The Social Economics of LCMS Stewardship Practice: Aligning God's Supply with Ministry and Missional Goals

Martin Lee and Anne Lee

Abstract

Primary ministry activities have traditionally been performed by autonomous Lutheran congregations, serving local communities in Word and sacrament ministry and also as the focus for social engagement and outreach activities in towns, suburbs, and cities across the country. Local congregations also worship God through reverence and obedience in properly caring for what God has entrusted to them. Increasingly, congregations are instead becoming the site of competition over finite resources. The authors' experience is that the problem lies not in God's supply but in the Church's overall stewarding of it. But the stewardship responsibility does not fall on the pastor or individual laypersons alone. Since local congregations participate in the country's economy, capitalism's progression to financialization has had an impact on them and may be a driver of congregational decline,

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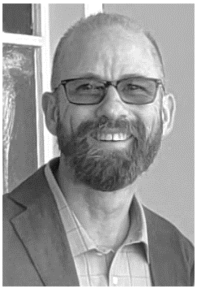

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along with church and school closures. More study is necessary to determine how much financialization is impacting local congregations and local missions. First steps toward a possible solution are framing the issues for constructive theological dialogue and better alignment of finite resources toward "real" (primary) ministry and missional efforts in local communities.

Introduction

The field research for this article was conducted in my current ministry context, as an Intentional Interim Ministry (IIM) pastor to a congregation in an "Ocean Cities" area of Southern California. Despite having adequate resources, existing in a large evangelism pool, and having gifted and active members, congregational membership is declining, and church members and leaders wonder if the church will be around in the next fifty years. The problem this article hopes to address is the stewardship challenge nearly every congregation faces: competition over finite resources. In the past twenty-five years I have had the joy to pastor eleven churches in five districts of the Lutheran Church─Missouri Synod (LCMS). In each congregation (big and small), resources *appeared* to be in short supply. Too few people, too few volunteers, too few offerings. My task was to assist these congregations in identifying (and harvesting) the many gifts they have received in Christ and in clarifying how these gifts (gleanings) are precisely what they needed to accomplish the tasks they have been given in the Master's fields. The Church is reminded in Psalm 34:10 that in Christ they lack no good thing.

This article proposes then, that the problem lies not in God's supply but in the Church's overall stewarding of it. In my twenty-five years of parish ministry, recurring stewardship challenges have emerged: too many ministries are working **out of alignment** with their congregation's goals, and too many ministries are not integrated with other ministries in the congregation, but act in isolation. For example, four of my eight IIM posts had large schools. Often the churches and schools found themselves competing for space, volunteers, and finances, working towards their own purposes and frequently at cross-purposes. The same can be said of LCMS member congregations and their relationship with the Synod.[1] As if these two challenges were not enough, to compound the internal *alignment* and *isolation* issues (e.g., silos), I have observed the economic problem of **financialization** becoming more pronounced in the Church. Briefly stated, financialization is when financial products and services become overweight in size, importance, and impact relative to the overall (primary) mission of the organization. (Financialization will be fully defined in Part III of this article.)

Since we are a Church body ever striving to walk together and work together it is only reasonable (self-aware) to acknowledge that competition over finite resources does occur. The question is what can be done about it? Understandably, some will want to deny the problem exists and others will seek to burden-shift, or scapegoat, identifying one party that needs to be fixed (typically the pastor or lay members). There is a better way. Fortunately, as a Synod we are in it together. For better or for worse.

Following Paul's exhortation for building up the Church, the authors understand the topic of money can be sensitive and so have taken great care in this article to speak "the truth in love" (Ephesians 4:12–15). This article encourages pastors and lay leaders, along with district and synodical leaders, to explore what generative learning in the LCMS's stewardship practice needs to occur in an age of financialization. What adaptive challenges must be overcome? And should we consider updating the Church's understanding of stewardship given these new realities? This article begins by describing some examples of stewardship deficits caused by misalignment and poor integration of ministry resources. It continues by describing the concept of financialization and gives a couple examples. This article concludes by proposing that the necessary response to the effects of financialization is for stewardship leaders at all levels to *align* goals and financial resources toward the advancement of the Gospel of Jesus Christ.

