

# Churches must face up to hard financial truth, speaker says\_41904

April 16, 2004

Posted: 4/16/04

## Churches must face up to hard financial truth, speaker says

**By Tony Cartledge**

*Biblical Recorder*

BLACK MOUNTAIN, N.C. (ABP)—Churches, conventions and Christians face a bleak future if congregational leaders do not actively engage cultural shifts and the perils of consumerism, speakers recently told a national stewardship conference.

Loren Mead, founder of the Alban Institute and author of “Financial Meltdown in the Mainline,” said, “We are in bad trouble in the churches,” and “we won't be out of it in your lifetime or mine.”

Churches increasingly depend on a donor base that is getting both older and smaller, he said. Meanwhile, younger adults are racking up more personal debt and giving less to the church.

**See Related  
Articles:**

- [Churches must face up to hard financial truth, speaker says](#)
- [Churches and charities slow to feel effects of economic recovery](#)
- [Welfare bill with funds for charities stalls in Senate](#)

Funding efforts tend to be erratic and short-term, focused on survival or breaking even, Mead said.

“A lot of churches don't know how to do anything else, and when the church is focused on survival, there is less energy for mission.”

Most churches have no significant financial reserves, he said. Financial planning is disconnected from the congregation, and members who are concerned about financial matters often face resistance from clergy and lay leaders who don't want to deal with it.

“We have lost generations of young adults, youth and children by not teaching stewardship,” he said.

Mead outlined a long list of growing financial challenges for churches,

beginning with extensive deferred-maintenance issues, a particular problem for older and larger churches. Churches have put off needed upkeep “because we've had a pinch in our budgets for a long time.”

Churches are increasingly being asked to pay taxes, or fees in lieu of taxes, in order to receive city or county services, he said. A rising number of lawsuits are increasing church liability costs, medical insurance premiums increase annually, demographic shifts often take members away and competition from other good causes continues to rise.

“Nobody in the church is talking about this,” Mead said. “We think one good year will fix it.” The picture looks bleak 10 years down the road, he said, but “we're so focused on getting through this year that we're not looking down the road.”

Mead said churches must start talking directly about finances, training clergy as well as children and youth to appreciate the importance of giving. Pastors must get over their reluctance to understand and talk about financial matters.

“We must stop being amateurs in fundraising” and get professional help, he said.

Annual campaigns should be well-planned and administered, he said. Regular capital campaigns should be planned to deal with routine maintenance. And systematic planned giving efforts should reach every member.

Baptists in particular need to get over their prejudice against endowments and actively encourage members to include the church in their estate planning, he said.

Howard Dayton, founder and CEO of Crown Ministries, said money has a spiritual as well as a practical impact on churches. He said 2,350 verses in

the Bible deal with money. How Christians handle money has a direct correlation to their intimacy with God, he said, because money is God's major competitor.

American consumer debt is up 20 percent in the past two years, while savings are down by half, Dayton said.

One-sixth of Americans will gamble in a casino this year, and the number of bankruptcies could reach 1.6 million, he said.

Meanwhile, charitable giving as a percentage of income continues to decline, and the younger generation is unlikely to reverse it.

Adults 35 years old and younger have more debt, less savings and are less generous than any previous generation, Dayton said.

Pastors should talk and teach members how to handle all their income, not just 10 percent of it, he said.

Though pastors may feel unprepared or hesitant to talk about money matters, "teaching God's people to handle God's money is a big thing," he said.

Dick Towner, author of "Good Sense Resources" and affiliated with the Willow Creek Association, said the misuse of money is an evil power that opposes God.

"The failure of the local church to give adequate attention to financial matters prevents the church from fulfilling its redemptive potential," he said, and is "the largest example of self-marginalization in our history."

Towner said all the biblical references to money boil down to three truths: God created everything, God retained ownership of all he created and humans are made trustees of part of God's creation. Trustees have more responsibilities than rights and are held accountable for what they do with

what is entrusted to them, he said.

Towner also advised churches to institute a ministry of financial stewardship that teaches, trains and supports church members.

An effective financial ministry is both practical and spiritual, assisting people who are “seduced by the gospel of materialism” while “looking in all the wrong places for the contentment that only Jesus can provide,” he said.

News of religion, faith, missions, Bible study and Christian ministry among Texas Baptist churches, in the BGCT, the Southern Baptist Convention ( SBC ) and around the world.