

Pursuing Godliness: Thinking and Talking Theologically About Funding

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When the king of Egypt was told that the people had fled, Pharaoh and his officials changed their minds about them and said, “What have we done? We have let the Israelites go and have lost their services!”⁶ So he had his chariot made ready and took his army with him.⁷ He took six hundred of the best chariots, along with all the other chariots of Egypt, with officers over all of them.⁸ The LORD hardened the heart of Pharaoh king of Egypt, so that he pursued the Israelites, who were marching out boldly.⁹ The Egyptians—all Pharaoh’s horses and chariots, horsemen and troops—pursued the Israelites and overtook them as they camped by the sea near Pi Hahiroth, opposite Baal Zephon.

¹⁰ As Pharaoh approached, the Israelites looked up, and there were the Egyptians, marching after them. They were terrified and cried out to the LORD.¹¹ They said to Moses, “Was it because there were no graves in Egypt that you brought us to the desert to die? What have you done to us by bringing us out of Egypt?¹² Didn’t we say to you in Egypt, ‘Leave us alone; let us serve the Egyptians’? It would have been better for us to serve the Egyptians than to die in the desert!”

¹³ Moses answered the people, “Do not be afraid. Stand firm and you will see the deliverance the LORD will bring you today. The Egyptians you see today you will never see again.¹⁴ The LORD will fight for you; you need only to be still.”

¹⁵ Then the LORD said to Moses, “Why are you crying out to me? Tell the Israelites to move on.¹⁶ Raise your staff and stretch out your hand over the sea to divide the water so that the Israelites can go through the sea on dry ground.¹⁷ I will harden the hearts of the Egyptians so that they will go in after them. And I will gain glory through Pharaoh and all his army, through his chariots and his horsemen.¹⁸ The Egyptians will know that I am the LORD when I gain glory through Pharaoh, his chariots and his horsemen.”

Then the angel of God, who had been traveling in front of Israel’s army, withdrew and went behind them. The pillar of cloud also moved from in front and stood behind them,²⁰ coming between the armies of Egypt and Israel. Throughout the night the cloud brought darkness to the one side and light to the other side; so neither went near the other all night long.

²¹ Then Moses stretched out his hand over the sea, and all that night the LORD drove the sea back with a strong east wind and turned it into dry land. The waters were divided,²² and the Israelites went through the sea on dry ground, with a wall of water on their right and on their left. (Exodus 14:5-22)

Did you notice what God said to Moses in verse 15? “Why are you crying out to me? Tell the Israelites to move on.” The time for crying out was past. God wanted the Israelites to do what he told them to do and to trust that he was going to deal with all the practical issues they faced. And what practical issues! The Egyptian army – the superpower of the day – was sweeping down on them. They were hemmed in against the Red Sea. Yul Brynner, playing Pharaoh in *The Ten Commandments*, said, “The Hebrew God is a poor general to leave his people no retreat.” Their situation was *almost* as grave as the one facing the WELS today.

But what Moses did was theological, not practical. The practical thing to do would have been to send a delegation to Pharaoh and ask for peace or to try to find some way to escape or to organize his people for a last, desperate stand. Yet what did Moses do? He stretched out his staff over the waters of the Red Sea and waited all night while the wind blew. He did what God commanded even though he was terrified and God’s command did not make much sense to the refugees huddled on the beach. Only in the morning was the practical course that God always had in mind made obvious.

The time is rapidly approaching in which we will have to make some hard decisions and trust our God to do what is best for his people and the preaching of the gospel. But when we make those decisions, we cannot let practicality so rule our minds and hearts that we forget about God. In this presentation, we will discuss the army that has us hemmed in against the Red Sea – the financial crisis that has dominated our synod’s attention for the last several years. But I will not be offering you any solutions. Instead, I will try to set the entire discussion into a theological framework. I will urge you to think and speak in those terms as we consider the realities before us. May God bless our study.

I. Christian Freedom and Church Finances

Defining where God’s moral law speaks and where it does not speak is always a theological undertaking. We have to understand the difference between law and gospel. We have to understand the difference between moral law and limited commands. We have to understand the implications of statements like “Law is not made for the righteous” (1 Timothy 1:9). **Every assertion that something lies within the realm of Christian freedom is a theological statement.** It often implies a whole host of other theological statements, both in favor of and against certain understandings. Therefore, our discussion of the funding of our synod is a theological discussion.

God has not given us a rule book with paragraphs and subparagraphs in which we can look up every possible situation we might face and read what rule we are supposed to follow. God has set us free, and he calls us to live our lives as his children.

But in a sinful world that freedom implies a balance, even a tension. St. Paul lays out that tension for us in Galatians, Chapter 5. In verse 1 he says, “It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.” But in verse 13 he says, “You, my brothers, were called to be free. But do not use your freedom to indulge the sinful nature; rather, serve one another in love.”

Paul commands (!) us to stand firm in Christian freedom. It is not optional. The Christian faith forbids us to allow ourselves to be enslaved again. There is no church law, no traditional way of doing things, no practical inheritance that we must obey simply

because we received it from our fathers. Congregational Mission Offerings (CMO) are not a part of the Ten Commandments. Neither are prep schools or elected boards for areas of ministry. We are free and we must remain free.

But at the same time Paul reminds us that freedom is not a license to indulge our sinful nature. We are free *to serve*. The moral law still guides us (as Paul also says in 1 Corinthians 9:18-23). As we wrestle with these decisions, the law of love applies. What is best for our church body? What is best for those who are laboring faithfully to serve the Lord in ministries funded by the synod? What is the best way to manage our funding so that gospel work is undertaken, both as evangelism and as building up the saints? What will serve the good of our membership as they strive to be good stewards of the gifts God has given us?

Freedom to serve forces us to consider important questions of our relationship to others. In 1 Corinthians 8 St. Paul has a lengthy discussion of our rights as Christians and our obligations to each other. In verse 9 he says, “Be careful, however, that the exercise of your freedom does not become a stumbling block to the weak.” Christian freedom is not exercised when we run right up to the edge of what God allows and see how far we can hang over it without losing our balance.