This article and the resulting recommendations do not focus on the local congregations or their pastors as the ones needing to be fixed. Additionally, this article does not offer technical solutions like building projects, mergers, real estate transactions, endowment plans, fundraising campaigns, or legacy funds. Instead, it seeks to address congregational stewardship deficits as a social problem of the LCMS—the idea that we are all in it together. The article describes the stewardship problem as a social one to emphasize the need for the local congregation and the Synod to recognize their financial interconnectedness and work together with the singular goal of aligning, preserving, and sustaining resources over time for faithful and fruitful ministry until the Lord's return. The authors believe this alignment of ministry resources is the necessary stewardship framework needed to update stewardship models addressing the new challenges facing the Church.

Congregations Align Resources with Ministry and Missional Goals

My current IIM ministry assignment in the Ocean Cities of Southern California is in one of the wealthiest zip codes in the nation. Members of the congregation are correspondingly wealthy, and their offerings are generous. Even so, this church has been experiencing financial difficulties for over fifty years, when two Lutheran congregations merged with the goal of reducing costs, consolidating resources, sharing church worker expenses, and ultimately hoping to be more effective in sharing the Gospel Good News of life and salvation in Jesus Christ. But the two congregations that merged never found alignment in culture, ministry, and purpose. In fact, they have grown further apart in doctrine, along with misalignment of ministry goals and competition over resources.

The Ocean Cities Lutheran Church ("OCLC") is typical of local LCMS congregations in that it struggles with declining membership, declining offerings in relation to increasing ministry expenses (least of which are church worker costs) and an uncertain future. Ocean Cities Lutheran Church requested an intentional interim pastor to assist in a process of congregational self-study and direction-finding between settled pastors. OCLC provides an ideal setting to study the stewardship effects of ministries out of alignment with congregational goals, ministries working at cross-purposes, and the effects of financialization.

One concern for OCLC is how to afford bringing a new pastor and family into their church community given the entry-level cost of a two or three-bedroom house is between two and three million dollars. Like OCLC, the other ten congregations I have served were being pressured to do as much with their ministry programs as in the past (or possibly more due to real wages flattening from rising costs and interest rates), with fewer people and fewer financial resources. For example, I served one large church in the Michigan District with a preschool at capacity with 200 students, 67 employees, and a full waiting list going out for the next two years. But the cost of the defined benefit plan was becoming prohibitive. The congregational treasurer, who was the CFO of a major Fortune 500 company, working with her finance committee, elected to opt out of the defined benefit plan to set up a church sponsored retirement plan that would be portable for the young employees of the preschool who experienced a high attrition rate. This stewardship decision enabled the congregation's investment to become more affordable, as well as enduring for these young teachers who were highly mobile. The young teachers had overwhelmingly not been becoming vested in the defined benefit plan and were consequently missing out on the hoped-for benefits. The congregation was able to significantly reduce their cost and, with the savings, contribute directly to each teacher's portable individual retirement account.

Another large congregation I served in the Southeastern District had an elementary school of nearly 400 students and over 80 employees, including a senior and an associate pastor. While the professional church workers were most gracious and humble in their areas of ministry, they were somewhat demoralized due to the fact that the employees were not at or near the suggested district salary guidelines for setting appropriate compensation for church workers. The school principal explained that in many cases the seasoned teachers who had been serving for ten years or more were earning around 65–80 percent of recommended guidelines. Younger teachers with fewer years of experience were on average being paid much closer to the district guidelines due to the competitive marketplace for recruiting new teachers. Enlisting the help of a member of the congregation who was also a compensation consultant, the congregation was able to implement a repair strategy to bring all school and church employees up to at least 85 percent of district guidelines immediately, and incrementally up to 90 percent or more over the next three years.

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These congregations did not repair their stewardship challenges without significant effort by all the ministry leaders in both the congregation and school. These congregations' stewardship problems were repaired by properly integrating each ministry's goals, budgets, procedures, and personnel, and by aligning all ministry departments and personnel toward the congregations' overall goals. In the Southeastern District congregation, even the two pastors' offices, which had been located on the opposite end of the campus, were moved over into the school hallway to be more accessible to the teachers, staff, parents, and students. Aligning resources toward mutually beneficial ministry and missional goals is preferrable to viewing one person's or one ministry's financial problems in isolation.

