

Fifteenth Edition

The State
of
Church Giving
through 2003

Excerpt
Chapter 8

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The State of Church Giving through 2003

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Giving Trends and the Church's Priorities

HIGHLIGHTS

- Congregational and denominational priorities affect church members' response to the prime directive of the Great Commission.
- A review of the *Yearbook of American and Canadian Churches* series, for the 1916 through the 1982 editions, found that the church's priority had shifted from foreign missions to an internal focus.
- Possible social consequences that may result, if current giving levels do not change, are reviewed.
- Recommendations are offered to encourage the church's commitment to the Great Commission.

NARRATIVE

Jesus Christ gave the disciples a task to do. In the context of what was, as described, a rather dramatic departure, Jesus outlined an agenda commonly called the Great Commission. He stated this prime directive in Matthew 28:18-20, as follows in the New Revised Standard Version (NSRV):

All authority in heaven and on earth has been given to me. Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything that I have commanded you. And remember, I am with you always, to the end of the age.

The physician Luke included another version of this prime directive in Acts 1:8, when Jesus speaks to the disciples at his ascension, again in NSRV:

But you will receive power when the Holy Spirit has come upon you; and you will be my witnesses in Jerusalem, in all Judea and Samaria, and to the ends of the earth.

One may assume that this Great Commission is to be carried out in the context of the Great Commandment, reported in three of the four Gospels:

“... you shall love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength.” The second is this, “You shall love your neighbor as yourself.” There is no other commandment greater than these (Mark 12:30-31, NSRV).

The structure of the church was left to the first apostles to work out. The resources to develop and maintain the structure came from the individuals who made up the church. According to one author, the leaders had three claims of support from the early Christians: (1) relief of the sick and poor; (2) support of apostles and other traveling missionaries; and (3) expenses of public meetings.¹

Today, as indicated in chapters 1 through 3 of this volume, the expenses of public meetings category has become the predominant activity of the church. Congregational Finances, which funds the operation of the congregation for the benefit of current members, on average claims 85¢ of every dollar donated to the church. This figure has increased from the 1968 amount of 79¢.

Further, of the 15¢, on average, that leaves the congregation for Benevolences (what might be termed the wider mission of the church), only a small portion is directed to addressing Jesus’ Great Commission to “make disciples of all nations.” As outlined in chapter 6, again using an average figure, 2¢ of every dollar donated to a congregation goes for international missions through denominational channels. Yet the Great Commission stands as a responsibility for disciples of Jesus Christ today as much as for those who witnessed Jesus’ ascension.

Of course, domestic mission is also important. However, it cannot be denied that from both a “word” and “deed” need point of view, the greater need is beyond the borders of the United States. The numbers of children under five who are dying in other countries, and the areas of the world where no church exists to share the Good News with any who want to hear, define the international focus as primary, though not to the exclusion of domestic concerns.

For the vast majority of church members in the U.S. who want to be faithful to the Great Commission, there are two avenues of service. One is prayer. The other is providing financial help, for those willing to go to the front lines, or for native missionaries who minister in their home countries that are located on the front lines. Virtually every front-line support effort will involve money. Put more starkly, money is the only way, other than prayer, that most church members in the U.S. can participate in the Great Commission. Even if church members participate in short-term trips themselves, those trips require money,

¹ Luther P. Powell, *Money and the Church* (New York: Association Press, 1962), p. 15.

often contributed at least in part by others who do not travel with them.²

However, as much of a priority the Great Commission may be *in theory* for those who claim to be followers of the Christ, current giving patterns in the U.S. indicate that church leaders are not helping church members to make a priority, *in practice*, of implementing this prime directive through their giving. Congregational Benevolences as a portion of income is declining. Further, the international mission portion within Benevolences is only a small amount of that total.

The following discussion will explore three topics related to present levels of giving:

- What dynamics define church members' current response to the Great Commission?
- What are possible consequences if current giving levels do not change?
- What solutions could encourage church members to make a greater priority of the Great Commission through their congregations?

Dynamics Defining Church Members' Response to the Great Commission.

Years of data analysis and interaction with church structures have led to a conclusion about the key dynamic that has defined church member giving in the U.S. for the past four decades. On the whole, church leadership at all levels has made a primary commitment not to the Great Commission, but to maintaining church structures. As a result, church members have not been given a large vision that corresponds to their giving potential, a potential resulting from the affluence that has spread through American society in the last fifty years. Church leaders have not challenged members to respond to the grace they have experienced by funding, on a scale equal to their abilities, Great Commission efforts in the context of the Great Commandment.

Instead, church leaders have asked members to keep the bills paid. The consequence is that church leaders have tried to capture, tame, and train international missions to raise funds for congregational operations and the unified budget.³

There are a number of reasons that modern church leadership has taken on the agenda of institutional maintenance as the primary goal. Five reasons are:

1. The international independence movements of the 1950s and 1960s, in the context of the Cold War, disrupted longstanding mission relationships that had claimed support and attention from church members over many previous years.
2. Domestic social turmoil of the later 1960s and the 1970s caused confusion in the minds of church members, and embroiled denominational leadership in internal debates that distracted from external service to congregations, service that would have raised congregations' sights beyond their own immediate needs.

² An interesting exchange between two academics who study the value of short-term missions included the concern that these trips might be little more than vacations under the guise of missions. Also, without intense discussion and interaction before, and especially after the trips, data suggests the experience may have little long-term effect. Kurt Ver Beek and Robert Priest; "Do Short-term Missions Change Anyone?"; <http://www.christianitytoday.com/ct/2005/127.32.0.html>; p. 2 of 7/11/05 11:30 AM printout. Kurt Ver Beek and Robert Priest; "Mission Trips or Exotic Youth Outings?"; <http://christianitytoday.com/ct/2005/127/43.0.html>; pp. 1-2 of 7/11/05 11:31 AM printout.

³ For a discussion of the impact of budgeting priorities at the local, regional and national levels, see chapter 6 of *The State of Church Giving through 2002*, pp. 54-57. The chapter is also available at <http://www.emptytomb.org/scg036Potential.php>.

3. The growth of a professional class of denominational staff, who did not work their way up through congregational experience and thus were distanced from the local dynamics, accompanied by decreasing financial support from the local level, led to efforts to preserve the denominational structure through a “regulatory agency” relationship between national and regional offices and their related congregations.⁴

4. Communication systems improved at an exponential rate. For example, people refer to the Vietnam War as the first war brought into Americans’ living rooms through the nightly television news. It was not, as has been observed, that people did not care any longer, but that they were overwhelmed, and as a consequence became numb.⁵ The church structure, as it was then constituted, did not provide a framework to help the besieged church member.

5. Although national leaders in the international missions movement were generally men of standing, the grassroots network that provided the pennies and dollars was made up of the church women’s organizations. After World War II, the expanding economy made room for women to leave the home and become wage earners. The two-income family became standard. And the basic international missions interpretation and communications network within congregations was disrupted.

All of these factors impacted congregations. Yet, the one single factor that would have the greatest impact on congregations was the change from the majority of Americans being poor to the majority of Americans having more than required for their basic needs. In general, church leaders at all levels—national, regional, seminary, and congregational—have not addressed the spreading affluence in American society with a clear and compelling agenda of service to others that could have unified the church at all levels. Such a primary agenda would have helped guide church members beyond the greed that is a natural outgrowth of a consumer lifestyle, and into loving their neighbors because of their love of God.

