

# THOUGHTS

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SPEAKER ON THE WORD TODAY

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## BUDGET TIME!

The end of the year is often a stressful time for many churches as they attempt to reconcile the offerings to expenditures and plan for the next year. Many churches are fiscally dysfunctional, spending beyond what the offerings support. That hinders churches and makes for a negative environment in the congregation. It doesn't help that some faith traditions teach pastors to be hands-off, that is, to not lead the congregation through active involvement in the finances of the congregation.

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Imagine a household budget where a parent encouraged sensibility and proper stewardship of income but did not concern him or herself with the nuts and bolts of the finances such as paychecks, bills, taxes, medical expenses, etc. Would it be surprising to find that household's finances in difficult shape? Yet, many spiritual leaders falsely believe that it is fine to distance themselves from the members' giving records and the decisions on what are important expenditures. No wonder that so many preachers feel no need to preach strongly about tithing and sacrificial giving.

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What a great joy that Our Shepherd Lutheran Church, the home of The Word Today, has clear, sound principles guiding the budget, among them the spreading of God's Word as primary and not going into debt for building programs. Most churches have these two inverted, with enormous amounts of capital used for structures and proportionately much less for evangelism! That is wrong! One of the reasons The Word Today exists is because the fiscal environment of Our Shepherd is radically different – in a very good way – from most churches. Here, praise God, 50% of offerings are expended on missions! The motivation among members is very strong to give well because there is such good use of the offerings! It also allows me to exhort and encourage the congregation to grow, knowing how gifts are used well to God's glory!

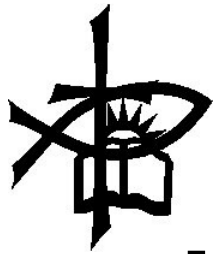
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I have been told by several persons who work in finance (bank, investment) that our household is unique because we keep a balanced checkbook and budget monthly. One banker told me he thought perhaps 2% of households did both! Imagine how much better off Christian households would be if the responsibility of budgeting was practiced monthly, literally working with the figures. I know many believers who wish for God to bless them, but I also know many that I suspect do not budget. Go figure (pun!). One might think that it would be a motivator to end up with a better net worth over time and give a better offering. Trust me, it feels good! I'm not boasting about myself, but simply telling you that one of the blessings of the effort to be a good steward of God's material blessings is less money stress and more joy at doing the Father's will!

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*The Bible is God's Word...Jesus is God's "Word" made flesh...  
His death and resurrection, the message needed Today.*

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I was foolish for many years, as I was too immature as a teen to accept Pastor Paul's admonition to begin budgeting. Had I done so, I believe our net worth would be significantly higher than it is. Finally, when I was in my late 20's, I started budgeting. Quickly, I saw the power of taking responsibility for my possessions in serious offerings, constrained wants, and purposeful investing. It is relatively easy to grow wealth with discipline and frugality. It is more challenging to grow wealth while giving powerfully to God, and that is why most Christians do not follow through. They are forfeiting material and spiritual blessings! God wishes to abundantly bless them, but because they are not responsible enough or disciplined enough, they will not receive those blessings.

The other danger is taking too much risk with investments. We are in the age of cryptocurrency, which is like the Fentanyl of finance. People who have absolutely no reason to touch it are dumping money into it that they don't have to lose. That is irresponsible management of God's resources. How many Christians greedily seeking big wealth give lousy (if any) offerings and do not budget, but are playing with cryptocurrencies? I would imagine there are a lot of them. The love of money, which is the root of all sorts of evils, draws many to destruction. We are warned to flee from such things (I Timothy 6:6-11). There may even be some Christians who read this and laugh at me, thinking they are so smart for playing with such "investment" vehicles when it is truly gambling due to greed, emanating from the same impulse as motivates the purchase of a lottery ticket. Jesus warned us to be wary of such things (Luke 12:13-21).

I believe that many of the Partners of TWT, those who habitually support the program with offerings, are wise stewards, as are many members of Our Shepherd. In relation to the world, we are outliers! We do things differently for the glory of God, and that's a very good thing!

**ELECTRONIC RIFT**

A spiritual San Andreas Fault, there is now a rift in the landscape of American churches, not doctrinally per se, but physically. About 30% of members now are entrenched (pun!) at home, still giving offerings, but participating virtually. Some are families who previously seldom attended church. The addition of a streaming service offers them a chance to stay in touch more than before. Is that a good or bad thing? Between the two options, being a no-show or using an electronic tether, I will opt for the second being better. I would rather have someone get an infusion of teaching, particularly hearing the Gospel, than not at all. We shoot The Word Today around the world to reach millions in spiritually disadvantageous environments. Now the Christian church has people that have sequestered themselves. The choice is to feed them or yell at them and let them go hungry. Though I am disappointed, I am going to feed them the Word of God. I pray that the Holy Spirit leads them to miss flesh and blood (as in the Lord's Supper) fellowship and return to the house of God.

Blessings,  
Douglas W. Schroeder