps does your church now take in preparing a budget? How could this be improved?

ACTUAL

IDEAL

3. What is the authorizing process in paying the church's bills or dispensing the Poor Fund? Should this be changed?

ACTUAL

IDEAL

Giving as an Essential Part of Worship

II

Introduction:

One wonders how, during the centuries, most people have come to the conclusion that the money-part of the church's program is objectionable--a necessary evil. This attitude is too prevalent to be ignored.

This could be due, in part, to the fact that few people realize that because life and money are composed of the same ingredients; time and talent, they are therefore inseparable. When a person does not wish to give money to the work of God, it is really his life that he is withholding. On the other hand when a person gives his money, he is actually giving a portion of his life--that portion he spent in earning the money.

One must, however, consider other factors which may develop adverse attitudes. One contributing factor can be an administration that acts in a dictatorial manner. Another may be the motivational procedures employed to generate giving; still another, the shifting of the focal point of giving from God to projects. (If these projects turn out badly, the results can be disappointing for the well springs of benevolence tend to dry up.)

Some pastors who rarely, if ever, have financial problems in their churches, never speak of money (except in the spiritual sense) but constantly speak of the love and mercy of God. One never reads in Scripture of people going up to the temple to hear one of the prophets preach--but rather "let us go up to sacrifice unto the Lord." Worship and sacrifice are inseparable.

Keep in mind: "God so loved that He gave"...my love for Him will produce the same result.

Required reading:

1. Ministry article, "Giving: Essential to Worship," November 1985
2. Rees, Money and the Christian, pp. 112-115

Recommended reading:

Leslie B. Flynn, Your God and Your Gold, pp. 85-103
Zondervan Pub. House, Grand Rapids, MI 1961

T.A. Kantonen, A Theology for Christian Stewardship, pp.1-26, Fortress Press, Philadelphia, PA 1956

Roy L. Smith, Stewardship Studies, 147
Abingdon Press, Nashville 1954

Giving: essential to worship

Projects, programs, people, materials, buildings. Is this what we give our money for? Mel Rees argues that we will fail if this is our emphasis. Only when giving is a part of worship is it acceptable to God.

Keeping Church Finance Christian □ 11 Mel Rees



any regard giving by church members as a means to an end: the support of churches, ministers, and missions a duty; an assessment; a tax; or, as one member referred to it, "a necessary evil." He wished he could find a church that had inspiring sermons, fervent prayers, and beautiful music, but

none of this money business.

"I have great news for you," I told him. "Last week I attended just such a service."

"Oh," he exclaimed, "where was it?"

"It was a funeral!"

It seemed strange that this successful merchant, who must have recognized that planning, performance, and financial support are inseparable, would think that the church could provide "inspiring sermons, fervent prayers, and beautiful music" without any financial backing. One might consider this an isolated incident if it weren't so often implied, if not expressed. Frequently one hears references to the "pains" of giving. Why? Here are some reasons.

Lack of commitment

Those who feel some discomfort in their giving are not really committed to

Mel Rees, a "retired" stewardship educator, continues to hold workshops on stewardship for pastors and laymen both in North America and beyond. He writes from Woodland, Washington.

the aim and objectives of their church; if they were, they would heartily support it, regardless of the cost. Or perhaps like the man who wanted to attend a moneyless church, they have made their religion convenient by lip service. Ezekiel had some of these folks in his day. "With their mouth they shew much love, but their heart goeth after their covetousness" (Eze. 33:31).

Administrative gap

This is a common complaint. Church administration sometimes soars away from its democratic roots, considers itself a separate entity, and sees its constituents as only a support system. This is often the side effect of growth, and it's common to business, government, and the church. It happens when the governing body isolates itself to the extent that its plans are the desires of a minority without the enthusiasm and support of the majority. In his book *Money and the Church* (New York: Association Press) Luther Powell puts it aptly: "Hence the institution, rather than a means to a

higher end, becomes an end in itself."—page 65.

Even an ambitious pastor, dissatisfied with the snaillike progress of his people, can be a negative contributor. If he assumes the role of dictator rather than shepherd (directing rather than guiding), he may find himself far out in front without any visible means of support.

One pastor earned the sobriquet of "the church builder." "I built twenty-three churches during my ministry," he was often heard to say in his retirement. What probably occurred was that he supervised the construction of twenty-three buildings—not necessarily houses of God. Building a church requires a site, plans, and financing, but the requisites to build a house of God are *devotion to God and a spirit of sacrifice*.