Financialization as a Social Problem

As a Synod, We Are in It Together

Viewing each autonomous congregation's stewardship problems in isolation is similarly inadvisable.[2] The strength of local congregations depends on more than strictly local factors and isolated ministry efforts. The local congregation is only as healthy as the Synod. It may also stand to reason that the Synod is only as healthy as its member congregations. Nearly all funding for ministry activities (for both Synodical and local purposes) is given by lay members of local congregations. Financially, the Synod and authorized agencies look like they are on track to be around until the Lord returns, but in terms of souls (the visible ones that attend local congregations) there is an incremental decline. Paul writes, "If one member suffers, all suffer together; if one member is honored, all rejoice together" (1 Cor 12:26). Hence, the strength of local congregations is a social problem in which all lay members, pastors, and leaders of the LCMS should invest.

Civil national and global economies are becoming increasingly financialized and, since the Synod and LCMS congregations participate in the economy, these trends have had an impact on them. It is the water we all swim in. Investopedia defines financialization as "the increase in size and importance of a country's financial sector relative to its overall economy. Financialization has occurred as countries have shifted away from industrial capitalism."[3] Financialization is said to favor short-term gains over long-term goals.[4] Economist Michael Roberts criticizes financialization, arguing that it has led to "unproductive" capitalism: "financialization is now mainly used as a term to categorize a completely new stage in capitalism, in which profits mainly come not from exploitation in production, but from financial expropriation (resembling usury) in circulation."[5] Other research shows that big firms dominate the new financialized economy, because of "their ability to cater to and play in financial markets."[6]

The lesson to be learned by the Church from unproductive capitalism is its equivalency in the Church of unproductive ministry efforts, campaigns, or programs. While membership and resources in local congregations are shrinking, Synodical and agency assets are on the rise.[7] While denominational institutions and agencies provide infrastructure and resources, train church workers, and commission missionaries, "real" church happens in local communities where people gather in worship around Word and Sacrament ministry and proclaim the transformational message of Christ for the good of this world and into the next.

It is the intent of the authors to eventually chart the growth rate of Synodical balance sheet trends (including agency assets under management) side-by-side with LCMS congregations' communicant membership, outstanding loan balances, and church worker salary trends over the past fifty years.

Financialization Misaligns Resources with Gospel Purpose

At first glance, it appears the trend is toward fewer, bigger churches and schools (or multisite),[8] with large donor gifts accumulating in the even larger Synodical institutions. The Synod looks a lot like a large company, having paid off all its debt on June 19, 2019. According to David Strand, "This is the first time in living memory that all Synod indebtedness to external entities stands at zero."[9] What a beautiful goal for every church! Strand cites BOD Chairman Rev. Dr. Michael L. Kumm who says, "This is a milestone achievement because paying off the historic debt will free up millions of dollars in mission and ministry funds for years to come."[10]

In contrast, trends in local churches and schools have been mirroring trends in local small businesses. Of the eleven churches I served in five districts over the past twenty-five years, only one (Kansas District) had no financial worries. Local congregations rattle around in underutilized buildings with heavy mortgage, maintenance, and utility obligations. John and Sylvia Ronsvalle conducted stewardship interviews and surveys with church members and denominational leaders of fifteen denominations over a seven year period (1988–1995). They published their findings in their book, *Behind the Stained Glass Windows: Money Dynamics in the Church*. The Ronsvalles explain,

> Constructing new church buildings is actively promoted by denominations and fund-raising consultants as a creative way to build enthusiasm and revitalize congregations. One fundraising consultant pointed out that the theory used to be that a congregation ought to have a building project every few years. He advised that the idea is now for a church to always be in some stage of a building project to keep people involved in the life of the church.[11]

The argument for constructing new church buildings has been an attempt at repeating trends from the old style of industrial capitalism that profited mainly "from exploitation in production"[12] but is no longer the prevailing style of capitalism in the wider economy. In some cases these options make sense, but in other cases they do not. Over time, this old style of capitalism has served to drain resources and increase the indebtedness of local church and school ministries. One congregation I served was recently encouraged to build a million dollar office space and gym they don't need. Sometimes building projects cause conflicts and congregational splits. Understanding (now) that there are too many church buildings for members in some communities, one proposed solution is that old churches may need to die and be replaced with new churches and new members. We can plant more churches for new members, primarily in areas of high immigration.[13] Another currently popular solution is consolidation.[14] While no two congregations should enter into merger discussions thinking of it as a simple consolidation of resources, too often that is what happens. This appears to have been the case at OCLC, a cautionary tale to avoid.

