

COLLEAGUES:

There are thousands of magazines, books, seminars, TV shows, and Web sites devoted to the subject of making money, and thousands more devoted to spending it. Money doesn't just talk these days—it shouts. Congregations may be the only places left where money speaks in a whisper.

The people sitting in our congregations have more money at their disposal than at any time in history. Yet we as clergy seem reluctant to address this abundance, even on behalf of our congregation's financial needs. (In some congregations, the pastor's annual appeal for pledges to the operating budget is referred to as the "Sermon on the Amount.")

Are we uncomfortable with the knowledge that our ministries—and our salaries—depend on the willingness of members to contribute money? Do we fear that if we ask for more, they will actually give less? Our discomfort with the subject doesn't relieve us from the burden of broaching it when necessary.

In this issue, we examine the role of money in our congregations and offer some resources on the topic. I'd like to hear from you about what traditions and practices shape the way you deal with money in your congregation. And I'm always eager to read or hear your best sermon or writing on the matter. Let's keep in touch.



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WHEN RENDERING UNTO GOD

Jesus had a number of things to say about money, but clergy tend to be less outspoken.

"It's a very awkward topic," said Rev. Bruce Clear of All Souls Unitarian Church. "Most churches don't want money to be the center of what they're about, and you want to be sensitive to the people who can't give," Clear said. "But, at the same time, it's necessary. It's an awkward piece of the larger puzzle."

All Souls recently completed a drive to increase its endowment to \$500,000. Interest earned on the endowment will fund advertising and building renovations, in anticipation of the church's centennial celebration in 2003. Clear said that a committee of lay people handled most of the details during All Souls' endowment

drive. He described his place in the church's financial operations as "a background, supportive role."

Clergy of all denominations share Clear's uneasiness with discussing money. "There are very powerful emotional issues around this subject that have to do with the clergy's sense of self worth," said Carol Johnston, assistant professor of theology and culture at Christian Theological Seminary. "Very often members make more money than they do. And, of course, if they ask for money for the church budget, they're asking for money for their salary."

If clergy shy away from the subject of money, scholars have embraced it. A number of books have appeared in recent years, including *Money Matters: Personal Giving in American Churches*, edited by Dean R. Hoge (Westminster John Knox Press, 1996); *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe* by Robert Wuthnow (Oxford University Press, 1997); and *Financing American Religion*, edited by Mark Chaves (Altamira Press, 1998).

The authors of these works agree that giving to the mainline Protestant denominations has declined over the past three decades. A commonly cited statistic puts the level of Protestant giving at 2.5 percent of household income in 1992, down from 3.1 percent in 1968. They agree as well that a minority of parishioners contribute most of the money, with 25 percent of members giving 75 percent of total contributions.

Chaves, however, disputes Wuthnow's notion that the decline in giving amounts to a "crisis in the churches." Chaves says that current giving levels are on a par with levels early in the 20th century, before the unusually affluent post-World War II era.

"It isn't right to think of this as a linear decline from a golden age," Chaves writes. "The 1930s was by far the worst decade for congregations, and the 1950s and '60s were a real bright spot."

Rates of giving vary considerably by denomination. In evangelical denominations such as the Assemblies of God and Nazarene, giving as a percentage of household income is about twice the level as in mainline denominations. Giving in most Protestant denominations averages between 1 and 5 percent of income. Catholics give less than 1 percent of their household income, on average.

Wuthnow argues that a major reason for the decline in giving among mainline Protestants is that they have accommodated the culture and lost their prophetic voice. Mainline churches offer few compelling reasons for contributing to the church rather than to charity organizations, he writes. "People are hearing nothing new, nothing that challenges them to live any differently than their neighbors who have no interest in religion."

Of the books noted here, *Money Matters* is the most intentional about translating scholarly research into practical lessons for congregations. Putting fund raising in the hands of the laity, as was done at All Souls Unitarian Church, is a solid strategy, according to the authors of *Money Matters*. (Ironically, Unitarian-Universalists rank last among denominations in per-capita giving.) "Having lay leaders manage the finances and lead the stewardship programs will help reduce any suspicions that the clergy are promoting giving solely out of self-interest," they write. They add that "stewardship teaching about the joy of giving should be coupled with concrete mission efforts by each congregation that add to the laity's sense of ownership and bring about joy in doing them."