It would be a miracle indeed if anyone (regardless of his leadership ability) could descend on a congregation and instill in the limited time available these basic principles so essential to a successful endeavor. Often the results of these pressure programs linger on in a

If giving is regarded as an essential part of worship, the quality of the gift and the motive that prompts it must take precedence over the amount raised or the object accomplished.

spirit of disunity and a dearth of spiritual maturity. Unless the building is the direct result of the proper spiritual preparation, it may be just an empty building, a package without the contents, a monument to the ego of its builder.

The wrong voice

Apart from the more visible influences on giving and the problems associated with church support is the possibility that the giver listens to the wrong voice. In our promotion-prone society it is easier to hear the strident voices of men than to listen to the voice of God (the small, quiet sound). A professional man related the following incident.

"When a visitor called at my home to explain the church's program and the funds needed to finance it, I asked him, 'What have you got me down for?'"

"'Nothing,' he said. This surprised me.

"'Nothing?' I repeated. This didn't make any sense at all, because I always gave *what they had me down for*."

"'How am I supposed to know how much I should give?'"

"'Oh, you'll have to ask God about that' was the reply. 'That's a sacred area between you and Him; I would never trespass there.'"

"'And you know, I did ask,'" he concluded. "I'm giving twice as much as I ever did. Now I am looking forward to next year. I think I can triple it." It does make a difference whose voice is heard.

Things—the focal point

The substance of giving is some focal point, a motivator. The more common appeals are various support requirements, goals, and (to a lesser degree) faithful stewardship as it relates to duty. One problem shared by these is their tendency to establish the wrong focal point; sometimes they even appeal to selfish motives. The explicit information given in Deuteronomy 26 was to instill in the minds of the Israelite givers the true focal point for all their giving.

The one making the gift was to take it to "the place which the Lord thy God

shall choose to place his name" (verse 2). The gift was placed in a basket and given to a priest. The donor was then required to rehearse publicly the marvelous story of the deliverance of his nation from bondage, its establishment in the Promised Land, and the good things God had given him personally (verses 5-11). Even when presenting the tithe, the presenter was to testify that he had not neglected or violated any of God's requirements before he asked for God's blessing (verses 11-15).

It is noteworthy that these gifts were not given to the priests (although used for their support), nor were they designated as temple expense (although used for its maintenance). *They were given to God*. Too many times projects, objectives, and goals replace God as the focal point of the gift. And while these may all be commendable and worthy of support, they must be only the recipients of offerings given to God, never the focal point of the gift.

Scripture does not record the people as saying, "Let us go up to the tabernacle to hear Samuel preach" or "to hear David play the harp" or "to hear Solomon pray"; the usual reference is "Let us go up to sacrifice unto the Lord" (see Ex. 3:18; 5:3, 8; 8:27; 10:25).

Possibly the reason some people today entertain wrong attitudes toward giving is that they do not understand this vital relationship between sacrifice and worship.

The Bible uses various terms to denote giving. The King James Version uses the word *collection* to indicate gifts for the repair and maintenance of the tabernacle (2 Chron. 24:6); *The New English Bible* refers to it as a *tax*. The same term is used in The New Testament for money raised for the saints (1 Cor. 16:1). In Romans 15:26 this fund is called a *contribution* (K.J.V.) or a *common fund* (N.E.B.). However, in the numerous references relating to the giving of money or property to God, the words used are *offerings* or *gifts*.

One may conclude that whether these acts of giving are called collections, contributions, common funds, or any

other term, they were, if given from the right motives, gifts to God. This would certainly harmonize with the repair and maintenance (or construction) of God's house. Paul supports this reasoning in his reference to gifts for the poor. "Through our action such generosity will issue in *thanksgiving to God*, for as a piece of willing service this is *not only a contribution towards the needs of God's people; more than that, it overflows in a flood of thanksgiving to God*" (2 Cor. 9:12, N.E.B.).

It follows then that any act of giving, whether it be for the physical or spiritual needs of another human being or for any project that will further the work of God on earth, is giving to God (if rightly motivated). Therefore, giving is an act of devotion or worship.

Quality can make a difference

One must be careful here. If money is the primary object of the church, it would be relatively unimportant how it is obtained. However, if giving is regarded as an essential part of worship, the quality of the gift and the motive that prompts it must take precedence over the amount raised or the object accomplished. The quality of the gift makes the difference.

