Introduction

Several years ago I attended a national meeting on church giving and stewardship. Hundreds of people attended the three-day conference, including pastors, church financial officers, judicatory officials, and even some bishops. Stewardship campaigns were reviewed, programs were dissected, results were heralded (or bemoaned), and discussions were held on what works and doesn't work in the ongoing struggle to raise money for the churches' coffers. In the hotel foyer, dozens of "secular" financial organizations had set up booths to advertise their fund-raising expertise. What was starkly missing from this entire scene was any discussion of why people give money to their church, and what that act of giving means to them.

Too often pastors and church officials (and researchers) have failed to understand the symbolic nature of religious giving. They have neither explored the rituals that define the symbol, nor appreciated the formative role of church culture in attitudes about giving. This paper will explore people's perceptions of why they give, how the rituals around giving form this understanding, and how a congregation's culture influences the meaning of money.

The symbolic act of giving money to one's church is usually ritualized within the liturgy of a worship service. The rituals that surround and deliberately impart sacred meaning to the offering indicate that to some extent churches and religious institutions have long recognized its symbolic nature. In most Christian church services, a prayer is given prior to the collection of the offering. The language alone indicates that this is not simply "passing the hat" to collect money for some cause, it is considered an offering to a sacred cause. Usually choral or organ music during the offertory creates a mood of solemnity, and frequently the doxology, "Praise God from whom all blessings flow," is sung in thanksgiving as the offering is brought forward.

Despite this obvious ritual link to the sacred, most pastors and church officials are concerned with the "bottom line," that is, quantity. It is often tempting for ministers, priests, or diocesan officials to believe that if only they could find the "right" stewardship/giving program it would produce the desired result: more money. Religious leaders need to look farther than this in order to understand the nuances and meanings of giving; they need to look at how culture and rituals within congregations affect giving.

To explore this issue I studied four representative congregations of four very different religious traditions and cultures: Presbyterian (U.S.A.), Assemblies of
God, Mennonite General Conference, and Roman Catholic. During this study, I attended their Sunday morning services to witness the rituals surrounding the offering, talked with parishioners at the coffee following, attended adult Sunday school classes, and church potlucks. I listened for both implicit and explicit messages given regarding money and tithing. Sermons and/or articles by the minister/priest on the subject of money, tithing, or stewardship were requested, as well as pertinent denominational materials. I also interviewed each minister and a random sample of regular attendees and/or members at each church. My main goals in these interviews were to learn what meaning respondents attached to their money and acts of giving, and to determine if there were any significant denominational differences.

Previous research has established that there are clear denominational differences in giving levels. Members of the Assemblies of God give in the neighborhood of six to eight percent of their income; Baptists about four to five percent; members of the Reformed Church in America give from three to four percent; and members of mainline churches such as Presbyterian and Lutheran give on average two percent. The average for Roman Catholics is one percent.

What accounts for these substantial differences in denominational giving levels? Demographic differences have been largely discounted as an explanation of the variation in giving levels among denominations. Religious givers generally look the same no matter what their denomination. The highest givers tend to be forty to sixty years of age, married, and with children. They are college graduates, are involved in both church and community, hold orthodox beliefs, have a strong personal faith, and believe in a literal interpretation of the Bible. This is clearly evident in the Baptist and Assemblies of God churches compared to congregations of Presbyterians and Lutherans. Individuals with lower incomes tend to give a higher percentage of their income to the church than do individuals and families with higher incomes, but higher income individuals contribute more overall.

Researchers know some things about what works and doesn't work to increase individual levels of religious giving. Well-run stewardship campaigns or pledge drives can significantly raise a parish's level of giving. Knowledge of the church's finances and lay participation in financial decision making are also significantly and positively related to congregational giving. The more involved parishioners are in their church the more likely they are to contribute financially to its operations. On the other hand, repeated sermons on giving seem to be either ignored or a "turn-off" for most people.

Individual and congregational differences might explain differences within every denomination, but they do not clearly explain differences across denominations. Why are some churches and denominations able to attract more money from their members than others? Are some denominations "better" at fund-raising? Are members of some congregations more committed or more spiritual than members of others?
The answer appears to lie in the meaning of religious giving. There appear to be clear denominational differences in how people typically conceptualize their giving (see table below).