The Ronsvalles note that denominations believe congregations aren't giving enough money; at least not for "denominational support, seminary support, international missions, and so forth."[15] The Ronsvalles' research discovered that denominational leaders are counteracting shrinking denominational support from congregations by going directly to generous high-capacity donors.[16] "Several denominations have begun to consider whether large donors who are underchallenged at the congregational level might not want to become more directly involved in making contributions to the denominational level."[17] Such high-capacity donors could, instead, be better challenged to support their local congregations, where they were baptized and confirmed, married, or had a family member buried.

Local congregations not blessed with shrewd and knowledgeable stewardship professionals are operating at deficits and either going further into debt or spending funds on activities unrelated to advancing the Gospel (e.g., new offices and gyms). Church workers are over-worked, many are subsidizing budget shortfalls,[18] and some are experiencing burnout.[19] Over-worked (possibly burned-out) church workers should not be asked to do more, like start new careers (bi-vocational ministry) or be more entrepreneurial. But many congregations lack the resourcing (and preparedness) to mount a response to the need. Local congregations have not kept pace with changes in the economy, draining their resources and hindering their ability to properly care for their ministers[20] or ministries in their communities. Money is used differently today than it was used historically, necessitating new mental maps.[21] The generous lay members that make up our congregations today are facing a new, and foreign, economic landscape with changing laws related to non-profits, income tax, gifting, deferred compensation plans,[22] and personal retirement plans.[23] The changing economics of modern finance has increased the complexity of stewarding congregational finances and the ministries they are expected to fund. Because of these stewardship problems, local congregations are suffering and divisions are becoming wider, creating a significant wealth disparity in the Church.

The answer to the problem is not in addressing complexity, but in "the reorientation of finance through development of theology centering on real economic activity [e.g., primary "real" gospel ministry and missions]—not simply calls for the elimination of injustice but constructive theological dialogue on what the financial economy is for,"[24] suggests Charles A. McDaniel Jr. Instead of looking for novel ways to do things, pastors and congregations should be freed up for the ministry of the Gospel.

Some Framing for Constructive Dialogue

Speaking the Truth in Love (Eph 4:15)

This article is not intended to solve all the stewardship challenges facing the Church. It hopefully encourages some local congregations and church workers to see that their experiences may be validated through existing dialogue about financialization as a social problem. Church members and leaders should be given permission to speak the truth about any potential impact of financialization in the LCMS and any real financial troubles they may bear. To be good neighbors, we must be able to reason together. Clearly congregations are shrinking, and many church workers are experiencing financial hardships, while the Synod and authorized agencies are accumulating assets and improving balance sheets.

Generative learning requires stewardship leaders on all levels to begin asking questions about what kinds of stewardship practice changes may need to occur in an age of financialization. McDaniel poses these useful questions: "How are we to determine those financial activities that siphon resources from more socially beneficial uses? At what point does financial innovation cease to benefit the general economy and turn purely self-interested?"[25] Questions like these should be asked of the Synod in relation to local congregations.

At first glance, when considering Synodical and authorized agencies' balance sheets and assets under management, the appearance is that Synodical and authorized agency activities are being promoted more successfully over local congregations and local missions. In what ways can stewardship leaders at all levels best align financial resources toward the advancement of the Gospel of Jesus Christ at home and abroad?

