

Church Member Giving in Perspective: The Theological Implications of Church Member Giving Patterns

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"Why do you call me 'Lord, Lord,' and do not do what I say?"
- Jesus Christ, quoted in Luke 6:46 (NIV)

Grace has symptoms. If one does not have the symptoms, does one have the condition?

This question may be controversial in light of centuries of debate. The general topic is often summarized as "grace/law" or "faith/works." Yet, the continuing decline evident in church member giving data, as reviewed in earlier chapters of this report, calls for a consideration of the theological implications of these patterns.

Various aspects of the demographic and sociological implications of the data have been discussed in previous editions in this series.¹ However, as these patterns describe the behavior of the members of religious congregations, the theological implications ought also to be discussed.

Further, the important, and often intense, debates about the relationship between salvation, faith and works, and the role of grace and law, may not be the defining topics in the present discussion. Rather, a more basic issue needs attention, an issue that might be summarized as "faith/no faith." An overview of the issues involved in the present discussion may be framed by the question, Can giving patterns provide any indication about whether church members have faith? Further, the implications of not having faith can be considered.

Although the issues raised in this chapter deserve a comprehensive treatment, the present discussion will seek only to raise a few key points that may be helpful in suggesting directions for further exploration. First, a brief review of the historical grace/law and faith/works deliberations will consider how the present discussion differs from those topics.

Second, a review of relevant comments from church leaders, including Martin Luther and John Calvin, will consider whether grace, in fact, should have symptoms. Finally, a brief discussion of church members' responses to historical social challenges may help to put present giving patterns into a broader context.

By Faith Alone. Ecclesiastical practices in the Middle Ages produced a strong reaction among faithful members of the church. Although a variety of behaviors were problematic, the issue that is often used to summarize the recreant conditions at the time is the sale of indulgences.

On October 31, 1517, Martin Luther, an Augustinian monk, reacted to the sale of these special dispensations which, it was promised, could lead to less time in purgatory or to the remission of sin. Luther posted 95 Theses on the Wittenberg Chapel door, in an offer to debate the topics as was standard at the time. Translated from Latin into the vernacular, the Theses found a broad and receptive audience among nobles and commoners alike who were not happy about owing both allegiance and money to Rome. The Protestant Reformation was born.

In fact, such leaders as Francis Xavier and Ignatius Loyola would lead a Catholic Reformation within the structure of the Roman Catholic Church. However, the theological implications most relevant for the present discussion are clearest in the writings of two Protestant Reformation leaders: Martin Luther (1483-1546) and John Calvin (1509-1564). Luther's 95 Theses describe the objectionable practices of the time. For example, Thesis 27 reads, "There is no divine authority for preaching that the soul flies out of purgatory immediately the money clinks in the bottom of the chest."²

Calvin described the practice in the following words:

But then they have imaginary satisfactions, by means of which those who have sinned purchase back the favour of God. In this class, they place first contrition, and next works, which they term works of supererogation, and penances, which God inflicts on sinners. But, as they are still sensible far short of the just

measure required, they call in the aid of a new species of satisfaction from another quarter, namely, from the benefit of the keys. And they say, that by the keys the treasury of the Church is unlocked, and what is wanting to ourselves supplied out of the merits of Christ and the saints.³

In his famous *Institutes*, Calvin comments further: "Now indulgences flow from this doctrine of satisfaction. For our opponents pretend that to make satisfaction those indulgences supply what our powers lack...These men are fit to be treated by drugs for insanity rather than to be argued with." Calvin continues as he describes the spiritual consequences of the practice: "Men saw themselves openly and undisguisedly held up to ridicule...their souls' salvation the object of lucrative trafficking, the price of salvation reckoned at a few coins, nothing offered free of charge."⁴

These leaders felt compelled to develop a more adequate theology, or perhaps more accurately, restate a more faithful theology. For example, in Luther's Thesis 36, he asserts, "Any Christian whatsoever, who is truly repentant, enjoys plenary remission from penalty and guilt, and this is given him without letters of indulgence."⁵

As often happens in the presence of extreme circumstances, Luther and Calvin felt impelled to make as clear as possible the differences between what was actually occurring and what the practices ought to have been. The main theme of many of these writings was justification by faith.