**Stated Reasons for Giving to Church**

<table>
<thead>
<tr>
<th>Percentage who say they give:</th>
<th>Roman Catholic</th>
<th>Presbyterian</th>
<th>Assemblies</th>
<th>Mennonite</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out of responsibility or obligation as a member of this church</td>
<td>93</td>
<td>89</td>
<td>44</td>
<td>60</td>
</tr>
<tr>
<td>To pay the church bills</td>
<td>53</td>
<td>44</td>
<td>0</td>
<td>5</td>
</tr>
<tr>
<td>Because I am giving to God or because I love God</td>
<td>27</td>
<td>11</td>
<td>100</td>
<td>80</td>
</tr>
<tr>
<td>To obey the Bible or God</td>
<td>13</td>
<td>11</td>
<td>100</td>
<td>45</td>
</tr>
<tr>
<td>Because God will take care of my needs or God will bless me if I give</td>
<td>13</td>
<td>0</td>
<td>67</td>
<td>10</td>
</tr>
<tr>
<td>Out of thankfulness for all I have</td>
<td>27</td>
<td>6</td>
<td>11</td>
<td>50</td>
</tr>
<tr>
<td>To meet the needs of others or for missions</td>
<td>20</td>
<td>28</td>
<td>22</td>
<td>50</td>
</tr>
</tbody>
</table>

Note: These percentages are based on interviews with 15 Roman Catholics, 18 Presbyterians, 18 Assemblies, and 20 Mennonites.

Members whom I interviewed from both Roman Catholic and Presbyterian churches viewed their giving primarily as a responsibility or obligation to the organizational maintenance of the congregation. The majority said that reciprocity with the congregation was a primary motive for giving. Only eleven percent of the Presbyterians expressed a need for reciprocity with God. In most interviews, neither God nor Jesus was even mentioned in relation to their giving. Virtually all Roman Catholic and Presbyterian respondents talked about their giving in this way, while only about half of the Assemblies and Mennonite members used this language. Both Presbyterian and Roman Catholic respondents frequently mentioned the church's numerous bills (including the pastor's salary), and seemed to view their financial commitments to the church as one more bill to be paid.

While Mennonites and Assemblies of God respondents acknowledged a responsibility to support the institutional church, they were more likely to emphasize other reasons for giving. Half of the Mennonite respondents said that they give out of thankfulness for all they have and connect their giving to meeting the needs of others. All Assemblies' respondents and half of the Mennonite respondents said that they give in obedience to God or the Bible. On
more than one occasion Assemblies' members brought their Bibles to the 
interview to point out the verse that commanded a tithe be given to God. They 
were also most likely to say that God would bless or reward them for giving. 
Almost half of them explicitly viewed their offering as a gift to God, and their 
church as simply a channel for that gift.

Are these simply theological differences between denominations? Possibly, 
although I think not. Can anyone object to giving which arises from a thankful 
heart? Can we disapprove of someone giving to meet the needs of others? Is not 
a desire to obey God an adequate reason to contribute to our church? And do we 
not believe that if we put God first in our lives, God will provide for us? What 
distinguishes these churches from each other is not so much theological 
differences (although these certainly do exist) as differences of culture. We shall 
look more closely at the culture of the three Protestant churches to learn how 
attitudes toward money and giving are formed. (The culture and rituals of the 
Roman Catholic Church are not discussed here because of space and time 
restraints.)

**Congregational Culture**

The comment that best captures the attitude towards giving at Bethany 
Assemblies of God Church was made by a young woman. "Giving is not a 
matter of generosity," she said, "but of obedience." Nevertheless, giving at 
Bethany signifies not only obedience, but also a relationship and reciprocity with 
God that are particularly nurtured and formed through worship.

The immanence of God becomes most clear during worship that continually 
invokes and assures the presence of God. One Sunday, the pastor began the 
service by describing his vision of being at the "heavenly banquet table." On 
another Sunday, a woman told of her near-death experience and of her 
impressions of heaven. On still another Sunday, the pastor used Haggai, chapter 
2, to remind believers that "God, the Lord Almighty, is with you always. . . . If 
God is your partner, you have nothing to fear." Through music, prayers, 
Scripture, and occasionally prophecy or speaking in tongues, the people enter 
the "holy of holies." For two hours on Sunday morning the chasm between 
divinity and humanity is narrowed.

The offering is collected during this most intense part of the service. Sometimes 
in a brief exhortation beforehand, the minister reminds the members 
of God's blessings and of their responsibility to give generously. One Sunday 
the minister invited the congregation to repeat these words after him: "You are 
the Lord and you are in control. We will trust in you for all our needs. We 
declare in this offering the covenant we have with you." Most often there is 
simply a prayer for God's blessing and an acknowledgment that "all we have 
belongs to God." The ushers then collect the offering by passing a basket down 
each row, from front to back.

