

“Still giving just one dollar a week in the offering plate? How about giving God a cost of living raise!” — Ernest Robert

Hollywood’s version of romance: spontaneous, exuberant, and impulsive. They believe that financial gifts to the local church should be joyful—hence, they give only when the sermon inspires them or the mission appeal urges them to open their checkbooks. “Structured systems” such as annual pledges, write Smith, Emerson, and Snell, “seem to strike many American Christians as rigid, impersonal, legalistic, and even unspiritual.” Their conclusion was that we give our money like we spend it: haphazardly and without intention. This attitude translates to giving from our wallets and purses instead of our paychecks. Ask yourself as a church member: are you like the first century Christians at Corinth—developing and forming habits of regularly investing in God’s cause through your tithes and love offerings? (1 Corinthians 16:2). Rather than week after week grabbing that one-dollar bill in your wallet

and dropping it in the offering plate, make the returning of God’s financial blessings to be a matter of intentional obedience, as well as a joyful expression of returning thanks to God.<sup>4</sup>

Although our economy is in the midst of the worst downturn in at least 17 years, and we are in the most serious U.S. banking crisis in two decades, we have nothing to fear for both our individual or corporate futures as we remember God’s continual care and goodness in the past. The truth that Charles Spurgeon spoke over a century ago is still true today, “In all of my years of service to my Lord, I have discovered a truth that has never failed and has never been compromised. The truth is that it is beyond the realm of possibilities that one has the ability to out give God. Even if I give the whole of my worth to Him, He will find a way to give back to me much more than I give.”

#### References:

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2. Rob Moll, “Scrooge Lives!” *Christianity Today*, December 2008, pp. 24-29.
3. Dave Ramsey, “The Money Trap”, *Ministries Today*, May/June 2008, pg. 40.
4. Rob Moll, “Scrooge Lives!” *Christianity Today*, December 2008, pp. 24-29.

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# The Stewpot

A potpourri of practical ideas to help you become a better steward

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## Is Your Church Singing the Financial Blues?

By Gordon Botting, DrPH, CHES

“Sanctuary from the economic downturn is tough to find, even in houses of worship,” was the lead sentence in my local newspaper. The article continued to point out that religious organizations, like the country as whole, are struggling with tight budgets and putting new facilities on hold. Church staff members are being laid off or are taking a cut in salary and/or eliminating benefits such as dental coverage and matching retire-



ment contributions. Some churches have had up to 24 percent reduction in contributions, while others are deferring a campaign to pay off their mortgage. However, the same article indicated that faith leaders have seen an increasing need to assist members and non-members with utility bills and help from congregational food closets.<sup>1</sup>

Maybe this could be the worst moment in the church’s history when we discover that Christians give away relatively little of their money. So in this month’s *Stewpot* we are asking the questions:

- Why are we not placing more dollars in the offering plate, even in times of monetary crisis, and
- What can we as members do about it?

### What About Christian Giving as a Whole?

In a recent article in *Christianity Today* titled “Scrooge Lives!,” author Rob Moll says that at least one out of four American Protestants give away no money at all. He reports that sociologists Christian Smith, Michael Emerson, and Patricia Snell, in a

Stewardship is a total lifestyle. It involves our health, time, talents, environment, relationships, spirituality and finances.

“When it comes to giving, some people stop at nothing.” — Vern McLellan

new study on Christian giving (*Passing the Plate*, Oxford University Press), say, “Not even a token \$5 per year.” Further, from their research they pointed out that the average, regular attending churchgoer gives only 6% of his or her after-tax income. The bottom line is that the median annual giving for an American Christian is \$200, just over half a percent of their after-tax income. However, that mean is skewed by the 5% of American Christians who provide 60% of all donations to local congregations and other religious groups for them to continue to operate and spread the message of God’s love. Even among the most conservative Evangelical Christians, 10% give nothing away. In this same group of conservative believers, 36% report that they give away less than 2% of their income, and only about 27% give tithes.

When these facts and figures are analyzed and a comparison is made between the wealthiest and poorest American groups, the Biblical story of the widow’s mite (Mark 12:42; Luke 21:1-4) has a lot of company. “Americans who

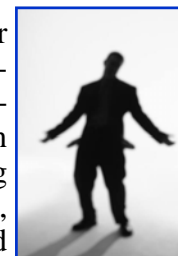
earn less than \$10,000 gave 2.3 percent of their income to religious organizations,” Smith, Emerson, and Snell write, “whereas those who earn \$70,000 or more gave only 1.2 percent.” In absolute terms, the poorest Christians give away nearly twice the amount of money than all but the very wealthiest Christians who earn more than \$90,000. This lack of generosity might not be as shocking if it didn’t contrast so starkly with their astounding wealth. Those Christians who stated that their faith was very important to them and who attend their local church at least twice a month, collectively earned more than \$2.5 trillion dollars annually. On their own, according to these researchers, these Christians could be admitted to the G7, the group of the world’s seven largest economies. If these Christians gave away a tithe of their after-tax earnings, they could contribute another \$46 billion to worldwide mission and evangelism. Smith and co-authors noted in their study how these billions of extra dollars could be spent: \$10 billion would sponsor 20 million children for a year, and



just \$330 million would sponsor 150,000 indigenous missionaries in countries closed to religious workers, \$2.2 billion would triple the current funding of Bible translation, printing, and distribution. Six hundred million dollars would be enough to start eight Christian colleges in Eastern Europe and Southeast Asia.<sup>2</sup>

### Why Do Christians Fail to Give?

First, a major reason Christians don’t give more is because many can’t. Dave Ramsey, in his article “The Money Trap,” put it this way: “Picture a church filled with passionate, loving, *outrageous* givers. Sadly, that requires some imagination. Surveys tell us that only three percent of evangelical Christians tithe—meaning 97 percent don’t. Does that mean that 97 percent don’t love their church, don’t love God, don’t love Jesus? Does that mean they are greedy and swallowed up in consumerism? I used to think that. But after working with hundreds of thousands of families across the globe for decades, I’ve discovered that



just isn’t the case. They aren’t greedy; they’re broke.”<sup>3</sup> The *Wall Street Journal* recently stated that 70 percent of Americans are living from paycheck to pay-

check. Guess what? Many of these same Americans are sitting in church pews every week. Fixed costs in the average household have jumped from 54 percent to 75 percent of family budgets since the early 1970s, which simply means that just two buying decisions—the purchase of a home and a vehicle—are enough to lock most households into tight budgetary situations for years, if not decades. Part of church leaders’ responsibility is to assist people in money management planning for the long haul with their household finances, which in turn increases parishioners’ ability to give, not just because they have more money, but because they start rethinking about their personal priorities and Christian obligations.

Second, many Christians believe giving should be like

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