For example, in his *Small Catechism*, Luther explains the third article in the Apostle's Creed as follows:

Sanctification: I believe in the Holy Ghost; the holy Christian Church, the communion of saints; the forgiveness of sins; the resurrection of the body; and the life everlasting. Amen

What does this mean? I believe that I cannot by my own reason or strength believe in Jesus Christ, my Lord, or come to Him; but the Holy Ghost has called me by the Gospel, enlightened me with His gifts, sanctified and kept me in the true faith...⁶

Calvin, too, emphasized the importance of justification by faith. He wrote, "This we call the righteousness of faith, viz., when a man, made void and empty of all confidence in works, feels convinced that the only ground of his acceptance with God is a righteousness which is wanting to himself, and is borrowed from Christ."⁷

This concept became a battle cry of the Protestant Reformation, summed up as *sola fide*, that is, by faith alone.

The concept has been affirmed repeatedly throughout the succeeding centuries. For example, Dietrich Bonhoeffer, Lutheran pastor and German church leader during World War II, writes in *The Cost of Discipleship*:

The justification of the sinner therefore consists in the sole righteousness of God, wherein the sinner is utterly and completely unrighteous, and has no righteousness whatever of his own, side by side with the righteousness of God. Whenever we desire an independent righteousness of our own we are forfeiting our only chance of justification, which is through God and his righteousness. God alone is righteous. On the cross this truth is apprehended as our condemnation as sinners. But when we are brought to faith in the death of Christ, we receive the righteousness of God...⁸

Ecumenical dialogues continue to affirm this doctrine through the present. The Evangelical Lutheran Church in America is engaged in dialogues with The Episcopal Church, the Reformed Church in America, and the Roman Catholic Church. In all three discussions, the concept of justification by faith is strongly affirmed, as is evidenced in article 3.15 of the Lutheran-Catholic statement: "Together we confess: By grace alone, in faith in Christ's saving work and not because of any merit on our part, we are accepted by God and receive the Holy Spirit, who renews our hearts while equipping and calling us to good works," and again in article 4.1.19: "We confess together that all persons depend completely on the saving grace of God for their salvation."⁹

A less formal dialogue has also been conducted among evangelical and Roman Catholic leaders in the United States. A recent report in *Christianity Today* indicated that leaders from these groups have formulated a statement that reads in part, "We agree that justification is not earned by any good works or merits of our own; it is entirely God's gift, conferred through the Father's sheer graciousness, out of the love that he bears us in his Son, who suffered on our behalf and rose from the dead for our justification."¹⁰

Acknowledging this basic doctrine of justification by grace, how does this doctrine affect the present discussion of the practice of religion?

Should Grace Have Symptoms? There are a variety of verses throughout the New Testament that call for action on the part of one who would be faithful. How is a church member to understand the relationship between faith and works from within a commitment to the grace of God?

The church has apparently struggled to understand the implications of the present issue since its founding. The apostle Paul, writing in his letter to the Romans, complains that his teaching has been "slanderosly reported" by some as encouraging licentiousness in order that God's grace may be more evident (Romans 3:8, NIV).

That moving from the experience of grace to a life consistent with faithfulness was a challenge to the early church may also be inferred from 1 Peter 2:16: "As servants of God, live as free people, yet do not use your freedom as a pretext for evil" (NRSV).

Perhaps a review of some of the verses calling for action, and related comments by Luther and Calvin, may be of assistance.

Matthew 25: 31-46. One of the most familiar passages, and perhaps troubling from within the context of our present discussion, is the parable of the sheep and the goats. In Matthew 25:31-46, Jesus says that when the Son of Man returns, the sheep will be put on his right and the goats on the left. The sheep will be welcomed into the kingdom because when they saw the king hungry, thirsty, as a stranger, in need of clothes, sick and in prison, they helped the king. The sheep will ask when they saw the king in such distress. Jesus continues, "The King will reply, 'I tell you the truth, whatever you did for one of the least of these brothers of mine, you did for me.'" (vv. 34-40, NIV). Then the Son of Man will reject the goats because they did not do these things for the king, and when the goats ask when they did not help the king when he was in distress, the king will reply that not doing it for the least of the brethren meant they did not do it for the king. Describing the fate of the goats, Jesus says, "Then they will go away to eternal punishment, but the righteous to eternal life" (vv. 41-46, NIV).