How might this affect the giving? Certainly the cares of the world, the bills 
that must be paid, and the drudgery of work, paled in the presence of the holy.
One member of Bethany remarked, "If you're withholding giving, you are withholding worship." The act of giving in this congregation is embedded in a total worship experience that reminds the believers of their dependence on, and relationship with, God.

Insofar as they are capable, members of Bethany attempt to live out a first-century faith in a twentieth-century setting. This means that they take seriously, and often literally, the teachings of the Bible, including the Old Testament injunction to tithe. By teaching that one's relationship to God involves total surrender of all rights, the pastors of Bethany challenge the dominant culture's differentiation between the spiritual and the material. Every aspect of life should be in submission to God, including one's personal finances.

There is also a concerted effort to address and critique society's rampant materialism, indirectly through music and prayers, and directly through sermons. Many choruses emphasize God's love and concern for the believer, the fleeting nature of this world and its cares, and the necessity to give all to Jesus. The consistent message is that only what is eternal and spiritual has lasting value. The senior pastor said that in the past year he has preached about the basic need "to draw a line in the dirt and say, this is what I need." Two years ago he preached a sermon series on money whose titles included "The Demon of Debt" and "The Relationship between the Believer and His Finances."

Members are guided in their personal finances through a practical adult education class on "scriptural financial management." This very popular annual class, taught by a professional financial manager, deals with issues of budgeting, setting financial goals, getting out of debt, investing, and retirement funds. Money is not a neutral entity in these classes; personal finances take on spiritual overtones. The senior pastor commented that "We have taught the principles of debt reduction strategies, because the idea is that if they're in debt, they are in bondage. They can't do for the Lord all that they want to do if they are in debt." The assumption is that if personal finances are handled responsibly, more money will be "freed up" for God.

Bethany provides a total universe of meaning for people. It sustains their spiritual life by a palpable and experiential connection to the holy; it provides a network of friendships through its many activities and small groups; it offers emotional and physical assistance to those in need; and finally, it critiques the dominant material culture and offers a contrasting belief system. Members are taught that their tithes and offerings are a direct gift to God, and that obedience to God means that they are to give ten percent of their income. The offering itself is collected in the midst of an effervescent experience when the mundane cares of daily life are less salient. It should therefore come as no surprise that church participants give generously, and even sacrificially, of their time and money. Ninety-five percent of the interviewees who reported their giving claim to give at least ten percent of their income to the congregation, and over half are involved in some form of volunteer work at the church.
Salem Mennonite Church presents a clear contrast to Bethany. Its rituals and life reflect the Anabaptist roots of the sixteenth century, while Bethany reflects the charismatic and Pentecostal movement of twentieth-century America. Salem's services are much quieter (and shorter), its membership smaller, and its emphasis is on simplicity, service, and community rather than on religious experience and personal salvation. The collective effervescence that takes place on Sunday mornings is focused not on the transcendent nature of God, but on the communal nature of the congregation. However, like Bethany, it attracts both the time and money of its members.

During the course of my research, the church replaced their long-outgrown sanctuary with a new one. The space, open and light, has movable chairs and plenty of room for growth. Although a beautiful wood organ is located at the front, most of the congregational singing, in true Mennonite tradition, is a cappella. The leader begins each song with a simple pitch pipe and the congregation sings lustily in four-part harmony. Although there is a printed order of worship in the church bulletin, the service is informal. Lay people regularly read the Scripture, take part in a skit, tell a story to the children, or otherwise participate in the liturgy. After a few hymns, either an affirmation of faith is recited or prayers of confession and words of assurance are given, followed by Scripture and sermon. The sermons are usually brief, conversational in tone, and relate to people's daily lives rather than to a theological abstraction.

The morning offering is collected either before or after the sermon. Usually simple baskets are passed down the rows, but occasionally people go forward to place their offering on the altar as a clear demonstration that their gifts are given to God. The pastor urges everyone to come forward, no matter how small the gift. On such occasions the total receipts for the service (as noted in the following week's bulletin) are much higher than normal. Little fanfare accompanies this ritual, but a preceding prayer always reminds members that their gifts are given in thankfulness and acknowledgment of God's ownership. On a typical Sunday a pastor prayed, "Thank you for all your gifts, which you have given us. Help us to remember that all talents, friendships, and resources come from you and belong to you. . . . We give now to further your kingdom on earth. . . ."