It must (1) represent a heart experience (2 Cor. 8:5); (2) be freewill (Ex. 25:2); (3) be the first appropriation (Matt. 6:33); (4) be perfect (Lev. 22:21); (5) represent some sacrifice (Mark 12:43, 44); (6) be proportionate (1 Cor. 16:2); (7) not be a substitute for obedience (1 Sam. 15:22).

One may sing praises, pray, or study diligently, but only in the act of sacrificial giving does one truly express love and devotion. An offering is not merely something external, but the outward expression of the heart. And while praise, prayer, and study are all necessary and laudable, only in sacrificial giving do these find body and substance. Giving permits a person to transmit his inner feelings into an outward expression. God translated His everlasting love for us into a tangible form by the gift of His Son, and in His constant provision for our

This is religion. It must not be an exercise in programs or rituals, but a people imbued with Pentecostal fever, a people who can say with Paul, "For the love of Christ constraineth us" (2 Cor. 5:14).

physical and aesthetic requirements. It is possible to give without loving, but it is impossible to love without giving. This is a divine principle.

One minister disagreed with this principle of giving to God rather than to specific projects. He said that it was pie-in-the-sky idealism and that it wouldn't work because people need some tangible, "seeable" objective to motivate them.

I wish he could observe a pastor friend of mine whom I regard as one of the most successful fund-raisers I have ever seen (he wouldn't appreciate this title at all). His churches can complete building projects, pay off debts, pave parking lots, put in sprinkler systems, refurbish, repaint, and decorate. They have money for public address systems and landscaping. Besides, there always seems to be financial support for an aggressive soul-winning program (possibly they do this first).

He wouldn't allow any of the popular money-making schemes the time it would take to explain them, and still he never mentions financial needs from the pulpit. Plans, yes; money, no. When I asked him for his magic formula, he laughed.

"I don't have a formula as such," he explained. "I just hold up before my people the unfathomable love of God in sending His Son, Jesus, to save us. I make this the focal point of every sermon, every project, every program. In our business meetings we lay aggressive plans for God, then present these as another opportunity to express more love and gratitude. I have learned through the years that I don't need any other focal point—any other motivator."

This reminds me of the advice Horace Greeley gave the lady who wrote him in alarm because her church was going bankrupt. She explained that they had tried fairs, festivals, suppers, mock weddings, and socials, none of which produced enough money. Did he have any suggestions? He wrote back, "Why not try religion?"

Religion? What kind?

A church has been variously described as an architectural design, an institution, or an organization. In reality, a church is people, a body of believers who have banded together to accomplish common aims and objectives. Christ's church, then, is a body of believers who have dedicated themselves to the spreading of the good news to all the world—the "Go" people. Every plan, every program, every endeavor and outreach will be only some aspect of this "Go" commission. This is religion. It must not be an exercise in programs or rituals, but a people imbued with Pentecostal fever, a people who can say with Paul, "For the love of Christ constraineth [controls] us" (2 Cor. 5:14). This must be the only focal point, the only motivator.

The thought that only by giving can the feelings of the heart be fully expressed and satisfied is evident in the familiar example of the poor widow who cast her very living into the Temple treasure chest (Mark 12:41-44). Then we have the paragon of a woman who brought "an alabaster box of ointment of spikenard very precious; and she brake the box, and poured it on his head" (Mark 14:3). Add to these the heroic example of Hannah, the mother of the prophet Samuel, who dedicated her little boy to the Lord before he was born (1 Samuel 1, 2). In none of these is any other motive for giving indicated than an ardent love for God and the consuming desire to express it regardless of the cost.

Relaxing during a break in a busy seminar agenda, some pastors were discussing the sacrificial element in giving and its relationship to worship. One man listened attentively to all the pros and cons, then related this experience.

A little girl shopping with her mother one day saw the most beautiful doll in a store window. My, how she wanted that doll, but her mother said, "I know, honey, how much you would like to have it, but right now we can't afford it."

Martha knew her daddy had been sick and out of work for several months. Trying not to sound too disappointed, she said softly, "I know, Mama . . . I

know—but isn't she beautiful?" Every time they passed the store her eyes would stray to that lovely dolly.