Calvin reflects on these verses in his *Commentary*. He suggests that Christ is providing an example of the types of duties of charity "by which we give evidence that we fear God." Calvin suggests that if a person were to do these types of activities apart from justification by faith, such actions would not be of any help for the individual's salvation, since the person's basic separation from God has not yet been dealt with. However, for the Christian, such actions are to be expected because, "unquestionably believers not only profess with the mouth, but prove by actual performances, that they serve God."¹¹

Calvin goes on to assert that Jesus "does not exclude those duties which belong to the worship of God" but that he does tell his disciples "that it will be an authentic evidence of a holy life, if they practise charity..."¹²

Luke 6:46 and Matthew 7:21. Calvin has a similar comment about Jesus' question, in Luke 6:46, "Why do you call me 'Lord, Lord,' and do not do what I say?" (NIV). In Matthew 7:21, Jesus makes a statement rather than asks a question: "Not everyone who says to me, 'Lord, Lord,' will enter the kingdom of heaven, but only the one who does the will of my Father in heaven" (NRSV). Calvin writes, "*To do the will of the Father* not only means, to regulate their life and manners, (as philosophers talked,) by the rule of virtues, but also to believe in Christ These words, therefore, do not exclude faith, but presuppose it as the principle from which other good works flow" [italics in original].¹³

Acts 26: 19-20. In Acts 26:19-23, the Apostle Paul is defending himself before King Agrippa. In just a few verses he summarizes his entire ministry. Verses 19 and 20 read,

"So then, King Agrippa, I was not disobedient to the vision from heaven. First to those in Damascus, then to those in Jerusalem and in all Judea, and to the Gentiles also, I preached that they should repent and turn to God and prove their repentance by their deeds" (NIV).

Calvin comments, "Conversion, or turning unto God, is joined with repentance... And because repentance is an inward thing, and placed in the affection of the heart, Paul requireth, in the second place, such works as may make the same known, according to that exhortation of John the Baptist: 'Bring forth fruits meet for repentance' (Matth. iii. 8)."¹⁴ Calvin's comment regarding this verse in Acts continues the theme stated regarding the verses from Matthew 25 and Luke 6. That is, the experience of grace will be evident in behavior consistent with the internal condition.

Ephesians 2:8-10. The same idea is developed by both Calvin and Luther as they comment on a passage that is often cited as a key statement of justification by grace alone. Ephesians 2: 8-9 reads,

For it is by grace you have been saved, through faith--and this not from yourselves, it is the gift of God--not by works so that no one can boast (NIV).

Luther comments on the passage, "God looks at this sin of the nature alone. This can be eradicated by no law, by no punishment; the grace of God alone, which makes the nature pure and new, must purge it away. The law only makes it manifest and teaches how to recognize it, but does not save from it... Therefore he first gives the law, by which man recognizes this sin and thirsts for grace; then he also gives the gospel and saves him."¹⁵

The verse immediately following Ephesians 2:8 and 9, verse 10, reads, "For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do" (NIV). In his lectures on Genesis, Luther reflected on this verse in the context of the "comedy" of Joseph and his brothers (Gen. 44:17). Luther wrote, "For such is the nature of God's poems, as Paul neatly says in Eph. 2:10: 'We poihma.' God is the Poet, and we are the verses or songs He writes. Accordingly, there is no doubt that all our works and actions are pleasing in God's eyes on account of the special power and grace of faith."¹⁶

In his *Commentary*, Calvin reflects on Ephesians 2:10 as follows: "for all the good works which we possess are the fruit of regeneration. Hence it follows, that works themselves are a part of grace." He continues, "Everything in us, therefore, that is good, is the supernatural gift of God... *We are his work*, because we have been *created*,--not in Adam, but *in Christ Jesus*,--not to every kind of life, but to *good works*" [italics in original]. Calvin goes on to state that the works were "prepared" in the sense that God "draws" these works "out of his treasures, in which they had long before been laid up; for whom he called, them he justifies and regenerates."¹⁷

Dietrich Bonhoeffer, from his mid-twentieth century perspective in a nation that was gearing up for war, was able to affirm the same conclusions from these verses. He wrote, "That indeed is the whole purpose of our new creation in Christ... All this is perfectly clear: the aim of the Christian life is to produce those good works which God demands... But ultimately there is only one good work; the work of God in Christ Jesus... But all our good works are the works of God himself, the works for which he has prepared us beforehand."¹⁸

James 2. Late in his life, Luther voiced serious reservations about the book of James.¹⁹ Nevertheless, he reflected on passages from the book in his devotional writings. Calvin, on the other hand, indicates that he can "see no just cause for rejecting it."²⁰ Yet both men commented on the second chapter in which the issue of faith and works is discussed in some detail. Following are comments on a few of the verses that have bearing on the present discussion.

