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*Behind the Stained Glass Windows:
Money Dynamics in the Church*

Reviewed by Van C. Elliott

In 1988-90, Empty Tombs, Inc. designed and implemented a program to help church congregations adopt a new process of budgeting. Entitled, "The National Money for Missions Program," it was presented to a number of theologically diverse congregations in Illinois and Indiana. These congregations had generally been recommended by their own denominational leaders. The program was designed to produce a change in giving patterns by the church constituents as a consequence of better information and more clearly stated church goals. The intended result was that the financial needs of the congregation would be met and that any additional funds would be released for mission purposes outside the local congregation. These purposes would include local outreach and their denominational missions programs. The congregations would restructure their budgets so as to define their congregational needs at the beginning of the period, and would also define the objectives to which any surplus funds would be directed. They would agree to limit congregational expenditures to only those amounts defined at the beginning of the period. The plan provided for significant congregational involvement in this process. However, after six months of implementation, the obvious conclusion was that the program had failed.

John and Sylvia Ronsvalle, the directors of Empty Tombs Inc. wanted to know why. In doing follow-up interviews in these churches they noted certain recurring themes. So the staff did a national survey of church and denominational leaders to identify

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major issues affecting stewardship in local congregations. This became known as the Stewardship Project. It included 203 face to face conversations with pastors and church leadership boards, 207 telephone conversations with pastors, interaction with 96 pastors in small group settings and contact with 203 regional officials. A written survey consisting of 123 questions was produced and distributed to 280 pastors and regional officials, and 209 completed surveys were returned. This whole study produced a number of conclusions, which are expressed in this book, published by Baker Books. A few of these conclusions are as follows:

Congregations, and to a greater extent their denominations, have failed to communicate a compelling vision that supersedes the appeal of a secular consumption mentality that soaks up all excess income. Also, the church has not adequately responded to a culture that has shifted from frugality to affluence. As a consequence, church members have changed from stewards into consumers. They shop for church services just as they shop for anything else. They relate their giving to their satisfaction level, to how well the church is meeting their "felt needs" rather than the church's commission to look beyond itself. They also see stewardship in terms of paying the bills, not in terms of furtherance of mission.

Church members today are more focused on examining the results of programs than simply supporting the overall ministry of the church or the denomination. In times past, giving was more apt to take place as a primary response to the grace of God, as an act of appreciation and devotion. Today, stewardship is less an intrinsic expression of God's grace and more of a calculated business decision. The members tend to give only to those specific causes that meet their expectations, rather than leaving the evaluation to others who may be more skilled and competent to do so.

Closely related to this is the reality that churches today are more inclined to do "missions" on their own, selecting local and out-of-area projects that they design, staff and carry out themselves. They are less inclined to entrust missions to their denominational board and carry out their missions responsibility through funding the denominational effort. A contributing factor in this is the perceived decrease in the importance of the denomination in the fulfillment of the church's mission.

While it is true that in general, most of the church's gift in-

come comes from a small proportion of the people, and these people tend to be more involved in the church's leadership, it is not always true that these people welcome a more broadly-based giving pattern. An interesting finding of the study is that church leaders may resist this, because this would dilute the influence and control that flows with their major support of the church's ministry.

Most pastors feel that they have not been adequately trained in seminary to provide stewardship education. This, combined with a strong sentiment among Protestant church members that it is not appropriate for the church to talk about an individual's stewardship behavior, results in little or no instruction being given in this area. Because the lay leaders are perceived as wanting to retain control over the church's finances, it is a courageous pastor who attempts to assume a primary role in this area.

The book deals with a variety of themes all having to do with the church's attitude and behavior in the area of personal wealth, and the church's prerogative to speak in this area. Some of these themes reoccurred in different ways during the book's progression. At times I found myself eagerly awaiting the completion of a chapter because some of the attitudes had been developed elsewhere already.

If the reader is looking for specific assistance in how to enhance stewardship in the local church, this book will be of little or no help. It is not a "how to do it" book. It is a book attempting to explain why the present reality, for better or worse, exists. It is a research report, designed to reveal stewardship attitudes and underlying causes, not to provide specific solutions. It does express a conviction that things aren't as they should be, and wise leaders will seek to address the problems rather than just accept things as they are. The study ranges across the Protestant theological spectrum and also includes Roman Catholicism. Its data comes exclusively from the perceptions of pastoral, denominational and seminary leaders. For those who are not particularly concerned about denominational attitudes and practices, the book will be of little interest. If the book has any structural weakness, it is that it does not survey the donor constituency directly. It only asks leaders for their perceptions of donor attitudes. It would be interesting to know the extent to which the donors themselves would support these perceptions and conclusions about them.

Reviewer

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