Expanding Affluence. The era of 1954-1964 has been described as “one of history’s great shopping sprees.” With new jobs, homes, cars, and debt, many Americans were “living lives of exhilarating disorientation.” As the wartime industry was turned into a consumer industry, “The ability to have so great a choice of things to buy was viewed as a fulfillment of the promise of democracy.”⁶

Church institutions flourished during the 1950s and early 1960s. New buildings were built in suburbia, the baby boomers were taken to Sunday school, and the commitment to the traditional denomination was taken for granted, producing members who could boast of being a multigenerational member of a given denomination. (The fact that, by the 1990s, many congregations chose to exclude any denominational reference in their names suggests

⁴ Craig Dykstra and James Hudnut-Beumler, “The National Organizational Structures of Protestant Denominations: An Invitation to a Conversation,” in Milton J Coalter, John M. Mulder, and Louis B. Weeks, eds., *The Organizational Revolution: Presbyterians and American Denominationalism* (Louisville, KY: Westminster/John Knox Press, 1992), p. 327. The discussion in this insightful essay proposes three metaphors for the historical changes in denominational structure. The description for the most recent decades is a “regulatory agency,” with the bureaucracy of the denomination having an emerging agenda independent of the affiliated congregations.

⁵ Donald McNeill, Douglas Morrison and Henri Nouwen, *Compassion* (New York: Doubleday, 1983), 53.

⁶ Thomas Hine, *Populuxe* (New York: Alfred A. Knopf, Inc., 1989), pp. 3, 10, 37.

a change in this attitude.) Church membership continued to rise through most of this period, and denominational institutions expanded. The address of 475 Riverside Drive in New York came to be known as “the God box” to media needing a quote, and local residents as well. In 1959, it was dedicated as the “Interchurch Center” by no less than President Dwight D. Eisenhower, and housed the national offices of the United Presbyterian Church, the United Church of Christ, and the National Council of the Churches of Christ, among others.

In the postwar 1950s, with spreading affluence and the rise of suburban life, few could have anticipated the reversals that were to come in the later 1960s. As seen in chapter 4, by the late 1950s, giving as a percentage of income for a set of 11 denominations recovered to the 1920s level of more than three percent. Membership continued to increase. Then in the early 1960s, giving as a percentage of income began a decline one year, and membership as a percent of population followed the next. By 1969, actual total membership in this set of denominations began to decline. The structures built in the enthusiastic decade of 1954-1964 now had to be maintained, even after the euphoria of progress and expansion cooled.

The cliché that hindsight is always 20-20 nevertheless may not rule out a consideration of church leadership during the 1950s and early 1960s, a time when affluence was spreading dramatically in the U.S. Perhaps more relevant is the admonition in Matthew 7:2, that the one who judges will be judged by the same standard. Any reflection on what church leaders and members could or should have done in the past should be tempered by the realization that there may be responsibilities and potential being missed right now in the early 2000s, by church members blinded by affluence.

Yet, even with a humble but nevertheless analytical eye, it is vital to consider what past trends led to present giving patterns.

A Brief Survey of the *Yearbook of American and Canadian Churches Series, 1916-1982 Editions.* A brief review of the *Yearbook of American and Canadian Churches* archives provides one approach to analyzing the history of national church priorities.⁷

⁷ A 1923 edition of the *Yearbook of the Churches* could not be located. In the 1924-25 edition, membership information was listed for 1923, while Foreign Mission Statistics were for 1922 (E. O. Watson, ed. *Year Book of the Churches 1924-5* [New York: J.E. Stohmann for the Federal Council of the Churches of Christ in America, 1924], pp. 395, 405). Interestingly, the 1924-25 Yearbook “Foreword” detailed comparisons with the 1921-22 *Yearbook of the Churches* (also edited by E. O. Watson) and stated that “This edition for 1924-25 retains all features of the 1922 edition (Watson, 1924, p. 5). The 1935 (New York: Association Press, 1935), 1937 (New York: Association Press, 1937), and 1939 (Elmhurst, NY: Yearbook of American Churches Press, 1939) editions, each edited by H. C. Weber, included a list of previous editions, always on p. ii of each volume. The 1935 edition listed the 1921-22 and 1924-25 editions with E. O. Watson listed as editor for those volumes, while the 1937 and 1939 editions included 1922 and 1925 editions, each listing E. O. Watson as editor for those volumes. In the 1941 edition (Jackson Heights, NY: Yearbook of the Churches Press, 1941), edited by Benson Y. Landis, for the first time, the list of editions added the years 1923 to the list that included editions for 1922 and 1925, with E. O. Watson cited as the editor for each of the three editions (p. ii). Additionally, it may also be noted that there did not seem to be an edition for 1954, per se. The *1953 Edition, Yearbook of American Churches* was copyrighted in 1953. The *Edition for 1955 Yearbook of American Churches* includes a notation on the cover that it was issued in September 1954, and lists a copyright date of 1954. Subsequent editions continued this sequence, with the *Yearbook* being published in one year for the next year's edition, until the 1963 edition, when the year of the edition and the copyright year were both for 1963.

The *Yearbook* series began in 1916 with the *Federal Council Year Book*. That edition included detailed 1915 membership, home missions, and foreign missions data for various Christian denominations in the U.S. The source of the international missions information in the *Yearbook* series was provided by the Mission Research Library, founded by John R. Mott in 1914.⁸

It was not until the 1919 edition that a summary figure for each denomination's "expenditures for the year" was also provided, in addition to the foreign and home missions financial information. In that edition, the expenditures category was defined as "... running expenses, repairs and improvements, benevolence, and miscellaneous payments for denominational and general expenses."⁹ The next few editions provided a figure, by denomination, for "Total Raised All Purposes." For the first time, in the 1926-27 edition of *The Handbook of the Churches*, the United Stewardship Council provided general financial information for 25 Protestant denominations, using the categories of Benevolences, Congregational Expenses, and Total Gifts for All Purposes.¹⁰ Total Contributions and the two subcategories of Congregational Finances and Benevolences continue to be used through the present.

Detailed foreign mission society financial information remained the main focus through the 1931 edition of *The New Handbook of the Churches*. Besides membership, denominational aggregate figures for total contributions, total congregational finances, and total benevolences were also provided. The 1935 edition also included somewhat less detailed information about foreign missions support, although the 1933 edition did not include foreign missions data.

The detail provided about foreign missions support in the 1916 through 1927 editions was fairly extensive. At its most elaborate, the multiple pages included, by denomination, income to the foreign missions society, and the number of missionaries deployed in each of the various geographic locations listed. The types of personnel engaged in missionary work were also listed, such as field supervisors, teachers, doctors, including how many male doctors and how many women doctors. Additional information included the "type of endeavor" and offered numbers for each of the following categories: number of churches; outstations; boarding schools; day schools; hospitals; dispensaries. Income was listed by source, including contributions, investments, and legacies. By the 1931 and 1935 editions, the information was reduced to income from living donors and other sources, and expenditures by geographic locations for each denomination.

Home Missions detail was also included in the 1917 through 1926-27 editions. On these pages, besides income, expenditures were listed by field of focus, some of which were: "Lumber Camps," "Mountaineers," "Farm and Country," and "Negro Americans."

⁸ Eileen W. Lindner, "Whither Global Missions?" in Eileen W. Lindner, ed., *Yearbook of American and Canadian Churches 2005* (Nashville: Abingdon Press, 2005), p. 20.

⁹ Clyde F. Armitage, ed., *Year Book of the Churches 1919* (New York: The Missionary Education Movement for The Federal Council of the Churches of Christ in America, 1919), p. 195.

¹⁰ Benjamin S. Winchester, ed., *The Handbook of the Churches* (New York: J.E. Stohlmann for the Federal Council of the Churches of Christ in America, 1927), p. 372.