James 2:15-16 reads, "Suppose a brother or sister is without clothes and daily food. If one of you says to him, 'Go, I wish you well; keep warm and well fed,' but does nothing about his physical needs, what good is it?" (NIV). Calvin reflects, "As, then, he who sends away a poor man with words, and offers him no help, treats him with mockery, so they who devise for themselves faith without works, and without any of the duties of religion, trifle with God."²¹

Regarding James 2:17--"In the same way, faith by itself, if it is not accompanied by action, is dead" (NIV)--Luther wrote that Christ is seen in good works among "the blind, the deaf, the lame, the lepers, the dead and the poor." Our own works are not worthy of God, but the works of Christ are acceptable. "God demands of us no other work that we should do for him than to exercise faith in Christ." Being confident that this action of believing in Christ is all that is required before God, Luther then admonishes the reader,

Look for the poor, sick and all kinds of needy, help them and let your life's energy appear in this, so that they may enjoy your kindness, helping wherever your help is needed, as much as you possibly can with your life, property and honor. Know that to serve God is nothing else than to serve your neighbor in love, whether he be enemy or friend, or whether you can help in temporal or spiritual matters. This is serving God and doing good works.²²

Calvin's comments are more concise: "We hence conclude that it is indeed no faith, for when dead, it does not properly retain the name."²³

Calvin is equally direct when he comments on the James 2:18 statement, "But someone will say, 'You have faith; I have deeds.' Show me your faith without deeds, and I will show you my faith by what I do" (NIV). Calvin states "the design of James was to expose the foolish boasting of those who imagined that they had faith when by their life they shewed that they were unbelievers." He goes on to say, "This only he means, that faith, without the evidence of good works, is vainly pretended, because fruit ever comes from the living root of a good tree."²⁴

Calvin also reflects on James holding up Abraham in chapter 2, verse 22, "his faith was made complete by what he did" (NIV). Calvin explains this comment by saying, "It is said to have been perfected by works, not because it received thence its own perfection, but because it was thus proved to be true."²⁵

Luther considers James 2:26 which reads, "As the body without the spirit is dead, so faith without deeds is dead" (NIV). Luther wrote, "Faith is an active, living thing. But in order that men may not deceive themselves and think they have faith when they have not, they are to examine their works, whether they also love their neighbors and do good to them."²⁶

Calvin does not explicitly comment on this last verse in chapter two, but closes his reflection on that chapter by saying, "We, indeed, allow, that good works are required for righteousness; we only take away from them the power of conferring righteousness, because they cannot stand before the tribunal of God."²⁷

Table 29, at the end of this chapter, provides a partial list of verses which are relevant to this topic of the relationship between faith and works.

Diagnosing the Condition. A review of these few verses raises another issue. That is, it is apparently possible to confess to having faith, and yet not have it.

Calvin alluded to this situation in the *Institutes* when he wrote, "At that time [in the early church] there were many--and this tends to be a perpetual evil in the church--who openly disclosed their unbelief by neglecting and overlooking all the proper works of believers, yet did not cease to boast of the false name of faith."²⁸

Elsewhere, he wrote about the role of works in helping to identify those whose faith was sincere. "As piety lies within the heart, and as God does not dwell amongst us in order to make trial of our *love* towards Him, and does not even need our services, it is easy for hypocrites to lie, and falsely to pretend to *love* God. But the duties of brotherly love fall under the senses, and are placed before the eyes of all, and therefore in them the impudence of hypocrites is better ascertained" [italics in the original].²⁹

In a similar way, Luther argues in "The Disputation Concerning Justification," that works are a valid sign of grace: "Works only reveal faith, just as fruits only show the tree, whether it is a good tree. For the works indicate whether I have faith. I conclude, therefore, that he is righteous, when I see that he does good works. In God's eyes that distinction is not necessary, for he is not deceived by hypocrisy. But it is necessary among men, so that they may correctly understand where faith is and where it is not."³⁰

In a reflection on Matthew 23:24, Calvin is disturbed about some in the church who would "strain out a gnat but swallow a camel" (NRSV). His disdain for those who debate rather than pursue the higher calling of the faith is expressed as follows:

But it is evident that hypocrites amuse themselves with such distinctions; for while they pass by *judgment, mercy and faith*, and even tear in pieces the whole Law, they are excessively rigid and severe in matters that are of no great importance; and while in this way they pretend to kiss the feet of God, they proudly spit in his face [italics in original].³¹

Calvin would therefore seem to indicate that there are those who number themselves among the church but who, in fact, do not possess the faith that will justify them before God.