Ted Slutz

STRAIGHT FROM THE SOURCE

AN INTERVIEW WITH CAROL JOHNSTON

Carol F. Johnston is assistant professor of theology and culture at Christian Theological Seminary in Indianapolis. She also directs the Faith, Wealth, and Community Leadership Project, funded by Lilly Endowment Inc. Johnston has established relationships with five large urban congregations scattered across the country, and has been interviewing individual members, with an eye to writing

a book about giving.

"I wanted to find out how lay people think about giving," Johnston says. "The ones who are good givers—how do they feel about money, how do they think about it? Some were wealthy and some were not. One was a cleaning lady who was rich only in faith. Money is so powerful in this culture. Understanding that it's theologically crucial is very important. There's almost no spiritual discipline with more power than giving."

Clergy Notes: Based on the research you've done about giving, what advice can you offer to clergy?

Johnston: Asking your parishioners to tell their stories about giving is helpful to everyone. What you learned as a child is important in shaping your giving patterns. I heard story after story about how some seemingly silly little thing that grandma set up, or something the church did, was very important to an eight-year-old. People are rarely asked to tell their stories, but the ones who have really worked it out can help the church.

CN: Are clergy justified in their reluctance to talk about money?

Johnston: I heard over and over again that people didn't want to hear preaching about money. But what that really meant was that they didn't like to hear the pastor asking for money in a nickel and dime kind of way. When I said, 'What about preaching about Jesse's parables about money, and money as an issue for life and faith,' they said that they loved it when the preacher does that.

In the story of Jesus' encounter with the rich young man, he was telling him to do the thing that would force him to create community relationships. That's a very interesting way of reading that passage. Jesus is pretty consistent about money being an instrument of, or an obstacle to, healthy relationships with others. It's the relationships that matter, not the money.

CN: Did common threads among the churches emerge during the course of your research?

Johnston: People kept telling me stories about how important being welcomed into the church was in learning how to be generous. You can't be truly hospitable without being generous. Anybody can practice hospitality—it doesn't matter whether your church is large, rural, urban, poor, white, Hispanic, whatever. The heart of hospitality is in doing it in a way that fits your culture and traditions and location.

If you want to raise more money in your church, learn how to practice real hospitality, and you will solve your money problems. Because you can't do that without living the faith in a rich and energizing way.

CN: A large transfer of wealth is imminent in America, as baby boomers inherit the estates of their parents over the next few years. What implications does this have for congregations?

Johnston: The older generation is famous for being committed to their churches and for being very trusting of institutions. Baby boomers are just the opposite. They're not committed. They're not trusting. They're very suspicious. I found in my research that the younger an interviewee was, the less he or she took giving for granted.

If the churches think there's a financial crunch now, wait until they're left with a generation that looks at the issue completely differently. Churches are going to have to teach what is now an aging generation how to give. They pretty much lost the opportunity 30 years ago, and it isn't an easy proposition.

RESOURCES

All Souls Unitarian Church
5805 E. 56th St.
Indianapolis, IN 46226
(317) 545-6005

Christian Theological Seminary
1000 W. 42nd St.
Indianapolis, IN 46208
(317) 924-1331
www.cts.edu

Ecumenical Center for Stewardship Studies
1100 W. 42nd St., Suite 225
Indianapolis, IN 46208
(317) 926-3525

An essay by Carol Johnston presenting some of her research findings is posted on the Web at www.resourcingchristianity.org/essay_detail.asp?essay_id=69.

Mark Chaves' concluding chapter in *Financing American Religion* is posted on the same site at www.resourcingchristianity.org/essay_detail.asp?essay_id=65.

For other perspectives on this subject, see two articles published by *Christian Century*: "The End of Benevolence? Alarming Trends in Church Giving" (October 23, 1996) and "Decline or Transformation? Another View of Mainline Finances" (February 5, 1997).