The seven biannual editions from 1937 through 1949 did not include the foreign mission society information. However, each of those editions included Total Contributions, Congregational Finances and Benevolences, and Per Capita for Total Contributions, as well as Membership.

The 1951 *Yearbook of American Churches (YAC)* edition presented financial information by denomination, including figures for Total Contributions for All Purposes, Foreign Missions, and Home Missions. The 1952 through 1967 *YAC* editions included per capita giving by denomination to foreign missions. After that, apart from an article in the 1970 *YAC* edition on the number of missionaries in various denominations, information, including financial data, for foreign missions was no longer included as a topic.

Membership and giving statistics continued to be reported in the *YAC* series, which as of the 1973 edition became the *Yearbook of American and Canadian Churches*.

Two new emphases began in the 1953 *YAC* edition, just as the postwar economic expansion was taking off, and both are worthy of note.

The first new emphasis was a review of ministerial salaries. In the initial article, salaries in three denominations were compared for the period 1939-1951. Ministerial salaries continued to be reviewed each year, through the 1971 *YAC* edition.

The second new emphasis was a table that compared church giving with an external economic factor. In the 1953 edition, a study of 15 Protestant denominations compared per capita giving to those bodies with the Consumers' Price Index for 1920 through 1951.¹¹ A comparison was again presented in the 1955 edition, "because a number of church administrators have expressed an interest in a comparison of data on church finance with economic indicators." The comparisons were between Total Contributions and (1) Total Personal Consumption Expenditures, 1929-1952; (2) Total Personal Income, 1929-1952; (3) Total Disposable Personal Income, 1929-1952; and (4) Per Capita Giving.¹² The comparisons were all as a percent of 1939, a fact that was explained in more detail when the comparisons with Total Disposable Personal Income, Total Personal Consumption Expenditures, and Per Capita giving were repeated in the 1956 edition.¹³

These tables comparing giving and other economic factors were discontinued without comment in the 1957 edition. The comment was made, however, "Because there is considerable public interest in ministers' salaries, and incomplete information available on the subject, we continue our canvass of published information on three religious bodies that have reported since 1939. (See previous *Yearbooks* for earlier discussions begun in the 1953 book.)"¹⁴

¹¹ Benson Y. Landis, ed., *Yearbook of American Churches, 1953 Edition* (New York: National Council of the Churches of Christ in the U.S.A., 1953), pp. 274-276.

¹² Benson Y. Landis, ed., *Yearbook of American Churches, 1955 Edition* (New York: National Council of the Churches of Christ in the U.S.A., 1954), pp. 282, 284-285.

¹³ Benson Y. Landis, ed., *Yearbook of American Churches, 1956 Edition* (New York: National Council of the Churches of Christ in the U.S.A., 1955), pp. 259-262.

¹⁴ Benson Y. Landis, ed., *Yearbook of American Churches, 1957 Edition* (New York: National Council of the Churches of Christ in the U.S.A., 1956), pp. 283.

General economic factors, such as charts of Personal Income in the U.S., Personal Consumption Expenditures, and inflation's effect on per capita giving were introduced when Constant H. Jacquet, Jr., became the editor of the series as of the 1968 edition, and continued in subsequent editions. However, no direct comparison between church giving and income data was included as a feature in the statistical section, up through the period under review, ending with the 1982 edition.

The only constant statistical information, therefore, throughout the entire *Yearbook* series was membership. In addition to the membership statistics included in every edition, the topic of membership as a percent of U.S. population was presented in graphic form from the 1952 edition through the 1967 editions.

Table 27 provides a summary overview of the series. In summary, the *Yearbook* series began with a detailed emphasis on foreign missions, including financial information. The extensive detail suggests that the topic of missions, both foreign and home, was an important factor in early ecumenical communication among church groups in North America.

During the latter years of the Depression and during World War II, foreign missions was not a topic in the *Yearbook* editions. Then, in the 1950s, the types of information provided in the series indicated a change in focus for churches in the U.S. During that decade, foreign missions was again reported, but only as a per capita figure for each denomination, while membership reports were expanded, and information about ministerial salaries was introduced.

Jesus' observation that salt that has lost its flavor is not good for much (Matt. 5:13) may be relevant in light of another topic that was introduced in the *Yearbook* series in the late 1960s. As foreign mission society information was reduced to a per capita figure for each denomination and then discontinued after the 1967 edition, the 1968 *YAC* edition included a table presenting results from a Gallup poll. The table was titled "Religion Increasing or Losing Its Influence." This table was included intermittently in following years of the series. The 1979 *YACC* edition presented results of this same survey indicating that in 1957, 14% of those surveyed thought religion was losing its influence, while in 1977, the figure was 45%. The figure peaked in 1970, when 75% of those surveyed thought that religion was losing its influence.¹⁵ One can only speculate about whether the numbers might have been different if the church leadership had continued to focus on service to others through the channel of international missions, as a means of holding members accountable to the responsibilities that came with the affluence that was spreading throughout society. Certainly, this task would have been carrying on the tradition represented in Moses' warning to the Israelites that they not forget God once they reach the comforts of the Promised Land (Deut. 6:10-12). In any case, at the same time that foreign missions was de-emphasized, Americans perceived that religion was losing its influence.

This brief survey of articles in the *Yearbook* series describes a shift in focus in church priorities, away from foreign missions to internal congregation operations, as represented by an expanded membership analysis and a focus on ministerial salaries.

¹⁵ Constant H. Jacquet, Jr., ed., "Influence of Religion in American Life, *Yearbook of American and Canadian Churches, 1979 Edition* (Nashville: Abingdon, 1979), pp. 263-264.

Table 27: Topics Included in the *Yearbook of American and Canadian Churches Series*, 1916-1982 editions

Name and Edition of Yearbook	Foreign Missions	General Giving	Member-ship	Ministerial Salaries
1916 Federal Council Year Book	Detail		X	
1917 Federal Council Year Book	Detail		X	
1918 Yearbook of the Churches	Detail		X	
1919 Yearbook of the Churches	Detail	X	X	
1920 Yearbook of the Churches	Detail	X	X	
1921-22 Yearbook of the Churches	Detail	X	X	
1924-25 Yearbook of the Churches	Detail	X	X	
1926-27 The Handbook of the Churches	Detail	X	X	
1931 The New Handbook of the Churches	Detail	X	X	
1933 Yearbook of American Churches		X	X	
1935 Yearbook of American Churches	Detail	X	X	
1937 Yearbook of American Churches		X	X	
1939 Yearbook of American Churches		X	X	
1941 Yearbook of American Churches		X	X	
1943 Yearbook of American Churches		X	X	
1945 Yearbook of American Churches		X	X	X
1947 Yearbook of American Churches		X	X	
1949 Yearbook of American Churches		X	X	
1951 Yearbook of American Churches	Den Total	X	X	
1952 Yearbook of American Churches	Den PC	X	X	
1953 Yearbook of American Churches	Den PC	X	X	X
1955 Yearbook of American Ch (1953)	Den PC	X	X	X
1956 Yearbook of American Ch (1954)	Den PC	X	X	X
1957 Yearbook of American Churches	Den PC	X	X	X
1958 Yearbook of American Churches	Den PC	X	X	X
1959 Yearbook of American Churches	Aggr Total	X	X	X
1960 Yearbook of American Churches	Den PC	X	X	X
1961 Yearbook of American Churches	Den PC	X	X	X
1962 Yearbook of American Churches	Den PC	X	X	X
1963 Yearbook of American Churches	Den PC	X	X	X
1964 Yearbook of American Churches	Den PC	X	X	X
1965 Yearbook of American Churches	Den PC	X	X	X
1966 Yearbook of American Churches	Den PC	X	X	X
1967 Yearbook of American Churches	Den PC	X	X	X
1968 Yearbook of American Churches		X	X	X
1969 Yearbook of American Churches		X	X	X
1970 Yearbook of American Churches		X	X	X
1971 Yearbook of American Churches		X	X	X
1972 Yearbook of American Churches		X	X	
1973 Yearbook of American and Canadian Churches		X	X	
1974 Yearbook of American and Canadian Churches		X	X	
1975 Yearbook of American and Canadian Churches		X	X	X
1976 Yearbook of American and Canadian Churches		X	X	
1977 Yearbook of American and Canadian Churches		X	X	
1978 Yearbook of American and Canadian Churches		X	X	
1979 Yearbook of American and Canadian Churches		X	X	
1980 Yearbook of American and Canadian Churches		X	X	
1981 Yearbook of American and Canadian Churches		X	X	
1982 Yearbook of American and Canadian Churches		X	X	