Writing four centuries later, Bonhoeffer voiced a similar opinion when he wrote, "But not everyone who makes this confession will enter the kingdom of heaven. The dividing line will run right through the confessing Church. Even if we make the confession of faith, it gives us no title to any special claim on Jesus. We can never appeal to our confession or be saved simply on the ground that we have made it." Bonhoeffer then contrasts the person who says "Lord, Lord" and the person who humbly obeys. Bonhoeffer says the first "justifies himself through his confession... [he] has called himself to Jesus without the Holy Spirit, or else he has made out of the call of Jesus a personal privilege." The second's "doing is a token of grace to which there can be no other response save that of humble and obedient service."³²

There is no question that faith saves, and confessing that faith is a necessary step in the process. However, it would appear that not all who say the words actually have faith.

The relationship between a consistent lifestyle and the confession of faith has also been a prominent issue in recent history. The "confessing church" that Dietrich Bonhoeffer referred to grew out of what was called the "German church struggle." A recent article stated, "The struggle was perceived and articulated by the Synod of Barmen in terms of confessionalism versus accommodation to culture..." in this case, to the growing commitment to Nazism in pre-World War II Germany.³³

Leaders still struggle with the role of the church and church members during the Holocaust. Recently, Bartholomeos I, ecumenical patriarch of the Orthodox Church, visited the Holocaust Museum in Washington, DC. At that time, he was reported to have said, "The bitter truth for so many Christians of that terrible time was they could not connect the message of their faith to their actions in the world."³⁴

Another recent example where significant aspects of the church yielded to accommodation to culture in the face of great evil was the struggle with apartheid in South Africa. The Dutch Reformed Church, which supported South Africa's previous racist regime, was suspended from the World Alliance of Reformed Churches in 1982. An article in *The National Christian Reporter*, stated if the Dutch Reformed Church's "governing body rejects apartheid 'in its fundamental nature,'...the church is expected to be voted back into membership in the World Alliance of Reformed Churches."³⁵

Also related to the apartheid struggle, a Catholic News Service article indicated that the Catholic Church in South Africa has also confessed, at the Truth and Reconciliation Commission hearings, its own lack of appropriate action while apartheid was in effect. " 'The complicity of the church...is found in acts of omission rather than commission...Silence in the face of ongoing and systematic oppression at all levels of society is perhaps the church's greatest sin,' said the document, drawn up by Father Sean O'Leary, head of the Southern African Catholic Bishops' Conference's justice and peace commission."³⁶

Reviewing these historical tragedies raises the question, in the context of the present discussion, as to whether the church in the U.S. is confronted with a contemporary sin of omission. Consider the following facts:

- As indicated in chapter one of this report, between 1968 and 1995, while income increased by 68% after taxes and inflation, church member giving increased by 33%. As a result, the portion of income donated to the church declined by 21%.

- Of the additional money donated to the church between 1968 and 1995, 97% of the inflation-adjusted increase went into Congregational Finances, primarily to benefit current members of the church.
- Global communications systems provide information about world conditions. As a result, it is no secret that 35,000 children under the age of five die daily around the globe, mostly from preventable poverty conditions, and many in areas where there is not even a "cell" of the church, to use a World Council of Churches phrase, or where people are "unreached" with the Gospel, to use an evangelical term.
- While the portion of income going to the church declined, credit card interest payments increased 463% per capita between 1975 and 1991, the last years for which data is readily available.
- In the early 1990s, while the average church member spent less than \$20 a year on global outreach--including activities that provide temporal and spiritual aid to the children dying around the globe--Americans, including church members, spent an average of \$164 on soft drinks, \$657 on restaurant meals, and over \$1,000 on recreation activities per person.
- In most congregations, 20% of the people give 50-80% of the budget; there are indications that, in a number of congregations, one-third to one-half give no financial assistance to support their church.

Does the above data describe a challenge to the church in the U.S. on a par with the German church struggle and apartheid? How should the comments of Luther, Calvin and Bonhoeffer about the place of works as a fruit of faith be interpreted in light of these facts?

The same August 29, 1997 issue of *The National Christian Reporter* that had an article about the Reformed Church in South Africa also reported from Debrecen, Hungary that the World Alliance of Reformed Churches called its member churches "to recognize that the struggle against economic injustice and ecological destruction is at the very center of Christian faith..." The article went on,

These same issues were being "elevated" from moral and ethical questions to the "level of the faith" and the "confession" of the church...a situation described as a *processus confessionis* (a Latin term referring to a "committed process of progressive recognition, education and confession").

