

Third-Source Funding

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Introduction

Bing Crosby was asked once by the interviewer on a television show why he had such a calm and unruffled air. He reached into his pocket and pulled out an enormous wad of dollar bills. "That helps!" he said. Money has become so prominent in our society that many, even in our own churches, probably feel the same way Bing Crosby felt about money. It has become their confidence and, in reality, their god. Money and the need for money is something that we cannot get away from. It is the means of exchange in our world today.

The church also needs money. We need it to support pastors, missionaries, teachers, and professors. We need it to put up buildings and to pay bills. Money has been a central issue in many discussions and decisions in our church body. Money is a subject that will not go away. Many books and papers have been written on this subject over the years. I claim no expertise in this matter, but offer this as a study on Third-Source Funding.

Stewardship

Before we look directly at third-source funding, we briefly look at stewardship and the motivation for stewardship. What is stewardship?

Christian stewardship is the believer's response to God's love in creating, preserving, redeeming and sanctifying him. It can be called the Christian's management of his redeemed life and possessions, by the Spirit's power and direction through the Word—to God's glory and for man's benefit. Christian stewardship is the fruit of saving faith. It is faith in action, the expression of the Christian faith, the evidence of how sincerely the child of God believes the truths he embraces. A Christian steward is a person who is entrusted with a life redeemed by Christ. To be a steward is to follow where God leads by the abilities and the strength He gives (Werning 18).

We are stewards of all that God has given us. We, however, are going to look at one aspect of stewardship, stewardship of money.

Even though many do not want to admit this, everything that was, is, or will be is God's. He created it, preserves it, and finally will end it. David says in Psalm 24:1, "The earth is the Lord's, and everything in it, the world, and all who live in it." We cannot even say that we own ourselves because we are owned by God. In Psalm 100:3 we read "Know that the Lord is God. It is he who made us, and we are his." But still there are many who boast that all they have is theirs, theirs to do with as they please. Paul says to them (I Cor. 4:7), "For who makes you different from anyone else? What do you have that you did not receive? And if you did not receive it, why do you boast as though you did?" Everything that we have is from God and we say with David (I Chron.29:14), "Everything comes from you, and we have given you only what comes from your hand."

What we have been given by God we are to use to His glory. Paul tells us (I Cor.10:31), "So whether you eat or drink or whatever you do, do it all for the glory of God." Peter says (I Peter 4:11), "If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ." God gives each of us many responsibilities to take care of with our money. We must approach each of them considering how we can give glory to God.

Finally, our stewardship of money is accountable to God. “For we must all appear before the judgment seat of Christ, that each one may receive what is due him for the things done while in the body, whether good or bad” (II Cor.5:10). God has given us everything that we have. We use all that God has given us to his glory.

Our motivation for proper stewardship is the same motivation for everything else, the Gospel. Paul writes (II Cor.5:14,15), “For Christ’s love compels us, because we are convinced that one died for all, and therefore all died. And he died for all, that those who live should no longer live for themselves, but for him who died for them and was raised again.” Motivated by what Christ has done for us, we grow in our stewardship that is, we grow in our sanctified lives.

Generous giving is not something simply produced by the Christian, but a gift, or grace, of God to the Christian. What is true of every fruit of faith is true also of giving. It is God who works in the Christian “to will and to act according to his good purpose” (Php.2:13) (Schuetze 255).

It is only by the grace of God that we can give in the first place. Paul, in talking about the collection for those in Jerusalem, says (II Cor.8:1), “And now, brothers, we want you to know about the grace that God has given the Macedonian churches.” That grace was that they were children of God able to contribute to the collection. Professor J.P. Meyer in talking about the above passage (II Cor. 8:1) writes:

The collection, the participation in the collection, must be viewed as part and parcel of the grace of God which the Christians had experienced and were continuing to experience. The success of the collection is not produced by their personal effort; it is God’s grace alone which does it. Paul does not even say that it is the Christian’s response to the grace of God; grace itself is the active factor. The Christian donors are really on the receiving end (Meyer 166).

Peter writes (I Peter 4:10), “Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms.” We have the ability to give because of the grace of God.

When we talk about money and the stewardship of money, our primary concern must be our people’s growth and development as saints of God. We motivate them by the Gospel to grow in their sanctified lives. Other motivation must be avoided. Ways of collecting money that does not fulfill this purpose must also be avoided. With these thoughts in mind, we look at what has been called third-source funding.

Third-Source Funding

When we speak of third-source funding we are talking about many different things. People will always come up with more and more ways of making money. We can walk down the street and find many churches which have their every-other-month bazaar or sale. One sees advertising all the time from churches which are having a dinner to help raise some funds. Maybe even in the back of our churches we have tables set up to sell cards and other Christian items. Not to lose out on any market, different companies fill our mailboxes with letters telling us different ways of raising money through their company. They have the cookbook fund-raising plan, the citrus fund-raising plan, and the candy bar fund-raising plan. We sell these items and a percentage goes to our church.