Source: empty tomb analysis of *Yearbook of American and Canadian Churches* series

Key: Detail = Multipage \$ and other information; Den Total = Total Foreign Missions \$ by denomination; Den PC = Per Capita Foreign Missions \$ by denomination; Aggr Total = Combined aggregate Foreign Missions figures, for Total Giving, and for Per Capita giving, for the denominations considered

Current Church Priorities. The church structures built during the 1950s and early 1960s could have been a firm foundation on which to expand the international mission focus evident in the first half of the century. Leaders could have fostered a major outpouring of global concern for a hurting world, in Jesus' name, over the last four decades. The broad list of "type of endeavor" that described earlier mission outreach left room for a reorientation of mission activity, if a particular denomination wanted to move away, for example, from word evangelism and instead focus on deed mission, such as hospitals, dispensaries, or schools. If one area of the world closed, as did Africa during the independence movements through the 1970s,¹⁶ international involvement could have shifted to other areas.

International missions was, and in many congregations, continues to be a fairly popular commodity. Consider the strong giving responses to international crises, giving to short-term mission trips, or giving to individual missionaries who have a connection with a particular congregation. Consider the various para-congregational international mission groups that have developed, and now thrive on the contributions of individuals within congregations. Consider how often the prayer just before the offering is taken in worship services will talk about the importance of giving so that God's love can be displayed throughout the whole world, even though only two cents of every dollar will actually make it farther than the U.S. Certainly, those prayers should be continued. Yet perhaps the church should also take the sage advice: "Pray as if it all depends on God; then work as if it all depends on you." With two cents on the dollar actually directed to denominational overseas missions, church members and leaders have left most of the work to God.

If church leaders felt that international missions activities in the past were now deemed to have been insensitive, efforts could have been made to explore how to continue to involve congregation members in international work while incorporating the newly acquired insights. In this way, church members could have been led to expand their global concern even as affluence was expanding.

As an illustration of the type of care that can be taken when faced with a challenge, consider what Microsoft brought to the recent redesign of its Xbox console. The problem was that the Xbox video game system was not as successful as other brands. The Microsoft redesign team first traveled around the world to interview potential customers about their tastes. They hired twelve firms to design prototypes. When the firms all seemed limited to tweaking the current system—one that had been rejected and criticized both inside and outside of Microsoft—the redesign team had to figure out how to inspire these firms to take fresh approaches. As the last stage, two firms were selected to cooperate on the final design. The result? When presented with the new design, people thought the console might have been made by Sony or Apple. "That thrilled Microsoft executives."¹⁷

In the church, the "console" that needed to be redesigned was international missions. The consumers might be seen as both the funders in the pews, and the end-users in the

¹⁶ In 1981, according to one report, the All Africa Conference of Churches reversed its policy and indicated an openness to financial help from the West beginning once again with growth toward being a "mature partner" with Western churches. *The United Methodist Reporter*, Messenger Edition, September 4, 1981, p. 5.

¹⁷ Kim Peterson, a Knight Ridder article appearing as "Xbox: Story Behind New Design," *The Champaign (Ill.) News-Gazette*, June 20, 2005, p. C-6.

international partner countries. The problems with the current design needed to be evaluated; the desires of both funders and end-users needed to be understood and integrated; and the solution aggressively developed.

Yet, notwithstanding the Great Commission as the prime directive, church leadership did not define this redesign of international missions as a priority of the churches. Instead of using the institutional structures of the congregations, and the regional and national denominational offices, as a base on which to stand up and declare God's love in word and deed, church members and leaders were preoccupied with maintaining the base structure.

As a consequence, by the year 2003, international experts were reporting that gains in global child health had "slowed" or, in some areas, even "reversed" during the 1990s. As of 2003, it was estimated that 20,000 children under the age of five were dying each day from preventable conditions. " 'Our failures are that we have not been able to scale up the interventions that we know are effective,' said Hans Troedsson, head of child and adolescent health at the World Health Organization in Geneva. ... 'We all dropped the ball.' " ¹⁸

A symptom of that dropped ball, as noted in chapter 6, is that a variety of denominational officials could not provide a comprehensive estimate of giving to international ministries in 2003 by their related congregations. According to a number of denominational offices that were contacted, congregations often pursue international missions through a variety of channels, with the denomination being only one. Even under those circumstances, the national office could have asked, on the annual congregational questionnaire, what the total expenditures for international missions were within the more general Benevolences figure. To not inquire sends a signal from the national office to the congregation that what happens with international missions is not as important a priority as, say, the payment of pastor pension and health insurance costs, two categories followed closely by denominational officials.

As of 2005, rock stars and government officials were organizing calls for an increased international concern on behalf of those in developing countries. They may be speaking out in the void left by the church that sings "Jesus loves the little children of the world" and then spends only 2¢ of each dollar it receives to prove it.

The Importance of Congregation and Denomination Priorities. One might ask if there really is a problem. If denominations do not emphasize international missions, congregation members find ways to fund these activities through para-congregational groups. Is this trend necessarily negative?

First, any additional activity among congregation members beyond their congregational and denominational channels has not tapped the potential for missions giving. The most recent *Missions Handbook* edition surveyed over 600 Protestant mission agencies, including denominational, interdenominational, and nondenominational agencies. Those reporting income for overseas ministries totaled less than \$4 billion in 2001, the latest year available, ¹⁹

¹⁸ David Brown; "Studies: Child Deaths Avoidable"; *The Washington Post*; published June 27, 2003; <<http://www.washingtonpost.com/ac2/wp-dyn/A37367-2003Jun26?language=printer>>; pp. 1, 2; 9/4/04 4:43 PM printout.

¹⁹ Dotsey Welliver and Minnette Northcutt, eds., *Mission Handbook 2004-2006* (Wheaton, IL: Evangelism and Mission Information Service (EMIS), 2004), p. 13.

a figure somewhat less than the \$5.9 billion potato chip budget in the U.S in 2002.²⁰ The \$64 billion soft drink industry in the U.S. in 2003²¹ was largely paid for from pocket change, and yet it was many times as large as the reported overseas missions budget. With a potential of an additional \$156 billion, at an average of ten percent giving level in 2003 (see chapter 6), denominations and congregations cannot abrogate their responsibility to hold church members accountable for their increased affluence, by assuming that significantly more overseas missions activity is going on than through congregational and/or denominational channels. It is both the denominations' and congregations' duty, and their opportunity, to call church members to greater faithfulness in the area of meeting global needs in Jesus' name.