"The kingdom [of God] on earth" could be taken as one of the themes at Salem, for this vision of what the world should be informs much of the members' actions, including their generous giving. Global awareness and an emphasis on the needs of others permeate the morning service, particularly in the prayers and the announcements. A typical Sunday might include the following:

- Prayer is offered for the victims of a shooting in Chicago
- Prayers are requested for the conflict in the Middle East.
- A couple is welcomed back from four years of volunteer work in Cambodia.
• An introduction is given to a volunteer who is about to leave for work in Eastern Europe.
• A food drive for Hope Rescue Mission is announced.
• A Sunday school offering will be collected for rebuilding burned churches in the South.
• Two members of the church are leaving for a peace camp in Israel.
• There will be a talk on racial harmony at St. Paul's Retirement Center.

How might this context affect members as they reach for their checkbook, or influence them as they plan their giving for the next month or year? For members at Salem, one's own needs clearly become relativized in the face of global poverty and conflict, just as members at Bethany find their own needs relativized in the face of the "holy." Mennonite identity has often included both a utopian vision of the world and an ethic of mutual aid and communalism. These two ideals seem to combine at Salem to create a moral obligation to aid and assist both fellow church members and strangers around the world. At the same time assurance is given that one's own needs will be taken care of by the community of believers.

Volunteer programs abound at Salem and anyone and everyone can find a way to contribute to this vision of a better world. A local craft store, selling products made by artisans in developing countries, is funded and run by Salem volunteers (all the profits go directly back to the artisans). Salem has been the start-up church for a local chapter of Habitat for Humanity that builds affordable housing for the area's low-income families. Members are involved in a weekly tutoring program at an African-American church. Programs within the church include a vespers chorale, a support group for those affected by sexual abuse, a nutrition and wellness group, "moms" morning out, and a men's prayer breakfast. All church members are divided into "Elder Groups" which meet periodically throughout the year. Many Tuesday evenings feature "Soup for the Soul," a simple supper of soup and bread, followed by short programs for both adults and children. With as many as 100 adults and children present, attendance at these suppers has exceeded expectations. Any church-wide event seems an invitation for a church potluck which fills the fellowship hall with people and good food.

As is evident from this litany of programs and services, Salem provides a true community for its members and friends. In turn it expects their involvement and commitment. The rewards of belonging to such a community are clearly evident, but it only happens because people are willing to give liberally of their time and money. Of the eighteen who completed the written survey, eighty-three percent were involved in some regular volunteer activity at church.

Mennonites witness to the kingdom on earth not only through their actions, but also through an "alternative lifestyle" that challenges the materialism of the culture. Amish and Mennonites have traditionally lived simple lives, sometimes taking pride in their frugality but also exhibiting great generosity towards others. Stories are told of Mennonites who do without electricity, make all their own
clothing, drive old pick-up trucks—and give $5,000 for overseas missions. However, these are increasingly stories of the past. As more Mennonites obtain college degrees and enter the professions, issues about lifestyle are either jettisoned or take on new urgency. Many of the doctors, contractors, lawyers, and executives in the Salem Church now struggle with what it means to live a "simple" lifestyle. Incomes of over $100,000 make it much more difficult to differentiate between wants and needs.

Both the congregation and the denomination directly address issues of consumerism, wealth and poverty, and the meaning of stewardship. With some regularity there are church discussion groups on both lifestyle issues and giving. In one class this question was raised: "As Mennonites become more affluent and join the middle class, will their giving go down in relation to their income?"

Another discussion centered on motivation for giving: "Does the Mennonite Church motivate giving through guilt (since they are always talking about the needs of others)?" Sermons frequently touch on the subjects of stewardship, discipleship, giving, and lifestyle. Among the sermon titles of the last three years are: "Spiritual Wealth and Material Poverty"; "Freed to Give, Freed to Live"; "Seek First the Kingdom of God: Possessions"; "Offering Ourselves and Our Gifts"; "The Joy of Giving"; "In Response to God—The Stewardship of All Believers"; and "Blessed to Be a Blessing—Experiences of Voluntary Service."

The very generous contributions of the Salem members make it clear that these messages are being heard. Eight of my interviewees (including two lawyers and a surgeon) claimed to give ten percent or more to the church and/or denomination.

Not surprisingly, given the global emphasis in the services, mission giving accounts for thirty percent of the total church budget. When a capital campaign began there was concern that regular giving (including giving to missions) would decrease. To prevent this, members were urged to increase their regular giving by forty percent during the campaign. Even so, several of the interviewees give additional funds directly to denominational missions because they believe the church is not giving enough to meet the needs of others.