Dignify the Profane: Remove Congregational Guilt Over Money

Economic forces have long been an impetus for theological insight. Take, for example, Martin Luther's displeasure with the Catholic church extorting indulgences out of common folk for building St. Peter's Cathedral (1517). Similarly, first president of the Lutheran Church—Missouri Synod (1847–1850 and 1864–1878), C.F.W. Walther, began to carefully contemplate the question, "what is church?" after three out of five of their ships sank with much of the immigrants' wealth,[26] and when Martin Stephan misappropriated and misspent funds.[27] Luther, in his famous Galatians commentary, reflecting on Paul's appeal to the Corinthians to provide for the preaching of the Gospel, writes, "When it is preached, not only is no one willing to give anything for the support of its ministers and the maintenance of schools; but everyone begins to rob and steal and to take all sorts of advantage of everyone else. In short, men seem suddenly to have degenerated into wild beasts."[28] He also notes that when Satan cannot suppress the preaching of the Gospel by force, he tries to accomplish his purpose by striking the ministers of the Gospel with poverty. He curtails their income to such an extent that they are forced out of the ministry because they cannot live by the Gospel.[29] The same could be said about Satan's efforts to impoverish local congregations so they cannot properly invest in primary ministry efforts and local missions.

Some denominational leaders insist the success or failure of congregational stewardship rests squarely on the shoulders of the pastor. At the other end of the spectrum, some denominational leaders exhort pastors and congregations to avoid any worry about financial matters and proceed "on faith," warning about the evils of hoarding. Some congregations are stuck using a thirty-five-year-old stewardship philosophy described by Edgar Walz in *How to Manage Your Church: A Manual For Pastors and Lay Leaders.*[30] In the section of the book titled, "Money Is a Tool to Be Used," he writes, "But sizable successive accumulation of unused funds should be a challenge for seeking new and greater tasks for ministry. The generous gifts of God's believers must be gratefully received and used. While saving toward payment of large expensive projects is a part of good management, accumulation of large amounts and even hoarding cannot have a place in a church with a mission."[31] On the other hand, the Synod and authorized agencies establish significant endowments in perpetuity, implement investment policy statements, and create development departments along with hiring sophisticated gift planning professionals to increase assets under management, which spin off a rising income in perpetuity.

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Borrowing from the book of Ruth as a stewardship illustration, Boaz provides an excellent example in taking care of the impoverished widow and his future bride. When considering the widowed Ruth's need, Boaz instructs his workers not to lay a hand on her and not to rebuke her (Ruth 2:9,16). Boaz is concerned for Ruth's physical safety and also that she be treated kindly: "do not rebuke her" (Ruth 2:16). Here Boaz models a brotherly love towards Ruth as a fellow child of God serving in the Kingdom, no matter how weak or apparently insignificant she is in appearance. Boaz may also serve as a model for how we should treat the Church, as the Bride of Christ.

The Harvesters Can Leave Gleanings Behind

The book of Ruth also offers an example in how Boaz allowed for Ruth's provision. Boaz says, "Also let grain from the bundles fall purposely for her; leave it that she may glean, and do not rebuke her" (Ruth 2:16). A modern-day application from this account might be as follows: today's congregations are like Ruth, the Synod and her authorized agencies are like Boaz, the harvest is like God's provision, and today's fundraising and gift planning professionals are like the harvesters. [32] Congregations, and (perhaps) church workers are a part of the Bride of Christ, faithfully gleaning for food in the Master's fields. The Synod and agencies are like Boaz because they are the gatekeepers to the harvest and in charge of the storehouses. The fundraising and gift planning professionals are like the harvesters because they gather up the harvest—today in the form of financial products. A humble suggestion, perhaps worthy of conversation, is that the Synod and authorized agencies might direct their professional "harvesters" to work together with congregational leaders to design stewardship models that gather a harvest out of local congregations but leave behind a percentage of what they gather to be used for their own ministry and missional efforts in their local communities (gleanings to meet all her needs).

While Synodical efforts are important and necessary, competition over finite resources nearly always results in a loss to the local congregation where the funds originate. The Synod and her authorized agencies may want to consider how they can do more to leave more measurable and meaningful gleanings behind and avoid "over farming" in already depleted fields. Several agency programs have already given a nod to the idea of sharing in the spoils. "Fan into Flame"[33] promised to leave 15 percent of what was raised to participating congregations, and when overfunding occurred in the Concordia Retirement Plans, Supplemental Retirement Accounts (SRA's) were created to share the gleanings with church workers. Lutheran Church Extension Fund (LCEF), a partner ministry of the LCMS, has introduced a development effort called "Mission Advancement Partnership" (MAP). For a fee, LCEF is offering to assist local congregations ("ministries") in creating their very own "development department and process."[34] LCEF will assist in writing the job description for a development director position in the local congregation ("ministry"), and help in the search, training, mentoring, and coaching of this professional.