Certainly, it is an opportunity. With a network of some 350,000 paid pastors, and access to 30-40 percent of the American population each weekend voluntarily gathering at designated points, great action could develop from clear vision.

Second, consider that, since this nation's founding, philanthropic attitudes and values have been taught and reinforced in religious congregations in the U.S. It is no coincidence that surveys find a strong relationship between regular church attendance and higher charitable giving levels.²²

Throughout their lives, current adult church members were exposed to a definition of philanthropy that included a traditional concern for the global neighbor. Indeed, many older members will fondly recall the days when itinerating missionaries came to church and told remarkable tales from the front lines. Given that foreign missions was regarded as a high priority in their congregations, these middle-aged and older members would therefore, if stymied by the denomination, seek out opportunities for supporting para-congregational groups in order to act on their global concern.

But where will the next generation of globally-concerned individuals come from? If congregations are increasingly redefining philanthropy as giving to programs that benefit current members (Congregational Finances) rather than the larger mission of the church (Benevolences), and if denominations are content to coordinate pastor training and placement, pensions and health benefits, and feel that only a lukewarm level of mission outreach is adequate, then where will the next generation learn the altruistic values that are inherent in the support of international missions? Will there be a next generation of para-congregational organization supporters in the future, if the next generation does not know that congregations have any priority other than treating them as though they are merely consumers?

Dynamics. In any case, it is not too strong a statement to make that giving patterns presented in earlier chapters of this volume demonstrate the reality that maintaining structures is the top priority of all levels of the church leadership. The numbers demonstrate an increased

²⁰ Patrick Walters (Associated Press), "Snack Food Makers on Defensive," *The Champaign (Ill.) News-Gazette*, March 26, 2004, D-2. The potato chip figure was quoted in an accompanying box labeled "Annual Snack Sales," with the source listed as the Snack Food Association.

²¹ Associated Press, "Diet Soda Inches Up in Soft Drink Market," in *The Champaign (Ill.) News-Gazette*, December 22, 2004, p. C-2.

²² Arthur D. Kirsch, et al., *Giving and Volunteering in the United States, Findings from a National Survey, 1999 edition* (Waldorf, MD: Independent Sector Publication Center, nd), pp. 82-84.

emphasis on internal operations over the broader mission of the church. Dynamics at each level of the church prevent missions from becoming a significant organizing force within the congregation.

For example, commonly, at the national level, the unified budget competes with dynamic mission funding.²³ Chapter 6 presents an analysis indicating that about half the amount of Benevolences was allocated to international missions in 2003 as compared to 1924-25. The decline in the portion of Benevolences directed to international missions suggests shifting priorities among denominations. As national offices moved from coordinating service opportunities for the congregation to a regulatory agency relationship, many national denominational offices redefined their international responsibility to be more of one as making pronouncements on political developments, rather than as holding congregation members accountable for their affluence.²⁴

Combined with the complications of international relations, and perhaps even to some degree a growing attachment to the increasingly professional, and comfortable, salaries offered at the denominational level, the topic of dramatically increased giving was difficult at a time when everyone was having so much fun doing things they could never afford before.

Perhaps the situation was similar to the young pastor who moved to a community in a Southern state. His first enthusiastic sermon was preached on the evils of alcohol. The elders came to visit him on Monday morning, to compliment him on a fine sermon, and point out that about a third of the congregation worked in the whiskey industry. So the next Sunday morning, the young pastor preached a powerful sermon on the evils of smoking. On Monday, the elders again came to visit, allowing that he had a good style about him, but asking if he knew that about a third of the congregation worked in the tobacco industry. Everyone was delighted on the third Sunday when the young pastor preached a fiery sermon on the evils of offshore drilling in Nova Scotia.

It is also possible that it never occurred to leaders experiencing the postwar economic expansion of the 1950s that giving would become a problem. For the first time since the 1920s, giving as a portion of income was increasing at the same time that incomes were increasing. Throughout the 1950s, there was little to suggest the economic growth, and the accompanying growth in giving as a percentage of income, would ever slow down.

²³ The unified budget became the norm in the 1920s, according to Charles H. Fahs, *Trends in Protestant Giving* (New York: Institute of Social and Religious Research, 1929). This consolidation of Benevolences requests into a combined request was, at least in part, a result of pastors beginning to “feel that they were being used as money-raisers rather than as spiritual leaders of the people” with the responsibility of raising money for benevolent boards seen “as a pastoral burden rather than as an opportunity to lead people into ever-broadening sympathies and an ever-widening service,” according to Fahs (p. 63). In a more recent study, pastors indicated that denominational pressure—and rewards such as promotion—focused on increased staff and larger buildings (and perhaps the resulting increase in denominational income), rather than on such issues of faithfulness as, for example, increased missions (see John Ronsvale and Sylvia Ronsvale, *Behind the Stained Glass Windows: Money Dynamics in the Church* [Grand Rapids, MI: Baker Books, 1996], pp. 77-79).

²⁴ See a discussion of this point in *The State of Church Giving through 2002*, pp. 57-58. Also at <<http://www.emptytomb.org/scg03/6/Potential.php>>.

Whatever the reasons, it is clear that the focus changed, from emphasizing detailed involvement in international missions through the denomination, to harnessing the idea of international missions as a means to raise the entire unified budget. One might even refer to the situation as the institutional enslavement of international missions. International missions shifted from numerous special offerings to one line item of many. As Charles Fahs observed in a 1929 study about foreign missions support, “Specific human needs, the realization of which had been at the roots of benevolent giving through the churches, tended to disappear behind the curtain of unified budgets.”²⁵

With unified budgets, to give to international missions meant to give to the entire structure. That raises the question of whether expansive giving to international missions now meant an expansion of the general administrative structure as well, since the two were intertwined.

The consistent decline in support for Benevolences, documented elsewhere in this volume, may suggest that congregation members were quicker to see the inadequacy of this approach than denominational officials.

Dynamics at the congregational level also serve to hamper a focus on international missions. The pastor of a congregation feels responsible to keep the bills paid, which often leads to a non-controversial balancing effort by the pastor among the various interest groups in the congregation. The leading lay members know that pastors come and go, and so these laypeople need to keep the congregation functioning, the building in repair, and the bills paid. As a consequence, the Finance Committee, rather than the Missions Committee, is usually considered to be the more high-powered group in a given congregation.

Seminaries focus on developing counselors or academics rather than leaders of congregations. Seminarians are given few administrative or theological skills to help church members cope with the increase in affluence in American culture, and its spiritual implications.²⁶ This is true even though the individual’s relationship to material possessions is one of the most discussed topics in the Bible.

Campus ministry leaders, needing to develop support to further their ongoing activities, are not training university students how to become committed financial supporters of international missions, so that the students will have developed these giving patterns when they go out into congregations and begin earning large salaries. The conversion and discipleship process within campus ministries takes on the agenda of the larger church culture, that is, to make the individual happy and well-balanced. With that priority, campus ministry staff, both congregational and para-congregational groups, at some level, may see financial support of international missions to be in competition with their own activities.

The small group movement has also largely taken its agenda from the consumer mindset present in congregations, focusing on how to make individuals happy rather than how group members can organize a mobilization of the church for loving others in Jesus’ name.

Neither popular Christian publications nor religious academics have taken on the prophetic role of calling church members to the accountability and responsibility summarized

²⁵ Fahs, p. 64.

²⁶ This conclusion summarizes findings from The Stewardship Project. For a discussion of the findings on pastor training in the area of money dynamics, see Ronsvalle, *Behind the Stained Glass Windows*, 1996, pages 153-164.

in the verse, “to whom much has been given, much will be required” (Luke 12:48, NRSV). If a confrontational role were judged to be nonproductive, publications or academics could, but have not, developed a nurturing role of encouraging and empowering church members to explore their potential for supporting international missions at a scale on a par with their expanding resources.