There are problems with these ways of meeting a budget:

1. Many times these ways are used as a quick fix. All of these get very tempting as our people see the congregation going into the red and a supposed quick buck to be made.

But this can feed into materialism where meeting the budget is job one and not the spiritual welfare of the people feeding the budget.

2. Many stories also abound of the project which went bad. Bad feelings have come from the administering of the project. Example: Should those who put all the time in on the dinner also have to pay for the dinner? This can turn people away from the church.
3. When we have fund-raisers a question always needs to be asked. What do the neighbors think? In this case, our neighbors would be the local merchants. Are we putting ourselves in competition with local merchants and taking away from their business?
4. Fund-raisers also feed off of wrong motivation. Pride in selling the most. Trying to buy more than the Joneses. Pressure tactics of selling. All these motivations are not pleasing to our God. Professor Balge writes: “Paul and the Confession exclude every kind of arm-twisting, shaming, external pressure to force participation in a joint effort of the Christian community. They also exclude the internal pressure which would compel a person to comply and conform “for appearance, but nevertheless without and against his will” (Balge 43).
5. Many times we look to the unbelievers in society to contribute to our church through fund-raisers. Giving to God for His work is a fruit of faith. That is not possible with those who do not know Him.
6. Third-source giving is really a misnomer. There is really no giving involved. It becomes more of an exchange and can lead to people trying to get their money’s worth instead of giving to God.

There are other problems that you may be able to point out. But one can see even from this small list that much caution needs to be taken when the idea of fund-raisers arise.

We must always be careful about legalism. Some dinners and special events might be great for building up fellowship among our members. The selling of good Christian cards and other hard-to-find materials can be looked upon as a needed service. But a note of caution is in order that these things do not start innocently and grow into their own kind of monster. Knowing all the pitfalls, one does best to approach these with caution.

A Better Approach

So what do we do? Say it is a trend of the times and let our people do as they will? Do we just lay down the law and say no without any explanation at all? We do none of the above. We do what we are called to do. We teach our people what God would have them do. Promoting his (God’s) Word and will is more productive than promoting products (Kelm 149). People should look to the church for salvation—not for sales (Werning 161). Professor John Jeske of our Seminary writes:

Fund appeals address Joe or Jane Christian as supporters of an organization rather than as God’s sons and daughters, who are in fellowship with God through Jesus Christ. Have we trained people to give to, instead of training them to give from? It seems to me that too often we’ve shown more concern for temporary results (for example, relieving some financial crisis) than we have for the long-term spiritual growth of the congregation’s members. Have we had too much budget promotion and not enough sound (Law and Gospel) education? At times in the fiscal year do we resemble a marble in a groove with our cries or “The Lord needs it!” Even a congregation that claims to have “all the money

it needs” indicates that financial need has been its measure of giving. In order to restore the act of giving to the high place it deserves, we’ll need to consider it apart from economic necessity (Jeske 16,17).

We preach God’s Word, using the proper motivation that God has given us, the Gospel. With that motivation we tell the people what God has to say about giving in their sanctified lives:

A Christian gives cheerfully.

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (II Cor. 9:7).

A Christian gives as an expression of love for God.

They did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God’s will (I Cor. 8:5).

A Christian does not give God the leftovers.

Honor the Lord with your wealth, with the firstfruits of all your crops (Proverbs 3:9).

A Christian gives from the heart.

The amount does not matter. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have (II Cor. 8:12).

God even promises reward for doing His Will.

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously (II Cor. 9:6). Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up (Galatians 6:9).

This reward, however, does not flow from merit, but only from the grace of God.

Stewardship of money is part of sanctification. It will never reach perfection while we are here on this earth. But God does look for growth. That growth can only come as we properly apply Law and Gospel. We fight against the ideas of this world that might seem good at the time. We are striving for the long-term spiritual growth of our people.

Christian stewardship does not consist in raising money only, but in raising people together with their money...Money-raising is only part of a very broad picture—by itself it does much less for a congregation than most people think. It is apparent that St. Paul did not hesitate to gather money in the church; but his great stress was on motive, and his suggested method grew out of his motive. He showed that giving is a proposition of “hearts for God” rather than “purses for the church,” of opening the heart through the Word rather than pinching the pocketbook through promotional pleas. As he gained the person by the preaching of the Gospel, Paul not only saw the purse included with the person, but also other gifts as well. The heart of stewardship is the offering of the whole person (Werning 113,114).

We continually point our people to the cross. We tell them that “it is by grace you have been saved, through faith—and this not of yourselves, it is the gift of God—not by works so that no one can boast. For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do” (Eph. 2:8-10). One of those good works is bringing their *offerings* to the Lord for Him to use as He sees fit.

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