



To the Members and Friends of Park Slope Presbyterian Church,

This letter is an update on our church's current financial situation combined with a brief recap about what the bible teaches us about our money.

As we approach the end of year, the Trustees and I wanted to inform you of the state of our congregation's finances. As of the end of October, our total income as a church (including internal giving by members and friends, as well as external fundraising done by the pastors) is approximately \$65,000 behind our year-to-date expenditures. Although we are currently under budget for 2008, it seems likely that our congregation will end the year in deficit unless giving significantly improves in the next month.

On the one hand, we must be thankful for God's provision because we are able to work through this deficit due to funds raised from external sources at the beginning of the church's life. On the other hand, this is not a sustainable situation. Our church will not be able to continue to operate as we have done if these trends continue.

But the viability of our church, while important, is not the paramount issue. Scripture teaches that our money has a profound connection to our spiritual lives. Our relationship to our finances reveals the state of our spiritual health like little else does. Jesus taught, *For where your treasure is, there your heart will be also* (Matthew 6:21). Therefore, as you think about your financial commitment to Park Slope Presbyterian Church, I want you to do so within a biblical framework. So let me give you a few basic principles. For more teaching on stewardship, please check the church's website.

### **THE BIBLICAL TESTIMONY ON GIVING**

**THE GUIDELINE OF THE TITHE.** In the Old Testament, believers were required to give a tenth of their income to the support of the ministry and needs of the poor. While the New Testament does not teach at length on the subject of tithing, Jesus encouraged people to continue the Old Testament practice (Matt. 23:23). But things have changed. Since we are far more blessed by God than Old Testament believers, we assume we are held more responsible for generosity, not less. Thus the tithe (10% of annual income) is a kind of minimum guideline for giving.

**THE GUIDELINE OF SACRIFICE.** Paul says of the Macedonians, "They gave as much as they were able and even beyond their ability" (2 Corinthians 8:3). That means they gave until it meant a sacrifice in their lifestyle. Some believers are blessed to able to give above ten percent.

**THE GUIDELINE OF GENEROSITY.** Christians are called not only to give a regular portion of their income, they are also called to give generously. Paul lists "generosity" as one unique spiritual gift possessed by some Christians (Rom. 12:8). How do you know if you have the gift of generosity? The same way you discover any spiritual gift: try it and see if you are good at it. If you find yourself dreaming about ways to give away your money to the work of God's kingdom, then you probably have the gift of generosity!

**THE GUIDELINE OF GOD'S SOVEREIGNTY.** Our tendency is to think of giving as an extra spiritual discipline that we may or may not take on. But the teaching of the Bible is that all of our money already belongs to God. Therefore, we have been given the task of managing, or stewarding, everything in our possession. We must control our material wealth in the same way an investment manager is called to responsibly

control the assets with which he or she has been entrusted. As soon as we begin to use our possessions any way we want, we are defrauding our creator. So we must consider how God wants us to manage his money.

### **THE GOOD NEWS ON GIVING AT PSPC**

There is good reason to celebrate. Over the past several years, there has been an upward trend in giving at Park Slope Presbyterian Church. Our internal giving has increased 29% this year and our fourth quarter is typically our strongest. While some of this is due to our numerical growth, it is also an indication of the commitment of many people to God's work in our church.

### **THE CHALLENGING NEWS ON GIVING AT PSPC**

In light of the Bible's teaching about money, our congregational giving leaves plenty of room for improvement. The trustees and elders of the church are the ones who look most closely at the finances of the church, but one general fact that emerges is that if the members and friends of PSPC gave anywhere near Biblical guidelines, we would easily exceed our current budget, and we would be faced with the joyful problem of determining out how to use those additional resources.

How much does our church give? We have no scientific way of knowing exactly, but it is probably close to the statistics provided in the book, *Passing the Plate, Why American Christians Don't Give Away More Money*:

- Twenty percent of American Christians give nothing to the church.
- The mean average of giving for American Christians is 2.9 percent.
- Only 12 percent of Protestants and 4 percent of Catholics give at least ten percent.
- Higher-income American Christians give less as a percentage of household income than poorer American Christians.

These numbers become even more profound when we consider what the American church could do if just the "committed Christians" (defined as those who attend church at least a few times a month or profess to be "strong" or "very strong" Christians) would give away 10 percent of their income. Not only could they continue to support all current Christian ministries, they would also be able to significantly improve the quality of life for millions of people worldwide through the additional \$156 billion that would be raised.

### **WHERE DO WE GO FROM HERE?**

The financial state of our church is challenging, the Biblical testimony on giving and money is clear, and the state of giving in the American church is woeful. And yet we are not called to guilt or sad resignation or even grim-faced duty. Instead, we are called to joy. Giving must be a joyful response to God's grace. Paul asked for money like this: *I say this not as a command, but to prove by the earnestness of others that your love also is genuine. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.* (2 Corinthians 8:8-9). In other words, the difference between moralists (those who think that God accepts them because of their goodness) and Christians (who know they are sinners saved purely by grace) is that a Christian wants to give as generously as he or she has received. The first and last truth that must guide us in all we do, including the stewardship of our possessions, is God's grace for us in Jesus Christ. As we follow him, we trust that he will provide for us as individuals and as a church, and we know that his Kingdom will continue to flourish in our midst.

Your servant in Christ,

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