In addition to all of the above, yet another dynamic appeared in American society as a whole. The lack of leadership in the church comes at a time when Mammon has become the dominant force in American culture. Jesus' 2,000 year-old warning sounds strikingly contemporary, when in Matthew 6:24, and also in Luke 16:13, he said that each person must choose between serving God or Money. Corporate scandals, with presidents and chief executive officers using their positions of trust for outrageous personal gain, have become common. A half-hour of network television actually allows for only 18 to 23 minutes of entertainment to make room for all the commercials.²⁷ Further, commercial placement during the remaining “entertainment” minutes turns the audience from viewers into primarily consumers.

The metaphor of church members being drugged by money and physical possessions is perhaps not too strong. The spiritual dangers of the situation are serious, when one considers that the apostle Paul equated greed with idolatry in both Ephesians 5:5 and Colossians 3:5. With idolatry being the biggest single prohibition in the Judaic, Christian, and Muslim traditions, church members in this affluent society are struggling with a very threatening force.

However, those struggling church members are not finding a rehabilitation program for their Mammon-addiction in their local congregations. At each level of church leadership, the top priority of institutional maintenance emphasizes accumulation and personal comfort, rather than the transforming power of dramatic and extravagant giving beyond the institutional unit to help others in Jesus' name.

Possible Consequences If Current Giving Levels Do Not Change. The difference between the potential outlined in chapter 6 and actual giving levels presented in chapter 1 suggests that, at best, church members in the U.S. are at a lukewarm level. Like sheep without a shepherd, church members have not launched a major missions movement, either word or deed, on a scale equal to their giving abilities. Exceptional congregations give fifty or even seventy percent to international missions (see chapter 6 for examples). On the whole, however, the vast majority of congregations in the U.S. maintain a token amount of international missions support and are, therefore, able to say that the area is addressed. These congregations are not hot for the topic of the Great Commission, but neither do they leave themselves open to the criticism of being cold.

The trouble is that Jesus prefers his followers to be cold or hot. In Revelation 3:16, Jesus warns the affluent and self-satisfied Church of Laodicea that because they were neither hot nor cold, he was about to spit them out of his mouth.

²⁷ “Wikipedia: television commercial”; <<http://www.answers.com/topic/television-commercial>>; p. 1 of 7/29/05 10:44 AM printout.

Indeed, the trends outlined in chapter 5 suggest that years of data point to a marginalization of the church in American society. Membership as a percentage of U.S. population is declining. Giving trends suggest that Benevolences will represent a smaller and smaller portion of congregational activity. With no larger purpose, continued support for Congregational Finances may turn churches into a gathering place little different than a club.

However, the giving trends may suggest more general consequences for not only the church, but also for American society as a whole. For example, basic philanthropy values have been taught and reinforced in religious congregations for decades. The trends in church giving patterns suggest a redefinition of those values. With Congregational Finances claiming more of the donated dollar, philanthropy is being redefined in terms of primarily giving to activities that benefit oneself. This trend may be responsible for the changes in other charitable giving categories, as, for example, giving to human services declines while education and the arts and culture increase.²⁸

Other consequences may result from a church that abandons its larger purposes. The Old Testament describes an ongoing relationship between the Lord God and the people of Israel. When the Israelites turned to idolatry, that is, the worship of other gods, the consequences for their nation were war, exile, and enslavement. The prophets repeatedly warned of God's judgment to come on a people given the commandments, and yet who refused to recognize the responsibility that came with that special knowledge. The consequence of ignoring those warnings is summarized in 1 Chronicles 9:1: "The people of Judah were taken captive to Babylon because of their unfaithfulness" (NIV).

To be abandoned by God can take forms other than exile. There are those in current times who suggest impending judgment by God will take an economic form in the U.S. The long history of wealth and prosperity enjoyed by citizens of the United States, including church members, could end as a consequence of unfaithfulness to religious values, according to these predictions.

However, judgment on a society need not take only economic form. Consider that Nazi Germany developed in the same nation that was home to the Reformation. The impact of that horrific political development in mid-twentieth century Germany was not economic, but instead was an assault on the entire social structure.

The personal responsibility, civic concern, and focus on others taught in traditional religious values have made an important contribution to the practice of democracy in the U.S. The Apostle Paul lists nine "fruit" of the Holy Spirit in Galatians 5:22-23, and observes that no law will prohibit the practice of love, peace, patience, and faithfulness, for example. These qualities also are useful in a democratic setting, where no tyrant enforces civil order, and the smooth functioning of the system depends on each individual cooperating for the good of the whole. Yet, as the church emphasizes internal operations more than an overarching missional purpose, the general social structure in the U.S. also shows signs of strain. Whether it is a corporate officer who raids his company with disregard for the ruin it

²⁸ Center on Philanthropy at Indiana University, "Use of Contributions: Giving to Human Services," *Giving USA 2005* (Glenview, IL: AAFRC Trust for Philanthropy, 2005), p. 134.

brings on the company's own workers, or the individual who runs a red light, the general public tenor may be moving away from the common good to assuming that an act is not illegal if you don't get caught. Is the internal focus of congregations responsible in whole or part for the decline of American morals?

It sounds old fashioned to announce that abandoning priorities defined by God will have serious consequences. Yet this old tradition may have relevance in this new millennium. A new technological development may define the U.S., in spite of its high level of volunteer church membership and great wealth, as the home of the tool that ended freedom and privacy.

Some even suggest that there are discomfoting similarities between this new technology and the description in Revelation 13 of a mark required to buy or sell.

In brief, there is growing interest in electronic surveillance measures at the individual level. Consider that U.S. passports will, as of December 2005, include "a small contactless integrated circuit (computer chip) embedded in the back cover. The chip will securely store the same data visually displayed on the photo page of the passport, and will additionally include a digital photograph. The inclusion of the digital photograph will enable biometric comparison, through the use of facial recognition technology at international borders."²⁹ The purpose is to "enhance document and border security and to make identification for international travel easier and more secure for U.S. citizens..." However, privacy groups, including the Electronic Frontier Foundation, submitted comments to the State Department, "arguing that the security efforts don't do enough to protect Americans from unauthorized data theft."³⁰

Electronic monitoring chips are moving beyond the document security level into general consumer use through the use of radio frequency identification (RFID) transmitters. Small chips, the size of a grain of rice or even smaller, can be inserted in products to track purchases, or into cattle to track rustlers.³¹

According to the Consumers Against Supermarket Privacy Invasion and Numbering (CASPIAN), "RFID chips, tiny tracking devices the size of a grain of dust, can be used to secretly identify you and the things you're carrying—right through your clothes, wallet, backpack, or purse."³² Supermarket loyalty cards provide a way to develop a database on consumer purchases. The trend is moving toward tracking every product on earth: "RFID employs a numbering scheme called EPC (for 'electronic product code') which can provide a unique ID for any physical object in the world. The EPC is intended to replace the UPC bar code used on products today." The RFID tags will continue to emit signals even when

²⁹ "The U.S. Electronic Passport"; <http://travel.state.gov/passport/eppt/eppt_2498.html>; p. 1 of 8/13/05 3:25 PM printout.

³⁰ Todd R. Weiss; "Electronic U.S. Passports Coming in December; But Critics Raise Concerns About Travelers' Privacy"; August 11, 2005; <<http://www.computerworld.com/governmenttopics/government/story/0,10801,103864,00.html>>; p. 1 of 8/13/05 3:27 PM printout.