Being careful how we exercise our freedom applies in a special way to pastors and teachers and leaders of our church body. We can propose all kinds of changes, and sometimes we need to do that. We can also oppose changes simply because they challenge our comfort zone. But while we are proposing and while we are opposing, God’s command to care for the weak means that we should stop and ask ourselves: What effect is our debate having on the man and the woman in the pew? God calls them to love and trust us. But when we squabble like politicians, does that undercut their ability to do that? When we spend years encouraging a set of assumptions and approaches about the way we do our work and then we suddenly change direction, does that make it harder for them to trust us? When we cling to old ways they simply do not understand, does that tempt them to dismiss us?

It is not enough simply to state that we are free to do all things. We are free, but freedom must be used in love. Just as we are free to do certain things, we are also free *not* to do them. When we feel pressured to move in a direction, we have the freedom to refuse. When a course of actions is laid before us, freedom and true Christian love for the faith of the people of God mean we have a responsibility to ask searching questions and even to oppose courses of actions that seem to hurt the proclamation of the gospel.

How Will We Fund Our Work?

How are we going to fund our churches and our synod? Will we continue to fund the bulk of our work from a unified synodical budget or will we move toward a system in which major entities, like schools and perhaps even mission fields, seek their own funding?

When God teaches his people stewardship, he does not say a single word about budgets or revenue forecasting or restricted funds or even accounting. He speaks of giving freely to the Lord. The closest he ever comes to a discussion of the mechanics of funding is when St. Paul says, “We want to avoid any criticism of the way we administer this liberal gift. For we are taking pains to do what is right, not only in the eyes of the Lord but also in the eyes of men” (2 Corinthians 8:20-21).

They took those pains to avoid casting temptation before the members of their churches by appearing to be unfaithful or inept in their administration of the gifts God's people gave out of faith and love in their Savior. We could learn a great deal from Paul's attitude. As we struggle with financial issues, Christian freedom requires that we ask ourselves searching questions about what is right in God's eyes and what is right in the eyes of the people God has called us to shepherd.

It is this attitude which leads us to have budgets and to call gift counselors and even to employ a substantial number of people who work full time on budgetary issues and accounting for our church. It should also be this attitude that leads us to ask questions about the funding changes we may undertake. Will what we do be right in the eyes of the Lord? Will it be right in the eyes of God's people? Will it undercut their faith, or will they give thanks to God for the faithful servants he has appointed?

As we try to answer those questions, we need to recognize that what is right in the eyes of men changes. What is right in God's eyes, of course, is always the same. But when it comes to the management of money, Americans today do not display the same attitudes as our grandparents did regarding how money should be collected and spent. In the middle of the twentieth century, Americans believed in balanced budgets for their government, their families and their businesses. Today, Americans accept personal, corporate, and government debt as a way of life.

Those attitudes are spilling over into the way we view the work of our church body. What God's people consider to be the right approach to funding will be affected by their level of spiritual maturity, by their collective memory of what we have done in the past, by the proportion of "life long" WELS members versus adult converts in our congregations, and by the relative education and affluence of our church body.

Since God's people are by definition the people who trust in Jesus, doing what is right in their eyes means focusing our efforts on proclaiming the gospel. Proclamation does not just mean mission work. It means education. It means preaching. It means all the things our churches do to strengthen the faith of those who already believe. Funding is a theological undertaking.

We are facing new realities in the WELS. Institutions that we have loved may not survive. We have an obligation to ask ourselves: how much of the current situation is the result of unfaithfulness on the part of our leaders, our pastors and teachers, and our people? If God withdraws a blessing like MLS because we have failed to treasure it and support it, could we call that unjust? How much of the current crisis is the result of God's great and unsearchable acts of providence? To what degree are the changes simply the Lord's will for this synod in the new century?

We have to ask ourselves what we should safeguard from our institutional heritage and what we are prepared to sacrifice. What matters most to proclaim the gospel? What is the role of synodical, district, and congregational leadership in establishing those priorities? How best can we involve the people who will offer their financial blessings to pay for it?

II. The Real Issue in Giving: Motivation

Our choices are rapidly diminishing. The point has been made that if we shut down everything but the ministerial education system, we still would not have enough

money coming in to fund our schools at the subsidy levels we in this district believe they need (look at the resolutions we have passed over the last four district conventions). Last November, a news release from the synod stated:

Ministerial Education is to return in February 2007 with a plan to manage the remainder of its budget shortfalls. That plan may have to include defunding Michigan Lutheran Seminary, Saginaw, Mich., and partially funding Luther Prep School, Watertown, Wis., after the 2007-08 school year.

Since last November the situation has worsened. The Synodical Council has forwarded a budget to the synod convention that calls for MLS to be closed after the 2007-08 school year in order to preserve our three-tier system. In a rationale statement posted on the synod website, the SC stated:

While the SC did not reverse its decision to recommend closing MLS, it did pass a resolution offering to sell the school property for one dollar to any WELS members, groups or affiliates. Any WELS group that wants to continue to operate MLS as a self-funded prep school is free to do so if it can secure the necessary financial support independently.

The November plan to possibly “defund” MLS and partially fund LPS was based on the belief that these entities can and perhaps should fund themselves to a much greater degree than ever before in our synod. The SC recommendation to close MLS frankly admits that the synod cannot fund our program. But the rationale also holds out the possibility that some “WELS group” could “continue to operate MLS as a self-funded prep school ... if it can secure the necessary financial support independently.”

In the midst of these rapidly changing financial realities, we are experiencing a subtle shift in our thinking. I do not see a conspiracy here. But circumstances seem to be driving us to say that it is time to let the membership of our synod directly fund the things that are important to them. If the members of the Michigan District love MLS, let them buy it from the synod for one dollar and then operate it as a synodical prep school. If someone loves MLC, or the Apache mission, let him donate money for their operation.

Through much of its history, the Lutheran Church (especially in Europe) did just that. Wealthy donors provided the vast majority of the money needed for congregations and territorial churches to do their work (especially if you consider the state to be the largest of all donors). The University of Wittenberg and Dr. Luther’s chair were paid for by a wealthy donor, the elector of Saxony.

But here in America the state was not going to be a donor for the church’s work. In the WELS we have tried different schemes for funding our congregations and our synod. The concept of dues was common in the 1800s. For at least a generation we have been working with a different model: congregational subscription and offerings to the synod. Then we see what the Lord provides and gather as a synod in convention and make tough decisions about what we can fund and what we cannot.