Some months passed. She had almost forgotten her dream wish when, to her unbelievable surprise, the little doll came to live with her. She was so excited she could hardly eat her birthday cake. "Suzanne" went with her everywhere—to the market, to school, even to church. This was her "favoritest treasure" as she expressed it.

One Sabbath, while sitting with her parents in church, she listened as the pastor told about the love of Jesus—how He left His beautiful home and came down here to help mamas and daddies, little girls and boys. As Martha thought about this, she wished she could give Him something to show how much she loved Him, but her little purse had only one penny. How much love could one show for a penny?

All week long she thought about it. The flowers, the clouds, the birds, her nice home—all reminded her of His love. Then it was church time again.

Her father and mother couldn't believe their eyes when they saw Martha put Suzanne on the offering plate. People just stared as the plate passed along the pews with the doll on top.

Every day she missed her dolly. The hurt was bigger when she climbed into bed at night; sometimes there was a tear, but then she would think of Jesus and everything would be all right again.

About suppertime one evening the pastor dropped by ("Just a social call," he said) with Suzanne tucked under his arm. "Here, Martha," he said, "I brought your dolly back to you." Martha seemed transfixed at the sight of that doll. She didn't move.

"Go ahead, take her," smiled the pastor. "I'm giving her back to you."

Only the look in her eyes betrayed how much she wanted to take Suzanne and hold her tight. Then, brushing away a tear, she said, "I can't . . . I can't take her."

"But why?" asked the pastor.

"B-b-because . . . I didn't give her to you."

Commission:

The article emphasizes the following lessons:

1. **SACRIFICE IS AN ESSENTIAL PART OF WORSHIP**
The instruction given Israel is to be a pattern (1 Cor. 10:11). Primary emphasis in Israel's worship of God was placed on offerings and sacrifices (Deut. 12:5, 6, 11, 14). No mention is made of attending the services to hear preaching.
2. **SACRIFICE CANNOT MEAN THE GIVING OF THINGS**
If that were so, then a total sacrifice would mean giving everything a person had. This would render him totally useless—likewise his stewardship would end.
3. **SACRIFICE CANNOT MEAN TRADING EARTHLY THINGS FOR ETERNAL**
What could be used for trading material? The earth is the Lord's (Psalm 24:1). Every beast of the forest is His (Psalm 50:10). The silver and gold are His (Haggai 2:8).
4. **SACRIFICE IS A HEART RESPONSE**
God desires a contrite heart (Psalm 51:17).
5. **SACRIFICE CAN INCLUDE THE GIVING OF GIFTS**
If it is not the gift that is sacrificed, but the desire in the heart which this gift would have satisfied.
6. **SACRIFICE INVOLVES AN INDIVIDUAL**
It began in the heart of God (John 3:16).
It must be consummated in the heart of man (Proverbs 23:26).

Consider ways which would make your church worship service more sacrificial--and consequently, more worshipful:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.

Pastor's Personal Finance

12

Introduction:

In this final lesson the student has opportunity to consider two methods of personal finance: the simplified version in the article and a more detailed one in the last chapter of the textbook. As the author points out, either of these will prove successful, if they are followed. Otherwise, save pen and paper.

In each plan the focal point is that God must be first. Until one sets apart the tithe, the portion God claims as His own, one cannot expect His blessing on the remainder of the income. Offerings must be the next item on the budget as an expression of love and gratitude. The third item of importance is savings. This might be very small in the beginning, but it is essential to develop this habit for financial security and tranquility. This sum is not to be used except in extreme emergency or in case one wishes to express gratitude to God for some unusual blessing.

Note carefully the dangers pointed out: unwise use of credit cards, the distinction between needs and wants, the pitfall in borrowing, and the motives in buying.

Careful money management will relieve an individual of the stresses of modern living. This is imperative, for surveys have shown that a person who has financial problems is not only accident prone, but unable to perform his work with a high degree of efficiency. Beyond this, the Christian steward must conduct his business affairs according to the wishes of the Owner--God. He must always be cognizant that, as a steward, he is responsible and accountable.

Keep in mind: Either control your money or it will control you.