The general council has made a clear parallel between the rejection of economic injustice and the rejection of apartheid.³⁷

The church in the U.S. may need to reconsider its current giving patterns in terms of this elevation of economic discipleship to a higher level of theological review. However, the question may be asked, is it fair to judge church members at all? Further, if one were to make a determination about the sincerity of faith of church members, would economic justice issues, or more particularly in the present discussion, church member giving patterns be a valid measure?

Regarding the appropriateness of judging the church, comments from Bonhoeffer once again may be relevant. He wrote, "In other words the preaching of forgiveness must always go hand-in-hand with the preaching of repentance... It is the will of the Lord himself that the gospel should not be given to the dogs." Bonhoeffer went on to advise that "brotherly admonition" within the church is critical for the health of the church. "This is the only form of protection against our daily trials and temptations, and against apostasy within the congregation."³⁸

In terms of church giving as a basis for considering the sincerity of church member faith, Jesus seems to recommend that idea in Matthew 6:21. In this section of the Sermon on the Mount, Jesus is talking about the believer's relationship to God and Mammon, which word is translated as "money" in modern versions of the Bible. Telling those listening to store up treasures in heaven rather than on earth, Jesus says, "For where your treasure is, there your heart will be also" (NRSV). This verse seems to indicate that the way a believer spends money may be the clearest indication--perhaps like a thermometer--of the heart's spiritual condition.

If that is the case, then one might conclude that if one does not give money to the church to help others, one falls into the category of those who do not have the fruits that ought to accompany the presence of grace in their lives. And if the tree is not bearing fruit, is the root itself good?

This issue deserves serious consideration. If people are in the church with a false understanding of what it means to be a "believer," the consequences could be eternal. The December 3, 1997 issue of *The Christian Century* had two articles on hell. One, a biblical reflection on Luke 3:7-18, talks of hell as "going it alone, apart from God, all the way to the bitter end."³⁹ A second article notes that a majority of people believe in hell or think there might be one.⁴⁰

Hell, of course, is an old-fashioned notion, so it is interesting that two articles mentioning it appeared in the same issue of a contemporary magazine. The biblical study, with the description of hell as separation from God, is fairly consistent with a description from the sixteenth century. Calvin provided more detail in his view, and yet emphasized the separation from Christ as a key element of hell: "We are therefore taught how desirable it is to be united to the Son of God; because everlasting destruction and the torment of the flesh await all those whom he will drive from his presence at the last day.

He will then order the wicked to *depart* from him, because many hypocrites are now mixed with the righteous, as if they were closely allied to Christ" [italics in original].⁴¹

Even though a majority of Americans might agree with Calvin's general point, most would also see themselves as an exception to his view. A Gallup survey found that 73% of the U.S. population still believes there is a hell, but over three-quarters believe they won't go there.⁴²

Yet, based on Jesus' statement in Matthew 6:21, and the earlier review of writings about works--that do not justify in and of themselves, but do necessarily flow out of grace, both as a response to it, and as a proof of it--then are many church members misinformed about their own spiritual prospects? From a strictly numerical point of view, as many as half the church members who do not invest in their churches financially do not have the fruit that accompanies the presence of grace in their lives.

If the giving numbers are a thermometer of heart condition, one would have to conclude that the fervor of church members is cooling, even as the portion of income given to the church declines. In previous chapters of this report, the potential of the church was discussed in contrast to current patterns. In that context, the tithe, or giving 10% of one's income to the church, was discussed. Of course, where grace abounds the tithe is only a guideline. In an affluent culture such as the United States, some even consider it a minimum. This ideal is in stark contrast to the patterns of the past 28 years.

Further, for the sake of discussion, consider what the numbers say about the possible condition of the church in the U.S. The data in the chapter on church giving by denominational affiliation might be useful in this context. For example, the denominations affiliated with the National Association of Evangelicals gave an average of 4% of their incomes to their churches in 1995. What is the best-case scenario for these churches? If one assumes that those who are contributing to the church are giving at the level of the classic tithe, or 10% of their incomes, the maximum number of members giving at least at the 10% level would be 40%. This formulation would mean that 60% of these denominations' members were giving less than 10% in an age of affluence, and therefore do not have the works of grace, indicating that they may be at risk of hell. Since it is unlikely that 40% of their members are tithing, it is probable that the giving is spread among more of the church membership at lower levels of giving. If this is true, then the number at risk grows, as more church members are not moving beyond the tithe to seek justice, grace and mercy, as Jesus describes in Matthew 23:23.