In an appendix, I have provided two charts that compare where that model stands at the end of the current fiscal year and as we project the new one. If you look at those

charts, you'll notice that today, synod subsidy (which is not quite the same as CMO) contributes between 24 and 30 percent of the total funding for the operation of our school system, while tuition and fees contribute about 38 percent. Synod subsidy contributes around 70 percent of our world mission budget and more than 90 percent of our home mission budget. For some time, we have depended on tuition and on additional gifts from foundations and from individuals (both current gifts and bequests).

What the charts do not show is the amount of money that is restricted when it is given. Tuition and fees are restricted as are "Activity Fees and Sales." They go to operate the ministerial education system. CMO and many individual gifts are not restricted, but many individual gifts and probably most bequests are restricted. The donor tells how the money is to be spent. So these are the options:

- 1) Give to the synod without restrictions and let them distribute the funds.
- 2) Give directly to specific efforts or needs that the giver wants funded.

There are certain realities we have to face:

- The Lord has blessed the membership of the WELS with a certain, finite amount of wealth (no one knows how much except the Lord himself).
- The membership of the WELS is primarily responsible for funding our ministry.
- Any increase in funding for the synod or for a specific area of ministry or a specific project will have to come from that blessing which the Lord gives.
- God commands his people to dedicate money to caring for their families, paying taxes, and helping the poor. When Christians fulfill those responsibilities as an expression of their faith, they are "giving to the Lord" just as they are when they directly support the ministry of the gospel.
- The scriptures never actually give precedence to giving to missions or to theological education. The offering in Acts was for the poor in Jerusalem, not to fund outreach or theological education. This is the offering St. Paul was talking about in his epistles in those passages which we use to establish much of our stewardship theology,
- It is not sinful for a Christian to express his or her faith by giving directly to a mission or a ministry that he or she loves.
- The proliferation of new ministries – area Lutheran high schools, charitable organizations, outreach efforts, etc. – has drawn money away from the centralized budget, just as those ministries have also attracted funds that might never have been given to the Lord.
- Every congregation has a core group of people who practice good stewardship and whom God uses to keep their churches and our synod afloat financially.

- God has given us more money that we could use for the work of the church and we are not using it. The goal of teaching stewardship is to use the gospel to encourage people whom God has blessed to bring a thank offering in proportion to their blessings. For some people, that does mean an encouragement to give more than they already are giving.
- God’s people are giving to the Lord. The funds we have are fruits of their faith.
- Why a Christian gives is far more important than how much that Christian gives.

A Sea Change

It is my perception that the direction in our church body seems to be going more and more in the direction of requiring specific areas of ministry to fund their own program. Mission Partners, the foundations for our synodical schools, development directors and gift planning counselors all work to make this happen (and I am not criticizing the work those people do – I assume they do it out of love for their Lord).

When it comes to directed giving, there is an industry standard which says that an institution can expect to generate about 20 percent of its revenue from these kinds of efforts. If you look at the charts in the appendix, you will see that we are no where near that percentage. I think we have to agree that the reason for offering more opportunities for directed giving is the hope that the membership of our church body will give more money than they are giving right now. We hope in this way to preserve more of the ministry that is currently in danger.

If directed giving will improve our stewardship, the central theological question is “Why?” One possibility is that we have not done a good job of teaching stewardship on the local level. Most pastors do not want to be known as money preachers. For a number of years we have tasked the Board for Parish Services with producing an annual stewardship program that we then implemented locally. Given the budget crisis we face, it is clear that this approach has not generated the revenue we need to maintain the program we currently have.

But will development directors and giving counselors do a better job of teaching stewardship than the local pastors have done? Perhaps. They may have more one-on-one opportunities to help believers wrestle with tough issues. But can they really reach those in a congregation who need to grow in this area? It seems more likely that they will be talking to that core group that is already committed and urging them to give more generously. The actual result may be that those committed Christians simply redirect their giving from one need to another.

No Christian is complete in his or her sanctification. We are all growing, and we all struggle with our sinful nature on a daily basis. The local congregation is the primary means God has given to educate his people and to promote their sanctification. Is it realistic to hope that development directors and giving counselors can address the need for spiritual growth that exists throughout the synod?

More money might come in if we adopted more of a fund raising approach. The BPS stewardship programs have done a good job over the years of emphasizing the biblical reasons for stewardship. But will we be tempted to require a less rigorous

theological approach from those who are soliciting funds for a specific entity than we require of the synod as a whole? Today, the stewardship materials and emphases from the synod undergo a great deal of scrutiny. If specific entities, like MLC or African missions, call their own people to work in this area, will they be subject to the same kinds of review and oversight?

If your call is to teach stewardship and to present specific needs with the objective of raising offerings for specific ministries, does it not seem logical that the pressure to succeed would be greater? The more people who come to work in this area, the harder it would be to maintain oversight and discipline.

Of course, we assume that all those people who accept calls to work in this area are dedicated servants of the Lord who want to do what is right according to God's word and in the eyes of men. You could argue that the oversight situation would be similar to what exists today in the parish. Circuit pastors and district presidents do not make surprise visits to make sure everything is being done in accordance with God's word. They trust the work of the Spirit in the hearts of called workers and they work through regular gatherings of ministers to remind them of what they were called to do.

Neither approach (giving to the CMO versus directed giving) is more Christian or even more Lutheran than the other. We want to exercise our Christian freedom with wisdom that comes from the gospel, with love toward God and toward his people, and with a concern for what is best for the preaching of the gospel. I want to believe that the gospel lies at the heart of every effort our synod undertakes. But I cannot help but feel a great sense of misgiving about priorities and the pursuit of funding. When you have men called to full time work in very focused areas, is there not a temptation for them to become myopic about their program versus other programs? Is there not a temptation to jockey for available dollars? Is it not logical to assume that temptation will increase if they are responsible for generating their own funding?

When areas of ministry are responsible for generating a significant portion of their own funding, this creates a need for manpower to pursue that funding. A very important element in secular fundraising is the relationship between the donor and the person soliciting the funds. Relations do play a role in ministry, too. All pastors and teachers work to build a relationship with the people they serve. This relationship gives them standing to address issues with people when the need arises. The standing does not replace the power of the law to convict or the gospel to comfort, but it does create a situation in which a pastor or a teacher can talk with members and then share the appropriate law or gospel. It also gives them the insight to apply it directly to the life of the person they are addressing.