Required reading:

1. Ministry article, "Controlling Your Paycheck," December 1985
2. Rees, Money and the Christian, pp. 122-147

Recommended reading:

Otto A. Piper, The Christian Meaning of Money, pp. 59-79
Prentice-Hall, Inc., Englewood Cliffs, NJ 1965

Larry Burkett, Your Finances in Changing Times, (book)
Campus Crusade for Christ, Inc. 1975

Gordon B. McLean, Let God Manage Your Money, (book)
Zondervan Publishing House, Grand Rapids, MI 1972

Controlling your paycheck

Following four basic principles of personal finance will help free you from financial concerns so you can direct your energies elsewhere. Here also are a simplified budgeting plan and practical suggestions as to how you can save money.

Keeping Church Finance Christian □ 12 V. L. Roberts



When you entered the ministry I am sure it was with a clear understanding that you would never become rich by doing so. You were well aware that your salary as a pastor would not enable you to amass any degree of wealth. Your faith in the Lord, though, led you to believe that He would not call you to

proclaim the gospel of salvation to the world and then abandon you to a life of poverty.

In 3 John 2 are recorded these words: "Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth." The Lord did not exclude pastors when He made that declaration. He wishes above all things that you prosper. To prove His wish for you He makes this promise: "But my God shall supply all your need according to his riches in glory by Christ Jesus" (Phil. 4:19).

In view of the Lord's commitment, if you are not enjoying prosperity, it could be because you are not managing properly the funds that the Lord provides to supply your need. If you are to enjoy His blessings, you must adhere to certain basic principles of personal finance. You must (1) put God first, (2) establish a reserve, (3) keep your expenses within your income, and (4) carefully control buying on credit.

V. L. Roberts is the stewardship director for the Southwestern Union Conference of Seventh-day Adventists.

Put God first

You put God first when you lovingly obey the command "Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the Lord of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (Mal. 3:10).

The Lord is deeply concerned about you and your finances. He promises that if you will return to Him one tenth of your income (the tithe—and verse eight of the same chapter adds the offering), He will pour His blessings abundantly upon you.

Many can testify that nine tenths of their income with the Lord's blessings far surpasses anything they could do with their whole income without His blessings. Think of it. Each month the Lord will pour you out a blessing that you'll not have enough room to receive! That's the promise.

In managing your finances, putting God first must take priority. (Read Luke 6:38 and note an additional blessing the Lord has promised.)

Establish a reserve

Your savings program should have next priority to your tithe and offerings. "Every week [month] a portion of your wages should be reserved and in no case touched unless suffering actual want. . . . With economy you may place something at interest."¹

Pay yourself first. Decide on an amount you would like to have in your savings account. Consider that amount a bill and make payments on it each month. *Be your number one creditor.*

"If you're trying to form good savings habits, the old rule is still the best: Pay yourself first. Skim your savings right off the top of your pay before you meet other bills."²

Never allow yourself to get into a position where all of your earnings must be used either in living expenses or in debt payments. You need a reserve to cover unexpected expenses such as car repairs, uninsured losses, home repairs, replacement of appliances, and unexpected medical expenses.

How much should you save? Only you can decide. Many recommend that you have on hand an amount equal to two or

Pay yourself first. Decide on an amount you would like to have in your savings account. Consider that amount a bill and make payments on it each month. Be your number one creditor.

three months' income.

Where should you save? It is very important that you select the best institution available. Keep these considerations in mind:

Safety. What happens if the institution goes bankrupt? Is your deposit insured?

Liquidity. How accessible are your funds—how long will it take to get them if you need them?

Yield. You want the highest returns possible on your deposits. Try to avoid the regular checking and passbook savings accounts. Consult your banker about the NOW checking account. The NOW account is a checking account that pays interest. Other savings programs also pay a much better interest rate than passbook savings. Talk with your banker about the types of accounts mentioned in the table on page 6.

Keep expenses within income

Now you've come to the point in disbursing your monthly income that requires adroit management: providing for the needs of the family while remaining within the limits of your income. We commonly call this "making ends meet."

Your first thought may be that you need a budget. That's a good thought. But how many families are willing to be locked into a budget? Very few, if any. And that is understandable, because a budget can be time-consuming, tedious, and even worthless unless you are willing to work with it and keep within its guidelines.

There is a form of budgeting called *controlled spending* that works very well for the busy family. It's not as good as a regular operating budget, but it does help you place some control on your income. Get a pencil and paper and follow as I show you how it works.

Figure your total take-home pay for the month and list it as number 1. Calculate your tithe and offerings and add to that figure the amount you plan for savings for the month. List that total as number 2. Subtract number 2 from number 1 and list the difference as number 3.