The level of giving for the National Council of Churches-affiliated denominations in the previous analysis was 3% in 1995. Therefore, the best-case scenario for these denominations would be that 30% of their members were giving at the 10% level. That would mean 70% of these denominations' members were giving less than 10% in an age of affluence, thus not evidencing the fruits of grace, and thus being at risk of negative eternal consequences. Once again, it is likely that the giving is not concentrated in 30% giving 10%, but rather is spread out at different levels throughout the congregations, meaning even a larger percent of the members are struggling with the integration of their faith with their actions, and being at risk of negative eternal consequences.

If church members who do not give to their churches do not have the fruits that accompany grace, they may not, in fact, have faith. They may be in that group who have the words but not the experience. If that is the case, what responsibility do church leaders have to provide these members with more accurate information about their spiritual state before it is too late?

The church in the United States has incredible potential for sharing abundant resources with a hurting world as a direct consequence of grace experienced through Jesus Christ. Yet giving patterns indicate that church members are investing a smaller portion of their lives in their churches as represented in the portion of their treasure that they contribute. Of the money that is invested, more is being spent internally in the congregation and less on the larger servanthood mission of the church. Further, other charitable giving data does not support the notion that people are giving less to the church in order to fund human service activities in non-church organizations.

Do these conditions describe a grace-filled church?

Or should church members be asking a question that was posed by one laywoman when the topic of giving to the church was under discussion. "If I am not trusting God with my money," she asked, "am I really trusting him with my eternal salvation?"

>Table 29: A Partial List of Verse Citations Relevant to a Dialogue on Faith and Works

Verses that Refer to Grace

John 1:17-18	Romans 8:1-3	2 Cor. 5:18-21	Col. 2:13-23	Heb. 10:1-23
John 3:16	Romans 8:10-11	Gal. 2:11-21	1 Th. 1:4	Heb. 12:24
John 3:36	Romans 8:26-39	Gal. 3	1 Th. 5:4-11	Heb. 13:12
John 5:24	Romans 9:11-33	Gal. 4:3-12	1 Th. 5:23-24	1 Peter 3:18
John 5:31-45	Romans 10:1-16	Gal. 4:21-31	2 Th. 2:13-14	1 John 1:8-10
Acts 15:9-11	Romans 11:5-6	Gal. 5:1-12	1 Tim. 2:5-6	1 John 2:1-2
Acts 18:27	Romans 14:10-13	Gal. 6:14-16	Titus 2:14a	1 John 2:12
Romans 1:17	Romans 15:8-9	Eph. 1	Titus 3:4-7	1 John 4:4-6
Romans 3:22	1 Cor. 1:2	Eph. 2	Heb. 2:9-10	1 John 4:10
Romans 3:24-28	1 Cor. 1:8-9	Eph. 3:12	Heb. 2:17-18	1 John 4:15
Romans 3:30	1 Cor. 1:30-31	Eph. 5:2	Heb. 4:14-16	1 John 5:11-12
Romans 3:31	1 Cor. 2:12	Phil. 3:2-11	Heb. 7:25	1 John 5:18
Romans 4	1 Cor. 3:5-15	Col. 1:6b	Heb. 8:6	Jude 1:24-25
Romans 5	1 Cor. 4:7	Col. 1:14	Heb. 8:12	
Romans 7:21-25	1 Cor. 5:5	Col. 1:19-22	Heb. 9	