³¹ For an overview of the use of RFID in everything from pets to vehicles, refer to the table of contents page for: John and Sylvia Ronsvalle, empty tomb, inc., Champaign, IL; "Charagma Watch (July 22, 2003), An Annotated Update of 'Evaluation of the Church in the U.S.A.' (1982, 1983)"; <<http://www.emptytomb.org/mb/toca.php>>.

³² "Is Big Brother In Your Grocery Cart?"; CASPIAN; <<http://www.nocards.org>>; p. 1 of 8/13/05 3:29 PM printout.

in use in the consumer's home, allowing anyone with a reader to monitor an individual's use of a product from an undisclosed distance. The Massachusetts Institute of Technology's (MIT) Auto-ID Lab (formerly "Center" through 2003) has attracted funding from consumer and government sources. However, a report on views of the former Center's director, Kevin Ashton, indicated that he "acknowledges there's a 'Brave New World' feel to the technology. He admits, for example, that people might balk at the thought of police using RFID to scan the contents of a car's trunk without needing to open it." This knowledge led the Center to begin "planning strategies to counter the public backlash" expected to accompany implementation of the system.³³

The founder of CASPIAN is Katherine Albrecht, a consumer privacy advocate who is working on her doctorate at Harvard University where she earned her master's degree.³⁴ In the fall of 2005, her new book, coauthored with Liz McIntyre, and titled *Spychips*, was due to be published by an imprint of Thomas Nelson. The book's pre-publicity indicated that it will explain RFID in more detail, describing efforts to "track our daily activities . . . and spy on Americans without our knowledge or consent."³⁵

However, the RFID product placement may be only one step. For the tags to be useful, RFID readers will have to be ubiquitous. It would then be possible to introduce the chipping not only of products but also of human beings, likely for security (lost children or Alzheimer's patients, for example) or health (e.g., temperature monitoring) reasons. This human chipping is not to be viewed as an unlikely far-out science fiction development. The July 28, 2005 issue of *The New England Journal of Medicine* carried an article by a Harvard Medical School official's experience of receiving an RFID chip implant,³⁶ and an RFID Journal press release announced in July 2005 that Tommy Thompson, former secretary of the U.S. Department of Health and Human Services, intended to receive a chip implant.³⁷

These technologies, in and of themselves, appear to have great potential for good. However, the technologies do not, and will not, function in an ideal setting, isolated from a human history filled with abuses of well-intentioned developments. It is unsettling that a prediction in Revelation 13, that a mark would be required to buy and sell, has been

³³ Katherine Albrecht; "RFID: Tracking Everything, Everywhere"; excerpted from Albrecht, Katherine, "Supermarket Cards: The Tip of the Retail Surveillance Iceberg"; Denver University Law Review, Summer 2002, volume 79, Issue 4, pp. 534-539 and 558-565; <<http://www.nocards.org/AutoID/overview.shtml>>; pp. 1, 4 of 8/13/05 3:32 PM printout.

³⁴ Mark Baard; "RFID Foes Find Righteous Ally"; <<http://www.wired.com/news/privacy/0,1848,68133,00.html>>; p. 1 of 8/16/05 3:32 PM printout.

³⁵ "Spychips"; <http://www.thomasnelson.com/consumer/Product_detail.asp?sku=1595550208>; p. 1 of 8/2/05 7:46 AM printout.

³⁶ John Halamka, M.D.; "Straight from the Shoulder"; *The New England Journal of Medicine*, volume 353:331-333, July 28, 2005, Number 4; <<http://content.nejm.org/cgi/content/short/353/4/441>>; p. 1 of 8/3/05 8:04 AM printout.

³⁷ "RFID News Roundup: Thompson to Get Tagged with Verichip"; <<http://www.rfidjournal.com/article/articleview/1751/1/1/>>; p. 1 of 7/22/05 8:56 AM printout.

technologically impractical if not impossible for 2,000 years, but now may be on the horizon at this point in history.

Experts debate whether the Biblical prediction of control by a Beast through a mark required for buying and selling was a historical description, or a prophetic foretelling of a time to come. In either case, one can easily imagine scenarios in which a benign consumer technology could soon be exploited to implement martial law if an event even worse than the 9/11 terrorist attack in New York City were to occur. If buying and selling were thus restricted, giving and sharing would be caught up in the same web. The freedom to choose whether to give or to keep, and where to send what is to be given, might be restricted in ways that are now difficult to imagine.

What then, is a reasonable response to the possibility that at some point in the future, the freedom to be faithful will be restricted?

Be as faithful and obedient as possible today.

Solutions that Could Encourage the Church's Commitment to the Great Commission. There are several specific steps that church leaders can take to assist congregation members to act on the prime directive included in the Great Commission. These solutions need not diminish the present institutional structure, and could possibly enhance it,

Recognize Giving As A Moral Behavior. Of the many moral behaviors that are preached from pulpits, there is really only one to which church leadership has easy, ongoing access. That behavior is giving. Many other moral behaviors—fidelity in marriage; not stealing; not murdering; not coveting—can be practiced or violated in privacy, and are not likely to be known unless a violator is caught.

The individual's relationship to material possessions, that popular topic in the Bible, is more accessible. It is true that congregational leaders will not be able to determine what percentage of a person's income is being donated to the church, apart from voluntary revelation. However, if someone drives a new car, lives in a large house, takes frequent vacations, holds a professional position, and gives \$240 a year to the church, there may be a basis for pastoral concern as to whether the moral practice of giving is being pursued.

How a congregation spends its money can also be viewed as a moral behavior. A congregation that finds it easier to cut the missions budget because utilities increased, rather than challenge members to increase giving to pay the bills *and* expand missions, is making moral choices.

Too often, the topic of money is relegated to one sermon in the fall during the stewardship campaign. The purpose is to raise enough money in order to pay the bills for the coming year. But Jesus Christ described money as a sort of thermometer of the heart's condition: wherever your treasure is, there your heart is (Matt. 6:24). Yet congregational leaders, under the guidance of denominational officials, have chosen not to use this gauge of spiritual health. Imagine a physician not taking a patient's temperature during a physical exam!

Elevating the use of money to the level of a moral choice, which is the way it is defined throughout the Bible, will help church members evaluate priorities in both their private lives, and in the operations of their congregations.

It is entirely possible that, as people bring faith and action into conformity over money, this change may have positive implications for other areas of moral behavior in their own lives, and in society as a whole.

Show an Interest in Congregational International Missions Outreach. Many denominational offices apparently do not have a full picture of congregational international missions activities. In several instances, national offices responded to the survey in chapter 6 by noting that the numbers were only partial because congregations are doing missions through channels in addition to the denomination, and the national denominational offices did not have information about those activities.

Many denominations apparently do not include a question on their annual congregational reports that specifically asks about the amount of international missions supported by the congregation.

To include such a question would provide the denomination with valuable information about how, and whether, congregations are making a priority of the prime directive. Such a question would also communicate to congregations that the national office is interested in all areas of congregational life, and not just whether the per-capita/apportionments/cooperative-program-allocation/assessments/fair-share/or whatever name the denomination chooses for what many pastors refer to as “taxes” have been paid, along with the pastor’s pension and health benefits contributions that are due.

It is true that such a question could be seen by the congregation as an implicit criticism from the denomination for using channels outside the denomination. That is why this interest on the part of the national office ought to sit in a broader context.

Declare that the Institutional Structure Is a Base, Not the Goal. An offering prayer, before the collection is taken, that may be rarely used but still be highly accurate, goes: “No matter what we say we do, This is what we think of You.”