Add all of your fixed expenses such as the payments on your home, car, and furniture, and all of the bills that you pay at a fixed amount each month. List that total as number 4. Subtract number 4 from number 3 and enter the difference as number 5.

Number 5 is your operating fund for the month. Out of it you take care of all flexible expenses such as food, clothing, and transportation. Keep a close eye on the amount in number 5. It will have to last until the end of the month.

With this method you can easily tell if you can afford another bill or not. Each new bill cuts down on your operating fund. If you find you do not have enough for your flexible expenses, then you have too many bills. Cut back as soon as you can. If you have more than enough for your flexible expenses, then you can buy some of the extras that you have wanted, or you can increase your savings.

children. Moreover, the statistics say that she will probably outlive her husband, which means that she may someday have to look after the finances all by herself, and they will probably be reduced finances at that."⁴

Carefully control buying on credit

"Many, very many, have not so educated themselves that they can keep their expenditures within the limit of their income. They do not learn to adapt themselves to circumstances, and they borrow and borrow again and again and become overwhelmed in debt, and consequently they become discouraged and disheartened."⁵

I'm not suggesting that you must rule out credit buying entirely. Credit has its advantages and disadvantages. It can be a blessing or a burden. It is how you use it that counts. Buying on credit gives you

Not exactly a budget, this is a practical money management system that makes budgeting unnecessary and that practically insures a comfortable lifestyle and allows for financial growth."⁶

Don and Joan German, coauthors of *The Only Money Book for the Middle Class*, call this plan "budgeting without a budget." They comment, "Not exactly a budget, this is a practical, easy-to-live-with money management system that makes budgeting unnecessary and that practically insures a comfortable lifestyle and allows for financial growth."⁷

Here is a statement that may startle you. John C. Banker says, "In general, it is recommended that the minister's wife keep the financial books. She has more day-to-day contact with the spending program, for it is she who goes to the supermarket and chooses clothing for the

some financial flexibility. Using it, you can buy things you need when you do not have enough cash at the moment. You can buy during special sales and save money, even though you cannot pay for the item until the next month. Credit allows you to use things while you pay for them. And credit helps you make big purchases (furniture, appliances) that you could not pay for all at once.

Buying on credit causes problems when you buy *impulsively*. That is, when you make spur-of-the-moment purchases, buying something that you don't need and haven't planned for. And buying on credit causes problems when

Stretch your budget

1. *Save on food.* Your food dollar is one of the largest items in your budget. It can also be the most difficult to control. There are two places you can go broke—the stock market and the supermarket.

- Buying wisely is like increasing your income. The money saved by watching for bargains, making out lists and following them, exercising self-discipline, and applying other principles of consumer economics can be put to excellent use in other ways.

- Consider buying the economy size of products you use a lot. This is especially important with nonfood items, where savings can often be as high as 15 or 20 percent.

- Consider buying store brands, which are often cheaper than those of major food companies. They can save you as much as 10 percent on food items and another 10 percent on nonedibles, often with no difference in quality.

- Consolidate your shopping trips to avoid driving to the store repeatedly for separate items. A running grocery list posted in the kitchen is helpful.

- Recognize that supermarket managers are smart business people. They put the staples you're sure to buy on the bottom shelves and the expensive gourmet treats at eye level.

- Know the difference between wants and needs.

- Watch every item as it is rung up. Cashiers make mistakes, especially on sale items.

2. *Save on fuel.*

- Drive at a lower speed—it gives you more miles per gallon.

- Avoid rapid acceleration. Jackrabbit starts and sudden stops can increase your gasoline bills as much as 25 percent.

- Keep your engine well tuned.

- Keep your tires properly inflated.

- Unload your trunk. Hauling excess baggage puts an added burden on the engine.

All you need are a spare tire and a few basic tools.

3. *Save through energy consciousness.*

- Your most expensive appliance is your hot-water heater. Insulate it and lower the temperature set on its thermostat.

- Turn off the light when you are not in the room.

- A leaky faucet can consume six thousand gallons of water a year. Leaking toilets consume close to one thousand gallons of water per month. Repair or replace.

- Stop the dishwasher before it begins the drying cycle and then open the washer a crack. The heat and circulating air will normally dry the dishes.

4. *Save when you buy a car.*

- Decide on what you need before you go to a dealer. Never make a decision to purchase under pressure or in a hurry.

- Never trade a car before you finish paying for it. Hold on to it as long as you can after you finish paying for it.