Relationship building takes time. Today the presidents of our schools have to spend time in this work. That is different from the past. Different does not mean sinful. But the greater our reliance on directed funding becomes, the more the call of a school president or a missionary will include developing relationships with potential donors. Because these men are called to serve in the holy ministry, this is a theological issue. We need to think theologically about how that fits in with the calls they are serving and how the calls of other workers in their institutions will be affected. We need to think theologically about the impact this aspect can and should have on the qualifications necessary to serve in this kind of a call.

If we are going to move more firmly in the direction of asking areas of ministry to fund themselves, then we as a synod should stop and discuss what a ministry of giving or financial development needs to look like in order to be a spiritually healthy undertaking. Our Conference of Presidents should undertake a serious theological study and publish guidelines (not regulations). They should also encourage ongoing theological meeting and conversation among those serving in this way and between them and the pastors, teachers, and congregations of our synod. That should happen before we plunge any further into these waters.

Theological Concerns About Motivation

In order to facilitate that discussion, I would like to offer the following concerns. They are not intended to be sweeping criticisms of the synod or any work that has been done. Rather, they are concerns based on the reality of the sinful nature in all of us.

It is easy for people to get excited about things that are new or dramatic or moving. A number of years ago, the cover of the *Northwestern Lutheran* showed a Cuban pastor preaching in a boxing ring. Right after the Berlin Wall came down and our synod could enter Russia for the first time, a Bibles for Russia campaign began. In both cases, people became very excited and there was a flow of money to these programs. The Board for World Missions finally had to ask people to stop giving money for Bibles for Russia.

Now, it was not wrong for people to be excited. But what is the role of emotion in Christian stewardship? God has created us with emotions, and it is natural for us to appeal to them – in fact I think there is even a proper place for it, since joy in the Lord is why I want to give. But properly using it is a very dicey thing.

A couple of years ago, I made an evangelism call on a young couple. God blessed the visit, and they went through Bible Information Class and became members. Within a year, this young man suffered a stroke. He told me, “That first time you visited us, you asked us if we knew what to say to God if we died tonight, and I didn’t know the answer. Now I do. I trust him whatever happens.” That is a true story. But what is the right way for me to use it to motivate my congregation to support outreach efforts and even to participate in them?

I think a story like that has tremendous potential for abuse. It is emotional, and that means I can use it to manipulate God’s people to give out of a sense of urgency or obligation or gut wrenching. Emotion also affects the way that we make decisions. It is easy to make an emotional commitment to an idea before we consider the theological implications or what impact it will have on the future of our church body.

Or I can use that story in a God-pleasing way. My members might think that evangelism just does not work and say, “We’ve tried it all before, pastor. We haven’t seen any results.” In a case like that, I point them to Isaiah 55 where God promises that his word always does what he sends it to do. Then I can tell my story to show them that God may even allow them to see it some day.

The proper use of emotion matters because part of the argument for making schools or missions responsible for raising funds relies on issues like loyalty in the Michigan District or commitment among alumni or people having a heart for missions. Of course, relationships to ministries and personal commitments are not a bad thing. But we need to consider a theological question: How is a sense of ownership or a sense of empowerment or a sense of loyalty to specific missions and institutions related to giving

out of love for Christ? What passage of scripture speaks to *ownership* in the area of stewardship? It is a valuable psychological observation but we need to be very careful here. What role do ownership and loyalty play?

A friend of mine, a pastor, wrote to me:

I have read . . . that younger people (our age and younger) do not want to give to large institutions. They want to give to specific things they can have some connection with . . . It's tough to fight a cultural phenomenon like that. Plus it's maybe not necessary. Maybe we can make this an encouraging thing for people. . .

My friend is probably right when he observes a cultural trend in America today.¹ I applaud his desire to implement that reality into the life of the church. But I do not think we have answered the question about motivation adequately in the WELS today. I do not have a clear answer myself. I am discouraged because I personally perceive a process in motion in which we may de-fund our entire school system, not just MLS. It seems to me that this approach is being prominently touted as a solution or a justification without even a fig leaf of theological explanation.

Fragmentation

Historically, we have viewed the synod in convention as the place where we *speak*. For that reason, we have believed that the synod's allocation of resources should be centralized. People give to the Lord. Then we divide up the money and fund what we can fund. Directed giving changes that.

The *core work* of our synod, as we have most recently defined it, is mission work, theological education, and publishing. Alongside that we also expect the synod to supervise doctrine and practice through the Conference of Presidents.

But if we are going to allow more and more areas of ministry or even specific projects to be funded by direct contributions from the membership of the synod, what practical results can we expect? For years, I have heard anecdotes from giving counselors about wealthy Christians who are looking for a place to give their money and are grateful for the direct appeals that enable them to serve the Lord. I do not question the truth of those stories (although I would not mind discovering a few of those members in my new congregation).

But for the last few years I have been hearing even more anecdotes of members exhausted by all the direct appeals they receive. Their name gets on a list and the mail keeps coming. When my congregation received a request last year to allow the MLS development director to speak to our church council, one of our council members reacted violently. He felt that this is what happens when you give people a travel budget. This member is a very generous supporter of the work of our congregation and our synod. Do all these direct appeals actually siphon the joy of the gospel out of people?

Do these direct appeals effectively pit one area of work against another? I know I felt that way when my congregation struggled for years to build a \$450,000 church, but over and over again I received appeals from the University of Wisconsin-Madison campus ministry to help them build an edifice that cost well over a million dollars.

¹ Of course, he is right that people "our age and younger" are young people.

Perhaps I needed to have my faith and my attitude adjusted, but will this perceived competition ultimately lead to my congregation's dividing its CMO? Will we decide that instead of sending \$10,000 to the synod, we will send \$3,000 to the synod and divide the rest among MLS, Malawi, and whatever other need we get a brochure for? If that becomes the standard way of doing business in the WELS, does any pastor have the time or the vision to lead a congregation through an annual process of dividing those gifts among all those worthy opportunities to serve the Lord?

Finally, if we eventually reach a point in which a substantial portion of the budgets of most ministries comes from directed gifts, do we need the structure we currently have? Our synod is structured around the concept of central administration of the decisions made by the convention. It assumes that central administration has the ability to make allocations of funding within a theological and policy framework. If directed giving becomes the norm in our church body, can any centralized structure survive? Would it be better to adopt a simpler format – perhaps break the WELS into two to four synods that are affiliated through a synodical conference that provides doctrinal oversight for Wisconsin Lutheran Seminary and Martin Luther College? Does this follow from this budgetary fragmentation?