The Synod and authorized agencies are making herculean efforts to support local congregations, but ultimately the effectiveness must also be evaluated by measurable and meaningful results. For instance, Is overall congregational indebtedness being reduced? Are church balance sheets, endowment assets, and incomes rising? And, finally, are church worker salaries being improved so they can live by the Gospel? Are these ministry goals reasonable? Should stewardship leaders at Synodical and congregational levels work together to align ministry and missional goals? The authors believe working toward complementary Synodical and congregational missional, ministry, and stewardship goals should be considered good neighborly practice in every fundraising campaign.

Conclusion

My task as an Intentional Interim Ministry (IIM) pastor to congregations in five districts of the LCMS has often been to assist congregations in harvesting the many gifts they have received in Christ and aligning these gifts with what they need to accomplish their mission in the Master's fields. My present ministry assignment to OCLC provides an example of what I have found to be typical of LCMS congregations. OCLC struggles with declining membership, declining offerings, and an uncertain future, despite having adequate resources, gifted and active members, and existing in a large evangelism pool.

God, in His divine providence, has given us all we need to support this body and life.35 But God, the Master Steward, cleverly, with redemption for all in mind, uses finite material and human resources (e.g., Elijah and the Widow at Zarephath, 1 Kgs 17:7–16) to force us into conversation (transactions) with Him and each other. The Synod, authorized agencies, and her member congregations should not shy away from conversations about money, as our Lord did not hold onto His equality with God but chose to deal with us in the profane and material world (Phil 2:6–7).

In the marketplace of humanity, forced transactions under the law must occur, giving opportunities to put our faith into practice—to love the Lord and love our neighbor. This article proposes that the problem of congregational decline lies in misalignment of God's abundant supply away from primary ministry activities and toward increasingly financialized, less productive activities relative to worship and missions in a locale. Instead of competing over finite resources, all LCMS members and leaders could walk together better "in Synod" by working together toward the advancement of the Gospel of Jesus Christ both locally, institutionally, and abroad. Fostering vital and sustainable LCMS congregations may be possible through better (measurable) alignment of God's supply with meaningful local ministry and missional goals.

ENDNOTES

[1] The Synod and "Agencies authorized to be formed to further the Synod's Objectives (Constitution Art. III). Agencies include each board, commission, council, seminary, university, college, district,