- Never buy a car on payments extending more than thirty-six months.

- Shop for financing with the same care and concern that you use in selecting the car. Shop for the lowest interest rate possible.

- Be very careful when purchasing a secondhand automobile. Purchase a used car from a friend you know and can trust or from a new car dealer who accepts trade-ins from customers who buy a new car every year or two.

- Never buy a car "as is" unless you are planning to restore it.

- Avoid, if possible, shopping for a used car during the peak summer season when millions of other people are competing against you.

Bank and money market funds

	Liquidity	Safety	Yield
Bank money accounts	Good	Excellent	Good
SuperNOW accounts	Good	Excellent	Fair
Money-market funds	Excellent	Good	Good
Certificates of deposit	Poor	Excellent	Excellent

Adapted from *Personal Money Management*, p. 33.

you buy *compulsively*, spending when you are depressed in order to feel better; going out and "blowing" a lot of money on unneeded items.

There are super-special, silver-tongued salespeople who could sell ice cubes to Eskimos. From such turn away—politely. And remember, television commercials are put together by professionals who are trained to make you buy what you do not want or need. Beware!

Never borrow the money to take a vacation unless your doctor recommends that you go for health reasons. If you do not have the money, wait (and save) for next year.

Consider carefully the following questions before you make any major purchase:⁶

1. Do I really need it?
2. Have I given God an opportunity to supply it within the price we can afford?
3. Will it advance my spiritual growth?
4. Is this purchase motivated by a "love" of things?
5. How long can I wait for it?
6. Do I have doubts about it?
7. Is it a good investment?
8. Can I pay cash, or will this purchase put me in debt?
9. Is it meaningful to my family?
10. Will the purchase please God?

Remember that "God tests us here, by committing to us temporal possessions, that our use of these may show whether we can be entrusted with eternal riches."⁷

In financial circles you often hear the term *the bottom line*. The bottom line in personal finances is this: "Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths" (Prov. 3:5, 6).

¹ Ellen G. White, *The Adventist Home* (Nashville, Tenn.: Southern Pub. Assn., 1952), p. 396.

² Thomas E. Bailard et al., *Personal Money Management* (Chicago: Science Research Associates, Inc., 1984).

³ New York: William Morrow and Co., Inc., 1983.

⁴ *Personal Finances for Ministers* (Philadelphia: Westminster Press).

⁵ White, *op. cit.*, p. 374.

⁶ Taken from Don Crane, *Family Finance Seminar Manual* (Washington, D. C.: Church Ministries Department, General Conference of Seventh-day Adventists).

⁷ Ellen G. White, *Counsels on Stewardship* (Washington, D. C.: Review and Herald Pub. Assn., 1940), p. 22.

Stewardship Studies

by **ROY L. SMITH**

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Mark 11:15-19

MONEY AND WORSHIP

"He taught, and said to them, "Is it not written, 'My house shall be called a house of prayer for all the nations'? But you have made it a den of robbers."

JESUS' CONTROVERSY with the Temple authorities was not over the fact that a financial transaction was taking place in the house of God, but because a holy occasion was being exploited in the interest of private profits.

All too often the lowest point in a Christian worship service is that period during which the collection is being taken. The best that can be said of it is that funds are being gathered in an orderly and dignified fashion. But the element of worship is completely lacking.

At the close of one offering as the ushers stood with the collection plates in their hands before the altar, the pastor came forward and offered a prayer over the gifts that was quite unique. "Attend, we pray," he said, "the various portions of this offering as they go on their way. We are bringing them to thee in humility and sending them out with care. Bless those dollars that are going to China to assist in the work of those courageous servants of the Cross who have gone over to do our work for us in thy name. Bless that portion of the offering which is to provide care for little children, that which is aimed to bring other men into a saving knowledge of thee, and that which will be expended in behalf of world peace."

At least a dozen interests of the people were mentioned, each with simplicity and reverence, with the result that the people lifted their eyes at the close of the prayer with the feeling that they had actually shared their goods with God.

But that was not all of the pastor's prayer. "There are those who have laid their gifts upon these thy plates today, O God," he continued, "who prayed as they worked this week. Their gifts have been made possible by honest toil and careful stewardship. There is a girl here this morning who on last Tuesday between three and five o'clock clerked behind a counter as unto thee because she had dedicated her earnings for those two hours to this offering this morning. Make this hour of worship as sacred and as holy in her heart as those two hours last Tuesday when she clerked to the glory of God and earned her gift for this morning."