Directed giving and fragmentation have been going on among us for quite some time. By my count the *2007 Yearbook of the Wisconsin Evangelical Lutheran Synod* lists twenty-four area Lutheran high schools. Under the heading “Church-Related and Charitable Organizations” there are at least forty separate listings plus another two and one-half pages of camps.² Some of the listings are synodical entities like the Committee on Relief. Some are the foundations that promote and gather funds for the high schools. A significant number are retirement homes or institutional ministries.

Some of these entities have a history that goes back for decades. Almost all of them need independent funding and many have called development directors and other positions to secure offerings from members of the WELS. Our theology does not allow us to forbid these schools and organizations. If none of these things existed, would all the money they collect go to synod? Probably not. But we must recognize that the proliferation of these entities does affect our congregations' ability to give an unrestricted gift to the synod's work at large.

As the Lord Has Blessed Us

The key principle of biblical stewardship is to give as the Lord has blessed us. God's blessing consists of two parts: the material blessings we have received and our faith. Just as the abundance of our material blessing varies, so does the maturity of our faith. The relationship between the two is God's equation for adding up our blessings.

It is a sad truth that many WELS Lutherans have a superabundance of material blessings but lack the blessing of a mature and generous faith. So when they hear the apostle's encouragement “Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously” (2 Corinthians 9:6), their definition of “generously” is limited by their immature faith.

We address the maturity of faith through constant preaching of law and gospel. When we undertake stewardship education, we are specifically addressing the need to

² Lest you think that I'm making a sweeping statement opposing such entities, understand that I sit on the board of one of these organizations (LACE).

grow in our faith relative to God’s promises of care for our physical life. Jesus was addressing the faith of his listeners in Matthew 6 when he said that God knows all that we need. Then he told us, “But seek first his kingdom and his righteousness, and all these things will be given to you as well” (v. 33). We work to build our members’ faith when we teach them to be content in whatever circumstances God places us.

We do also address the material side of the equation. The Apostle says, “If a man will not work, he shall not eat” (2 Thessalonians 3:10). That is a theological principle with definite impact on our standard of living. We call Christians to work hard and faithfully. But always we balance this call with God’s words to Moses, “But remember the LORD your God, for it is he who gives you the ability to produce wealth” (Deuteronomy 8:18).

The practical interaction of material blessing and maturity of faith comes into play whenever we wrestle with funding. You sometimes hear of the 80/20 Rule – 80 percent of the giving comes from 20 percent of the members. I cannot find any documentation for this rule, but I accept the general reality that a relatively small percentage of our communicant members support a large percentage of our budgets.

Before we make too much of that ratio, remember that God blesses people with different levels of material wealth. We all know the faithful widow on a fixed income whose faith refreshes us every Sunday and whom we know gives generously to the Lord from what she has. Her gift barely registers on our bottom line. But the Lord treasures her gift and faithful Christians remember Jesus’ praise of the widow’s mite. As was the case at the temple the day Jesus pointed out the widow, we all know members who give much more but can do so without really thinking about it because God has given them so much.

The 80/20 ratio does remind us, however, that in nearly all of our congregations a handful of families or individuals have both blessings from God. God uses them to keep the ministry of our church body – congregation and synod – in existence.

So far, I doubt I have said anything anyone did not know. But I want to make an observation. I have supplied you with some figures that I gleaned from ten years of *WELS Statistical Reports*, from 1997-2006:

Year	Communicant Membership	Congregational Offerings for Home Purposes	CMO	Total Offerings for All Purposes	Average Per Communicant Giving for All Purposes
1997	315,355	\$164,256,655	\$23,141,767	\$211,925,446	\$672.02
1998	315,581	\$178,509,021	\$23,505,904	\$223,183,803	\$707.22
1999	315,637	\$182,185,390	\$25,197,859	\$231,400,914	\$733.12
2000	316,386	\$194,799,255	\$24,477,790	\$247,798,147	\$734.10
2001	315,847	\$204,242,914	\$30,729,588	\$257,825,097	\$771.60
2002	315,312	\$212,700,386	\$29,011,859	\$261,852,046	\$792.82
2003	314,840	\$228,638,080	\$29,447,688	\$279,600,740	\$855.96
2004	314,642	\$246,260,890	\$27,428,637	\$298,089,609	\$905.66
2005	313,553	\$245,989,799	\$28,944,971	\$300,844,064	\$959.47
2006	311,977	\$252,038,499	\$20,230,919	\$315,877,440	\$1,011.86

During the last ten years, the communicant membership of our synod has declined by 3378 members – a little over one percent. Yet giving has increased substantially during that same period. Total giving is almost a third of a billion dollars. The per communicant average of total giving for all purposes increased from \$672 to \$1,012. That \$340 increase means that the average communicant member in the WELS is giving 51% more today than he or she was ten years ago.

Now, my math skills simply do not enable me to correct those numbers for inflation.³ (My wife rarely even allows me to touch the checkbook.) But if you follow the logic, you realize that the small group of Christians whom God has blessed with the faith to make a generous offering and to whom God has given above average material wealth is giving much more than \$1000 per communicant per year. They have generously stepped up their giving over the last ten years as our financial needs have skyrocketed.

The percentage of increase, though, for local giving versus synodical giving is not the same. Giving for home purposes increased by \$87,781,844 or 53 percent. Giving for all purposes also increased by \$103,951,994 or 33 percent. Giving to CMO is more difficult to assess. 2006 was a full \$2,910,848 less than 1997, or down 12.5 percent. But the overall trend for the ten years is gradually up.

Why is giving for home purposes increasing so much more than giving to CMO? One reason may be that congregations are constantly being asked to pay for more. WELS VEBA has gone up dramatically in the years that I have served in the ministry. Synod code has also increased and many congregations use it as a guideline for their own salary schedules.

But there is another consideration. The local congregation is where Christians see the ministry being done. It is where they hear law and gospel. It is where they grow in faith and find strength to get through another day in a sinful world. It is where their children learn to sing praise to Jesus and confess him as their Savior. It is natural for them to be generous to the ministry they see and know.

That group of dedicated givers who are mature in their faith are already doing what God calls us to do. They are supporting the work of the Lord. In Christian freedom, they have defined a level of generosity that is commensurate with their faith and their physical blessings. Given the decline in our numbers and the increase in our offerings, I have to ask if we are not close to tapping that group out. Perhaps that group is giving what God has given them to give, and it is unreasonable for us to expect them to dig deeper.