Verses that Refer to Obedience

Mat. 3:7-11	Luke 17:5, 10	1 Cor. 6:9-20	1 Tim. 4:1-2	1 Peter 2:15
Mat. 6:21-24	Luke 19:8-10	1 Cor. 9:24-27	1 Tim. 5:15	1 Peter 2:16
Mat. 7:21	John 3:36	1 Cor. 15:32-34	1 Tim. 5:24	1 Peter 2:24
Mat. 7:15-27	John 5:29	2 Cor. 5:7-11	1 Tim. 6:9-10	1 Peter 4:10
Mat. 13:22	John 6:28-29	2 Cor. 5:17	2 Tim. 2:15-18	1 Peter 4:18
Mat. 13:24-29	John 8:31	2 Cor. 8:8	2 Tim. 3:1-13	2 Peter 1:3-4
Mat. 13:36-43	John 13:17	2 Cor. 9:13	2 Tim. 4:1-4	2 Peter 1:5-11
Mat. 16:24-27	John 13:34-35	2 Cor. 11:13-15	Titus 1:10-16	2 Peter 2:19-22
Mat. 19:16-28	John 14:10-14	2 Cor. 11:26e	Titus 2:14b	1 John 1:5-7
Mat. 21:28-31	John 14:17	2 Cor. 13:5-6	Titus 3:8	1 John 2:3-6
Mat. 22:34-40	John 14:21	Gal. 2:4	Philemon 1:6	1 John 2:9-11
Mat. 23:23	John 14:23-24	Gal. 2:10	Heb. 2:1-3	1 John 2:15-17
Mat. 24:36-51	John 15:9-17	Gal. 5:6b	Heb. 3:5-19	1 John 3:1-24
Mat. 25:31-46	John 17:17	Gal. 5:13-26	Heb. 4:1-13	1 John 4:8
Mark 4:13-20	Acts 14:3	Gal. 6:7-10	Heb. 5:8-9	1 John 4:11
Mark 8:34-38	Acts 26:20b	Gal. 6:15b	Heb. 6:1-12	1 John 4:16-18
Mark 13:33-37	Rom. 6	Eph. 2:10	Heb. 10:24-39	1 John 4:19-21
Luke 6:43-45	Rom. 7:4-6	Eph. 4:21-32	Heb. 11:1	1 John 5:1-5
Luke 6:46-49	Rom. 8:4-9	Eph. 5:5-9	Heb. 11:7-8	2 John 5-7
Luke 8:11-15	Rom. 8:12-14	Phil. 1:11	Heb. 12:14-15	3 John 1:11
Luke 8:19-21	Rom. 10:21	Phil. 2:12-13	Heb. 12:25	Jude 1:4-19
Luke 11:27-28	Rom. 11:22	Phil. 3:17-21	James 1:22-27	Rev. 3
Luke 12:16-21	Rom. 12:1-2	Col. 1:23	James 2:14-26	Rev. 14:9-12
Luke 12:22-34	Rom. 13:11-14	Col. 2:6-7	James 4:1-4	Rev. 19:7-8
Luke 12:35-48	Rom. 15:7	Col. 3:5-10	James 5:1-6	Rev. 20:11-15
Luke 13:22-27	1 Cor. 3:1-5	Col. 3:25	1 Peter 1:2	Rev. 22:12-13
Luke 14:25-35	1 Cor. 4:2-5	1 Thes. 1:5-10	1 Peter 1:14-17	
Luke 16:8-13	1 Cor. 4:19-20	1 Thes. 4:6-8	1 Peter 1:17-22	
Luke 16:19-31	1 Cor. 5:9-13	1 Tim. 1:19-20	1 Peter 2:8-12	

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⁴ John Calvin, *Institutes of the Christian Religion*, John T. McNeill, ed. (Philadelphia: Westminster Press, 1960), Vol. II, 670.

⁵ Luther, *Selections*, 494.

⁶ Martin Luther, *A Short Explanation of Dr. Martin Luther's Small Catechism, A Handbook of Christian Doctrine* (St. Louis, MO: Concordia Publishing House, 1965), 11.

⁷ Calvin, *Tracts*, 161.

- ⁸ Dietrich Bonhoeffer, *The Cost of Discipleship* (New York: The MacMillan Company, 1963), 308.
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- ¹⁷ John Calvin, *Commentaries on the Epistles of Paul to the Galatians and Ephesians*, William Pringle, trans. (Edinburgh, Scotland: The Calvin Translation Society, 1854), 229, 231.
- ¹⁸ Bonhoeffer, 333-334.
- ¹⁹ Martin Luther, *Table Talk*, Theodore G. Tappert, ed. (Philadelphia: Fortress Press, 1967), Vol. 54, 424-425.
- ²⁰ John Calvin, "Commentaries on the Catholic Epistles," John Owen, ed., in *Calvin's Commentaries Vol. 22, Hebrews, 1 Peter, 1 John, James, 2 Peter, Jude* (Grand Rapids, MI: Baker Book House, 1984), 276.
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- ²² Sander, 439-440.
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- ²⁴ Calvin, "Catholic Epistles," 311, 312.
- ²⁵ Calvin, "Catholic Epistles," 315.
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