In the same way, national denominational offices have talked about the importance of international missions. But congregations have seen that international missions is regarded as only one department within many, and often not the most important.

Courageous leaders will need to begin an abolition movement to free international missions support from the limitations imposed by the unified budget. This end to the institutional enslavement of overseas ministries fundraising need not harm the important functions of the other departments within the denominational framework. It will, however, take interpretation and communication with congregations, both members and pastors.

Denominational offices could declare a revised set of priorities. The new top priority could be to empower congregations to act on the prime directive of the Great Commission. In this context, maintaining the institutional framework is no longer the goal. Instead, the structure becomes the platform on which to stand to declare God’s love for a hurting world in Jesus’ name.

Support for that platform would continue to be a legitimate need. However, congregations would need to see that the denomination was serious about having a goal larger than headquarters operations. That goal could be communicated through a voluntary budget priority as described below.

Give Money Over the Announced Need to International Missions. It is clear that church members will only support institutional maintenance at a lower level of giving. Benevolences have declined over time as a portion of income. If people were excited about larger and larger bureaucracies, the percent of income for Benevolences would have increased rather than decreased, as it has for more than three decades.

If church members are indeed as drugged by Mammon and accumulation as other members of American society, building larger regional and national institutions is not likely to draw them out of their economic stupor.

The antidote instead is a vision big enough and bold enough and powerful enough to raise their sights beyond themselves. The outpouring of giving after the shock of a devastating hurricane or a terrorist attack demonstrates that people have more money to give if they have a reason to give it. They also have many other ways to spend that money that will preclude them giving it, if there is not a very good reason for doing so.

A bold move would be for the national denominational office to provide a clear narrative operations budget, explaining the needs for each department that is supported with congregational contributions, including the base international missions outreach. The denomination could then make the commitment that any money received beyond the budget will go to expand mission activity in other countries. It will be important that this additional designated money not merely fill up the line item for international missions, thus freeing up general money for other line items. That is, the congregation will be assessed an amount to meet the national office's base budget. The congregation can also send additional money over that amount, knowing that anything over headquarters' annual budget will go to create more mission activities in another country. The type of mission activity, the degree of word and deed combination, will have to be worked out between the denomination and congregations. Remember that Microsoft thought its first Xbox was great, but then they had to consult broadly to figure out a design that more people would actually buy.

By setting a limit on general administration expansion, international missions would be unshackled without leaving other national administration departments in the lurch.

Such a plan would only work if the denomination enabled congregations to be true partners in the international mission outreach.

Provide Feedback When Money Leaves the Congregation. Denominations can assess congregations a fixed amount, while para-denominational groups must convince donors to contribute money. One very effective way to keep the donor involved is to let the donor know specifically what the contributions accomplished.

Few if any denominations have provided that type of specific end-use feedback to congregations. No specific feedback is the rule for the international mission portion of the congregational assessment sent to headquarters. Additional gifts are also not encouraged through detailed information. Special offerings may be taken for disaster relief or a special

initiative, but once the gifts are collected and sent to the national office, there are no timely and detailed feedback reports to the congregation, and thus the individual donors. National offices seem to think an occasional article in a magazine that members may or may not see is adequate.³⁸

Creative energy to provide dynamic information about the need for funding specific mission activities, and the results from that funding could improve congregational-national office relationships and cooperation.³⁹

To develop feedback systems and define a large vision, denominations would have to think creatively.

Enlist Professional Groups to Provide Analysis. Because of the current decline in Benevolences, denominational staff have often been cut back. Therefore, a proposal to increase communication with congregations about how mission dollars are spent may seem unrealistic.

Such a suggestion may well be impractical, if denominations were limited only to the traditional way of doing things. However, as Microsoft put in energy to redesign a video game machine, denominational officials could put in energy for changing the world in Jesus' name. While denominations do not have the billions of dollars that Microsoft has for research and development, the church has something of great worth: networks built on shared values.

For instance, denominational officials could approach the Association of Christian Economists⁴⁰ with a request for assistance. This organization attracts not only academics but also economists engaged in secular government and business roles. Denominations could seek help from this group, or interested individuals within the group, to establish a description of need in every low-income country around the globe. The resulting information could be used to develop a broad vision for impacting global need in Jesus' name, a vision that congregations and their members could be invited to invest in.

Denominations could tap marketing departments of institutions affiliated with the Council for Christian Colleges and Universities,⁴¹ to help design practical feedback systems to improve communications between denominations and congregations.

The Christian Medical and Dental Associations⁴² could be integrated into the economic global view efforts, to help develop strategies for impacting global child deaths. This agenda could unify church members and integrate word and deed outreach.

³⁸ For further discussion in dynamics in the denominational-congregational relationship see: John and Sylvia Ronsvalle; "Systems and Subsystems, A Case Study"; <<http://www.emptytomb.org/SystemsSubsystems.pdf>>.

³⁹ For further discussion, see: John and Sylvia Ronsvalle; "Two Solutions for the Vacuum of Leadership in the Church in the U.S."; <<http://www.emptytomb.org/scg002sol.pdf>>.

⁴⁰ For more information on the Association of Christian Economists, see: <<http://www.gordon.edu/ace/>>.

⁴¹ For more information on the Council for Christian Colleges and Universities, see: <<http://www.cccu.org>>.

⁴² For more information on the Christian Medical and Dental Associations, see: <<http://www.cmawashington.org>> and select the "About CMDA" option.

However, denominational offices can also develop fresh approaches themselves. One example is a recent conference organized by the Office of Stewardship for The Episcopal Church. Terry Parsons, the missioner for stewardship, brought together both Episcopalians and leaders from a variety of denominations for a gathering titled “Will Our Children Be Stewards?” Interestingly, parents were encouraged to bring their children and teenagers. Located in Minneapolis, one conference event was to travel to the Mall of America. “We’re not against the mall, or mall shopping...But we need to be sensitive to what we hear, see and smell. Who, and what, is it that is shaping our financial habits,” Parsons said. According to a report on the event, the conference was not organized to provide answers but to identify the questions, and what resources, are needed by parents. “With our children receiving some 3,000 messages a day urging them to spend, where is the church—the voice in the village—inviting them to share?”⁴³

Creative thinking could lead to exciting possibilities. But those exciting possibilities will only develop if church leaders and members want them to develop.

Repent While There Is Still Time. A wise and good friend of the authors once said, “People do what they want to do.”

That truth makes the realization of the potential for good that lies among church members in the U.S. dependent on one major fact: the heart.

To date, given the wide difference between the potential and the reality, one must conclude that church leaders have not particularly wanted the prime directive of the Great Commission to be the top priority of the church.

That description of the past does not have to define what will happen from this point on. One major grace within the Christian faith is the merciful presence of abundant new beginnings.

At this point in history, church members in the U.S. have access to great resources, are blessed with freedom, and operate in a world with incredible communication systems.

How long these conditions will last is not known. But they exist now.

It is indeed good news in the Christian message that failure is not fatal. Forgiveness allows a confession to be the basis for turning in a new direction.

The data demonstrates that we in the church in the U.S. have not wanted to love a hurting world in Jesus’ name very much. As a result, over the past fifty years, many people have died from preventable conditions, and without the hope that the Gospel brings.

That’s the past.

Here’s the question for the present. Will we repent of that fact, and make the future different?

⁴³ Jerry Hames; “Consumer Culture Challenged at Stewardship Conference”; <http://www.episcopalchurch.org/3577_ENG_HTML.htm>; pp. 1, 3 of 8/29/05 5:53 PM printout.