Concordia Plan Services, and each synodwide corporate entity" "Upon This Rock: Repent, Confess, Rejoice" (Handbook, 66th Regular Convention, The Lutheran Church─Missouri Synod, Milwaukee, WI, July 9–14, 2016).
[2] Examples: bi-vocational ministry, mergers, closures, therapy for burnout.
[3] "Financialization," Investopedia, updated October 31, 2021, https://www.investopedia.com/terms/f/financialization.asp.
[4] "Financialization," Investopedia.
[5] Ibid.
[6] Ibid; The latest Covid-19 crisis has exacerbated this trend toward big firms, as many small businesses in the country have closed their doors.
[7] David Strand, "Synod's External Debt is No More: 'A Milestone Achievement'." *Reporter*, June 19, 2019, https://blogs.lcms.org/2019/synods-external-debt-is-no-more-a-milestone-achievement/.
[8] "Multisite merger momentum shows no sign of slowing." Tomberlin and Bird, *Better Together*, (Minneapolis: Fortress Press, 2020), 40. "For joining churches, the greatest reason to merge is survival" Tomberlin and Bird, 194.
[9] Strand, "Synod's External Debt."
[10] Ibid.
[11] "Financialization," Investopedia.
[12] Ibid.
[13] Michael W. Newman, *Gospel DNA: Five Markers of a Flourishing Church* (San Antonio: Ursa Publishing, 2016), 226.
[14] See Tomberlin and Bird, *Better Together.*
[15] John Ronsavalle and Sylvia Ronsvalle, *Behind the Stained Glass Windows: Money Dynamics in the Church* (Grand Rapids, MI: Baker Books, 1996), 305.
[16] Ronsvalle and Ronsvalle, *Behind the Stained Glass Windows*, 88.
[17] Ibid.
[18] For example, see Michigan District, Lutheran Church—Missouri Synod, *Salary Survey 2016 Sole Pastor*, January 31, 2017, https://michigandistrict.org/resources/salary-survey-2016-sole-pastor/. Nearly half of the fifty-two respondents in the Sole Pastor category (no parsonage) appear to be below suggested salary guidelines. The report is useful only in general, as it does not account for the respondents' zip code, years of service, and educational level.
[19] Nearly all districts have resources for church worker burnout. See for example, Richard Izzard, "Combating Burnout in Ministry," *Wellness Blog*, *New Jersey District, Lutheran Church—Missouri Synod*, October 13, 2020, https://www.njdistrict.org/wellness-blog/combating-burnout-in-ministry.
[20] Jeni Miller, "Mercy for Church Workers," *Reporter*, December 2018, 11.
[21] Personal compensation has become sophisticated, including the form of deferred compensation, stock options, or business ownership interests, education loan forgiveness, etc. As deferred compensation, employment perks, and small business ownership become more popular, members intentionally shrink their reportable income (tax liability) while inadvertently having a negative impact on tithes and offerings in local congregations.
[22] Perks and fringe benefits that are either deferred or not in actual dollars. For example, a company car, subsidized meals, trips, etc. These fringe benefits reduce the actual take-home income along with the member's tithes and offerings.
[23] Costs have shifted to the employee, meaning an employee's income after tax (due to benefit deductions and rising taxes) is shrinking. Employees are now being asked to "absorb" the cost of the elimination of pension plans, rising cost of health care, and funding retirement.

[24] Charles A. McDaniel Jr., "Theology of the 'Real Economy': Christian Economic Ethics in an Age of Financialization," *Journal of Religious and Business Ethics* 2, no. 2 (September 2011): 5.
[25] McDaniel, "Theology of the 'Real Economy'," 3.
[26] Rebekah Curtis, "Lutherans in Peril on the Sea," *Lutheran Forum* 43, no. 2, (Summer 2009), https://www.lutheranforum.com/blog/2017/8/3/lutherans-in-peril-on-the-sea.
[27] According to D.H. Steffens, scandal over philandering and finance almost reflected a comparable situation in Rome during Luther's time. Due to the financial turmoil, the faith of these emigrants was challenged. "Doctor Jacobs describes the spiritual conflicts confronting these people, and especially their pastors, as follows: "'Was not the emigration a sin? Were they warranted, without a clearer indication of Providence, in abandoning the places where they had been put by God's call in Germany?'" Quoted in D.H. Steffens, *Doctor Carl Ferdinand Wilhelm Walther*. (Philadelphia, Pennsylvania: The Lutheran Publication Society, 1917), 140.
[28] Martin Luther, *Luther's Works: Lectures on Galatians* (St. Louis, MO: Concordia, 1963), 123.
[29] Luther, *Luther's Works*, 123.
[30] Edgar Walz, *How to Manage Your Church: A Manual For Pastors and Lay Leaders* (St. Louis, MO: Concordia Publishing House, 1987).
[31] Waltz, *How to Manage*, 95.
[32] The authors acknowledge that no analogy is perfect. For example, in the present case, "Boaz" (the Synod) does not have access to the "largesse" until it is taken from "Ruth" (the lay member) which ultimately comes from and belongs to God.
[33] Rev. Jerry Kieschnick, "'Fan into Flame,'" *The Lutheran Witness,* August 1, 2008, https://witness.lcms.org/2008/fan-into-flame-8-2008/.
[34] "Ministry Solutions: Development," Lutheran Church Extension Fund, https://lcef.org/support/rso/development/.
[35] Martin Luther, *Luther's Small Catechism with Explanations* (St. Louis, MO: Concordia Publishing House, 1986), 108.