On the other side of spectrum, we have large numbers of communicant members who give next to nothing. A certain percentage of those people are the widow's mite group. If our synod consisted entirely of such poor people who gave what they had, God would make those gifts of faith do what needs to be done.

But another part of that large group gives almost nothing because their faith is weak. They rarely attend church. They do not hear the gospel, so they are incapable of a mature response to God's blessings. If they won the Power Ball tomorrow and donated \$50 million to the synod, it probably would not represent a gift of faith as much as an attempt to appease God, lest they get in trouble for not giving him his cut. Their gift would not really solve our problems because it would not come from faith.

³ Since Philip Melancthon also taught math at the university of Wittenberg, I consider that to be a badge of honor and orthodoxy.

That leaves the middle group. People who are in church enough that their names do not come up to the board of elders as delinquent. People whose children come to catechism class. People who do give, but not generously. Why not? Because they are Americans. The day is long past when our synod was isolated from our society and held to different values on virtually every question of importance. Today our people are in the mainstream of American life and the giving of this middle group reflects mainstream American attitudes toward support of churches.

The people of this group represent our greatest potential for future growth because they are in church and they do hear the word. But spiritual maturity is a process. Some members of this middle group are recent converts who still are learning about stewardship not just of money but of all the blessings God has given us. Others are long time members who really have not applied what they have been taught to their own lives.

In a fallen world, these statistics create a reason for sober reflection. Without an increase either in the maturity of faith of the membership at large or an increase in the material blessings of those who do give faithfully, the only solution to our synodical financial crisis is to dismantle our ministries until the Lord changes our situation. The old evil foe attacks the Church of every age with whatever weapons he can lay his hands on. The lack of funding for a church body that enjoys the greatest riches of any society in history would seem to be, at least in part, the result of his work. He is enjoying our dilemma.

But there is an even greater reason for hope: All this is in God's hands. Spiritual maturity is a work of the Holy Spirit. Financial blessings come from God. By definition, a blessing is something God does for us without any merit or worthiness in us. God does bless us! We have the word in its truth and purity so we have the greatest potential for spiritual growth of any church body in America today.

When we wrestle with budgets and programs, faithfulness requires that we address financial realities with the gifts God is giving us, not the gifts God might give us. And spiritual growth will not happen unless we continue to apply law and gospel to the people of God, to include addressing the need for our membership to grow in our stewardship of all the gifts God has given us (not just money).

In my humble opinion, faithfulness also requires that we ask searching questions about the salutary value of appeals and special offerings. Is it possible that we are placing a burden of guilt on dedicated Christians? Is it possible that we are making it difficult for them to be joyful givers? Are we – without meaning to or even realizing it – making it harder for God's people to live up to St. Paul's words: "Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7).

As a pastor, I pray that I keep this concern for the spiritual well being of the giver foremost in my mind when I preach and teach and write about stewardship. If we are going to adopt a far more decentralized approach to funding and to soliciting funds, would it not be wise to think theologically about this question? How else will we joyfully live the faith Paul expressed in the very next verse: "And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work"?

III. A Consequence of Giving: Control

A medium sized WELS congregation dreamed for many years of building a new church. The building they worshiped in was usable, but not pretty. It had serious limitations for Sunday school and for funerals and weddings. The congregation built it as a starter facility but they never got past it.

One terrible day, a member family lost an adult son. His parents gave the bulk of the insurance settlement to the congregation to start a building fund. The gift was given out of love and faith in the Lord. They hoped to see the congregation galvanized by their gift and stretch to build.

But that gift became the source of controversy. Not everyone in the congregation thought they needed a new church. The debate went on for years. Many things that could and perhaps should have been done were put on the back burner because the new church was always right around the corner. People began to vote with their offerings. Those who were committed to a new building gave to that fund, sometimes to the exclusion of the congregation's other needs. Others refused to contribute to the building fund even though the voters had endorsed it. Each side tried to get their way by their giving.

Does this sound familiar? It happens on a synodical and on a congregational level in the WELS every day. Christian charity demands that we assume that all the people in the example above were giving to the Lord first. But they had very specific ideas about what the Lord needed.

Giving and Power

“Who pays the piper calls the tune.” This is an important theological issue for the WELS as we consider the reality that we are moving toward a more decentralized system of giving. It is unlikely that we will completely abandon giving to the synod at large. But a large percentage of the budgets of our ministerial education schools and our missions already comes from special gifts and endowments. We need to recognize a consequence to the way that we give:

- 1) Giving to the synod gives decision-making power to the synod.
- 2) Giving to the specific ministries gives decision-making power to the donor.

Until we hear differently, we need to assume that even the most hardheaded traditionalist in our synod does want to see mission work continue. And that the most cutting-edge innovator believes that we need to thoroughly train future church workers in Lutheran doctrine and practice. But that does not mean we see eye to eye on the issue of funding or on the priorities for our spending.

The first issue in giving is Christian stewardship. We give a portion of our income to the Lord in gratitude for the eternal life Christ has won for us. The law as a guide lays out the principle of proportional and generous giving. The gospel moves us to make that gift a true sacrifice – a gift that is offered in faith and love to our Savior.

But a secondary issue is the question of power: Who is running the church body? A unified budget directed through the synod leaves duly constituted authorities in control of the synod because they have the power to fund or cease to fund specific ministries and

programs. Directed giving gives more power to the givers. Things they like or want will happen because they make them happen. But what if we as whole do not want them?

Giving Without Directions

It does not follow that the best way to give is through the synod. Theologically speaking, that is only an advantage while we can trust the duly constituted authorities to put scripture and confession ahead of the needs of the moment and the emotion of the membership of our church.

We must assume that our leaders are faithful to the gospel and trying their best to do what is right in the eyes of men. Yet, allowing the decisions to be made by our duly constituted authorities has not preserved the level of subsidy for our synodical schools we all would like to see. Nor has it allowed us to maintain our worldwide commitment to missions at the levels most of us were used to.

We are all sinners. At the Diet of Worms Luther pointed out that popes and councils have often erred and even contradicted themselves. Without trying to paint anyone with the same brush, because we are sinners sometimes we make bad decisions at synod convention or at the Synodical Council or at district convention. For that reason, church bodies need to have a real ability to review even those at the top of the organizational chart. Checks and balances are essential for doing what is right in the eyes of men and of God.