Such praying over the morning's offering cannot fail to make the act of giving a very sacred experience in the life of every giver, which is as it ought to be. We have not really given unto God until we have prayed for the gift.

Commission:

1. How do you feel you measure up to the four basic principles of Christian home management? After your spouse has read this article sit down together and discuss the article: then, check the areas where change is needed.

	Little Change Needed	Some Change Needed	Much Change Needed
a. Put God first			
b. Establish a reserve			
c. Keep expense within income			
d. Keep credit at a minimum			

2. Continuing education is different from other education. You don't learn to receive a degree, but to be more effective on the job. You don't analyze ideas and write conclusions to satisfy a teacher, but to satisfy yourself that you will be equipped to do something better in the future than you have done it in the past.

This is why your last assignment is different from previous ones. As you come to the close of this course look back at what you have written after each lesson. Then, write an answer to the following question that brings together what you have learned.

IN "KEEPING CHURCH FINANCE CHRISTIAN" I COVENANT WITH MY LORD THAT, WITH HIS HELP, I WILL MAKE THE FOLLOWING CHANGES IN MY FUTURE MINISTRY:

Please turn back to the introductory page of this study guide and fill out the application form for continuing education credit.

Conclusion

Complacency will be the most formidable foe the pastor will encounter soon after applying the principles outlined in this course of study. He can expect that immediately following any major emphasis and thrust in the area of church funding, a let down will occur--the tendency to relax. It should be recalled that this was a problem with ancient Israel. Just as soon as they entered the Promised Land, they squatted on the first piece of available real estate--and relaxed. When there was so much more territory to conquer, Joshua chided them, "How long are ye slack to go in and possess the land." Centuries later they were still relaxing. Amos cried out, "Woe to them that are at ease in Zion." It appears that the people of God today have inherited this same relaxed attitude. And why not? It's so comfortable.

Therefore, there must be a persistent emphasis on stewardship, not alone in regards to the funding of church programs, but, of more importance, the broad meaning of the term as it relates to a person's relationship to God. Unless this is a continuous education, selfishness can burrow so deeply into the characters of men and women that, but for the grace of God, it cannot be dug out.

This emphasis (man's responsibility to God) must underlie every sermon, every plan, every activity. Vigilance must be maintained that every function of the church be carefully scrutinized to eliminate every spot of selfishness, whether it be in planning or implementation. This is urgent, for it is a historical observation that it is in the area of financial support that the church always faces her most vulnerable point.

One must not be derelict in this continual emphasis, for it is certain the Devil is not derelict in his efforts--working tirelessly, relentlessly, endlessly to counteract it. But, by precept and example it is possible, with God's help, to implant these eternal principles into the minds and hearts of our constituents. The rewards will be a renewed awareness of individual responsibility seen in an increase of participation and support. Only as the church recognizes its individual and collective responsibility to God will it be the viable force its mission demands.

Keep in mind: These principles are divine in origin--human in their application.

Registration Form Requesting CEU's

This course, if taken in its entirety, earns two Continuing Education Units (CEUs). CEUs are highly respected as a means of showing that participants are pursuing their professional education. Many professions today require that a certain number of CEUs be earned each year. CEUs do not apply toward academic degrees.

Please fill out the form below. Seventh-day Adventist ministers will send it to their local ministerial secretary. NonSDA clergy send it to the Center of Continuing Education for Ministry at Andrews University, Berrien Springs, Michigan 49104, along with a \$5.00 recording fee. Upon request, the Center will be glad to send information about additional continuing education courses. It will also supply to anyone you authorize, a compilation of continuing education you have taken through its services.

REGISTRATION FORM REQUESTING 2 CEUs for course HCM-7029, by Mel Rees and others:

KEEPING CHURCH FINANCE CHRISTIAN

This is to certify that I have carefully studied through this entire course, completed all its assignments, and hereby apply for Continuing Education Units.

Signed _____ Date _____

Print Your Name _____ Soc. Sec. No. _____

Address _____

Evaluation of the Course--Before sending this sheet for the recording of your CEUs, please answer three questions to help us assess what you have learned and to evaluate the effectiveness of the course:

1. What was the greatest strength of this course?

2. What was its major weakness?

3. How do you plan to use in your ministry what you have learned?