But there are clear advantages to giving to the synod without any strings attached. There are many programs that do not excite the rank and file of our membership. Missions makes a much better sound bite than new boilers or dormitory furniture or athletic equipment. If the synod does not have a sufficient level of discretionary income to work with, it cannot fund these boring, necessary, everyday issues. Nor can it expand its work into areas that do not capture the imagination of the people at large.

Likewise, administration is expensive. Perhaps one reason that members give directly to projects is that they perceive that more of their money will “do the work of the gospel” that way. Perhaps we need to ask ourselves hard questions about the appropriate level of funding for administration. Perhaps we also need to address to our members the benefits of paying for administration. We do need to recognize this applies even to development directors and gift counselors. More than one individual has told me that we would better off applying their salaries to mission work. I am sure the development directors and giving counselors would disagree. But we cannot ignore these attitudes.

A final advantage to having the purse strings administered through the synod is doctrinal supervision. The Missouri Synod has not directly funded its universities or seminaries for many years now. They no longer have doctrinal control of those schools. That is perhaps an advantage for the conservative theologians at Ft. Wayne under the current administration. But the current administration probably would not even exist if doctrinal discipline had been exercised over the last forty years.

If the synod does not control the finances, it has little real ability to enforce doctrinal discipline. Today you have LCMS professors openly questioning or even denying key doctrinal positions of the LCMS, but they continue to teach. Someone might argue that the same concern applies to congregations that are financially independent of the synod. But in the WELS we can and have suspended congregations from our fellowship. History shows that it is extraordinarily difficult to muster the fortitude to

suspend a seminary or a college or even an area Lutheran high school from the fellowship of the synod.

Giving with Directions.

When someone gives to a program, they often have a sense of *ownership*. Members who have just come through a building project often feel a commitment to paying off the loan because they have given of their time and their talent to get that building off the ground. But ownership is a double-edged sword.

Sometimes donors want something that the synod does not want, at least not yet. A donor gave money to Wisconsin Lutheran Seminary to build a statue of Martin Luther. Was that something the synod had gone on record as saying it wanted? Or did it happen because somebody wanted it and they made it happen? What if a group of members believed that our synod needed a foreign exchange program in Germany (but not in Latin America) and they raised funds to set up such a program? Would we be obligated to do that? Would we then be obligated to raise money for a similar Spanish language program?

A large congregation in central Wisconsin found itself wrestling with these kinds of questions. So they established a Gifts, Endowments and Memorials (GEM) Committee to evaluate gifts and, where possible, direct givers toward established funds and recognized needs. The gift planning counselors in the WELS serve a similar function. But do we turn gifts down when they come for unrecognized things? What do we do when pension funds are running short and programmed maintenance cannot be done, but large gifts are being given to non-budgetary items?

When you give with strings attached, who controls the money? Is it legal to divert it? Is it ethical? We have had to make emergency reallocations in our synod. Did those reallocations strengthen the bond of trust between our leadership and the pastors and teachers in the field? Did they strengthen the bond of trust between our leadership and the members in local congregations? Or did they weaken that bond of trust?

A Look Around

On successive days in August 2006, I spoke with Mr. Wayne Price, the Chief Financial Officer of the LCMS Foundation and with Dr. Thomas Kuchta, treasurer of the LCMS. The LCMS situation is not as close to ours as we might think. First of all the LCMS does not have a direct congregation to synod CMO. Their giving goes first to the districts to fund their ministries then their districts remit the remainder to the synod. The LCMS no longer directly funds its colleges or seminaries from its budget. They are responsible for their own funding.

For 2006 the LCMS expected to spend \$88 million for budgeted items. Some of that money was for ministries – the radio station, black ministries, world and home missions, etc. A large block of that money was for administrative functions.

The amount coming into the synod came from the following sources:

- 58 percent came in as restricted gifts directly to the synod from individual donors. (They had instructions as to how the money was to be spent.)
- 3.5 percent came in as unrestricted gifts directly to the synod from individual donors.

- 22 percent came in through the districts. These funds are also unrestricted.
- 16 percent came through sales and revenue, like charging for books or for services that the synod offers. (Effectively these are also restricted funds because they go directly to the cost of providing the service or product.)

Of the \$88 million, roughly \$21 million is unrestricted (\$19 million coming from the district allocations). \$67 million dollars comes with specific requirements as to how that money is to be spent. In the 1970s, they annually received \$25 million of unrestricted funding from the districts *in 1970s dollars*. Today, their synod is in a financial crisis because the overwhelming preponderance of directed giving will not allow them to fund all that they need to do.

Of course, we might see a positive in this – people like Herman Otten certainly do. They believe that the synod is wasting their unrestricted offerings on administration and on un-Lutheran activities. You could argue that directed giving is the ultimate example of grass roots control.

A Dose of Humility

There’s an old German proverb: *Wenn ich nur König in Preussen wäre* “If only I were the king of Prussia” You then follow with your grand solution to all the world’s problems. How would you complete that sentence today?

The issues that are before us are daunting. Like Moses, our backs seem to be against the Red Sea and the enemy is in front. God has not told us if we should maintain our school system. He has told us to train pastors so that they can proclaim the word of God and rightly handle the word of truth. God has not told us to raise money or hit targets. He commands his people to be generous – in terms of what he himself has blessed them and “without compulsion” or arm-twisting, out of joy and gratitude to their Savior.

God has told his people to be theologians. Let us proceed theologically. That means let us proceed humbly. No synod or district president, no administrator, no pastor or teacher or lay person has a monopoly on the gifts of the Holy Spirit. Our most cherished ideas about what the synod needs may prove to be nonsense. No board or convention is infallible. Let us walk humbly and prayerfully. Let us cry out to our God for wisdom and guidance and blessings. Let us move forward in the fear of the Lord and approach these issues as men of God.

With Might of Ours

With might of ours can naught be done,
 Soon were our loss effected.
 But for us fights the valiant one
 Whom God himself elected.
 You ask, “Who is this?”
 Jesus Christ it is,
 The almighty Lord
 And there’s no other God;
 He holds the field forever. (CW 200, stanza 2)

These familiar words contain the heart of our theology: Christ alone. Christ works without our efforts – “with might of ours can naught be done.” The real power to change hearts, the real power to change lives, the real power to solve all our crises in this world is in the gospel because the Holy Spirit works through the gospel alone. Everyone reading this agrees that is true.

But do we confess with our mouths and then de-confess with our actions? Do we put our faith in Christ to solve our eternal problem but then figure that we have to come up with solutions to the issues of this life? That is the heart of the question this study is trying to ask. What does it mean to trust in Christ? What does it mean to trust in the gospel? What does it mean to think and talk theologically?

The gospel alone will move people to be good stewards of their wealth. The only way to improve giving in the WELS is to nurture the faith of our members. We face a spiritual problem, not an organizational problem. Issues of funding certainly demand our attention. But unless we address the spiritual maturity of our church body, we run the risk of rearranging deck chairs on a sinking ship. Our membership is perceptive enough to realize that our efforts will not ultimately serve the gospel.

It is also possible that we will be good stewards of the gifts God is giving and our synod will still have to shrink its programs because God chooses not to bless us financially as we would like him to. Money is not the answer. The gospel is. It teaches us to trust in the Lord of the Church and to use the means of grace he has given us for his purpose.

What will we do? God willing, we will continue to talk, theologically and practically, about the issues before us. God willing, we will repent of our own sin where we need to and trust in the forgiveness won through Jesus. God willing, we will assure each other of forgiveness and our bond of mutual love. Then, by the power of the Spirit working through the gospel, we will go forward in the strength that the Lord provides, trusting that he knows what is best even while we grope about in the dark.

If we have to accept the loss of institutions that have long been a blessing to our synod – like MLS – it is only natural that we will mourn those losses. I hope and pray that our leadership has the good sense not to try and spin those losses and convince us that tragedy is really opportunity. That would only pour salt into our wounds. But if we suffer those losses, as the people of God and trusting in his grace the only thing that will be left for us to do is refocus our attention and our energies on the heart of our mission: the proclamation of the life, death and resurrection of Jesus Christ. We will make the best decisions we can for the good of the church and kneel before the throne of grace when we are wrong.

May God in Christ grant us a rich measure of his grace and Spirit.

Appendix

Revenue Sources for Select Synodical Entities for Fiscal Year 2006-2007

	Synod Subsidy	% of Total	Unrestricted Gifts from Foundations and Trusts	% of Total	Unrestricted Gifts from Individuals	% of Total	Bequests	% of Total	Tuition and Fees	% of Total	Activity Fees and Sales	% of Total	Investment Income	% of Total	Transfers from Restricted Funds	% of Total	Released from Temp Restrictions	% of Total	Total
WLS	\$999,440	29.4%	\$0	0.0%	\$250,000	7.4%	\$400,000	11.8%	\$861,835	25.4%	\$0	0.0%	\$364,880	10.7%	-\$87,325	-2.6%	\$609,912	17.9%	\$3,398,742
MLC	\$1,701,772	10.7%	\$0	0.0%	\$400,000	2.5%	\$0	0.0%	\$6,798,780	42.9%	\$850,954	5.4%	\$450,608	2.8%	\$3,136,165	19.8%	\$2,507,729	15.8%	\$15,846,008
LPS	\$2,306,700	36.5%	\$40,000	0.6%	\$600,000	9.5%	\$0	0.0%	\$2,628,800	41.6%	\$0	0.0%	\$52,620	0.8%	\$195,000	3.1%	\$492,676	7.8%	\$6,315,796
MLS	\$2,126,600	45.8%	\$100,000	2.2%	\$604,500	13.0%	\$0	0.0%	\$1,127,700	24.3%	\$0	0.0%	\$80,000	1.7%	\$200,100	4.3%	\$400,000	8.6%	\$4,638,900
Total for BME	\$7,134,512	23.6%	\$140,000	0.5%	\$1,854,500	6.1%	\$400,000	1.3%	\$11,417,115	37.8%	\$850,954	2.8%	\$948,108	3.1%	\$3,443,940	11.4%	\$4,010,317	13.3%	\$30,199,446
BHM	\$7,766,474	91.4%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$12,000	0.1%	\$720,677	8.5%	\$8,499,151
BWM	\$6,811,692	71.2%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$2,758,800	28.8%	\$9,570,492

Projected Revenue Sources for Select Synodical Entities for Fiscal Year 2007-2008

	Synod Subsidy	% of Total	Unrestricted Gifts from Foundations and Trusts	% of Total	Unrestricted Gifts from Individuals	% of Total	Bequests	% of Total	Tuition and Fees	% of Total	Activity Fees and Sales	% of Total	Investment Income	% of Total	Transfers from Restricted Funds	% of Total	Released from Temp Restrictions	% of Total	Total
WLS	\$950,000	26.5%	\$0	0.0%	\$375,000	10.4%	\$100,000	2.8%	\$1,062,495	29.6%	\$0	0.0%	\$302,800	8.4%	\$203,595	5.7%	\$597,660	16.64%	\$3,591,550
MLC	\$2,925,000	20.1%	\$0	0.0%	\$520,000	3.6%	\$0	0.0%	\$6,407,067	43.9%	\$1,000,000	6.9%	\$450,608	3.1%	\$1,507,348	10.3%	\$1,768,828	12.13%	\$14,578,851
LPS	\$2,745,000	42.7%	\$40,000	0.6%	\$400,000	6.2%	\$0	0.0%	\$2,532,960	39.4%	\$0	0.0%	\$46,700	0.7%	\$192,000	3.0%	\$469,340	7.30%	\$6,426,000
MLS	\$2,060,000	43.5%	\$100,000	2.1%	\$695,000	14.7%	\$0	0.0%	\$1,175,000	24.8%	\$0	0.0%	\$85,000	1.8%	\$216,200	4.6%	\$400,000	8.45%	\$4,731,200
Total for BME	\$8,680,000	29.6%	\$140,000	0.5%	\$1,990,000	6.9%	\$100,000	0.3%	\$11,177,522	38.1%	\$1,000,000	3.4%	\$885,108	3.0%	\$2,119,143	7.2%	\$3,235,828	11.03%	\$29,327,601
BHM	\$7,610,700	96.5%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$15,000	0.2%	\$259,284	3.29%	\$7,884,984
BWM	\$7,279,800	69.1%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$0	0.0%	\$3,262,600	30.95%	\$10,542,400

Source: the supplemental financial reports available for the synod convention on the synod website.