In summary then, Salem Mennonite Church provides a universe of meaning for its members. It calls them to a significant sacrifice of time and money, and in return offers a rich supportive community. It critiques and challenges the dominant material culture of America by making salient the physical and financial needs of others, and by situating its members in a global economy. Finally, it boldly claims the authority of God for its teachings and challenges its members to live up to the highest standards of love and generosity. People respond joyfully to this challenge and give generously to the church's vision.

Riverview Presbyterian Church offers a stark contrast to both Bethany and Salem. The Sunday morning service is formal and traditional, the liturgical language tends to be stilted, and the atmosphere is one of order and propriety. We see none of the effervescent worship of Bethany, nor the warm informality of Salem. Nonetheless, this is a church proud of its history, nurtured by its past,
and sustained by its aging membership. The title of a member's brief history of the church suggests a fitting slogan for Riverview: "Our Church Remembered, Then and Now."

The sanctuary at Riverview is less than half filled on a typical Sunday morning, and those over sixty years of age are clearly in the majority. The minister, in a full-length black robe, walks slowly to the platform as the opening hymn, "Faith of Our Fathers" is sung. The elderly organist plays with measured tones and the hymns (often all stanzas) are sung methodically and deliberately, rather than enthusiastically. The choir, whose members' median age must be seventy, sings with ardor, although a bit off-key. In a small congregation where the members all know each other, this formality has limits. People exchange warm greetings during the welcome portion of the service, the worship leader may make a personal comment about how his week went, a few whispered comments may be heard during the sermon, and the minister may even make a joke about someone in the congregation. The fact that most members have belonged to this church for decades gives one a sense that this is family.

In a typical service, the offering is immediately preceded by the friendship ritual (all greet their neighbors) and announcements offering reminders like these:

- Coffee Fellowship and Sunday school classes will follow the morning service.
- The deacons' upcoming treasure sale needs volunteers.
- A church potluck is being planned for next month.
- The trustees will meet on Tuesday evening.
- Congratulations to recent graduates.

Virtually all announcements, whether printed or oral, are "in-house business." Immediately following the announcements the ushers collect the offering. It is then brought forward as the congregation rises to sing the Doxology ("Praise God from whom all blessings flow") and the minister offers the prayer of dedication. On a typical Sunday the pastor prayed, "We dedicate this money for the education of our children, the evangelism of our neighborhood, and the upkeep of our facility." Through interviews it became evident that most people see the offering as a way to maintain the services of the church (many of which have just been outlined in the announcements).

The leadership at Riverview Church avoids explicit mention of finances and money, except for the annual fall pledge drive and the current capital campaign. ("Pledge time is real laid back," one older man assured me.) The rest of the year the pastor said he focuses on the general theme of "sharing." Since the emphasis of the pledge drive is on meeting the church budget, it is not surprising that most interviewees perceive their giving as an obligation, a bill that must be paid. Although they give willingly, often generously, to meet the budget, members routinely talk about their giving in a purely pragmatic manner.
The fact that the pastor lets congregants know that he tithes makes some members uncomfortable because they expect their own giving levels to remain confidential. Although he claims that tithing is also a thread woven through the year's preaching, the message is not getting through to the congregation. Many of the interviewees seemed uncertain about both how much they should give and about what the church teaches about giving. One couple thought the church expected fifteen percent of their income (although they didn't give that much), several thought it was three or five percent, while the majority were unaware of any expected percentage.

Riverview Presbyterian Church consistently ends the fiscal year in the red and has to cut back on budgeted items. The deacon's fund assists in a small way, and benevolence funds are channeled back into the operational budget to offset the shortfall. But it is always a struggle. Riverview's numerous problems (deteriorating building, aging congregation, low morale, internal conflict) may well be responsible for the continued financial strain.

Clearly, the church has no vision beyond its immediate survival. It lacks both the outreach or the embracing community of the Mennonites, and the effervescent worship of the Assemblies of God congregation. Riverview does not provide an alternative to the dominant culture by limiting outside influences, critiquing materialism, or appealing to divine authority. There is no tension between being a faithful Presbyterian and being a middle or upper-middle class American. The church provides no alternative symbolic universe to capture the imagination and enthusiasm of its members. Instead, it appears to be an institution whose constituency is gradually and quietly fading away through death and attrition: "Our Church Remembered, Then and Now." Members fondly look back on a time of full pews and crowded Sunday school classrooms. What now remains is a faithful remnant trying to pay the bills. Giving within this context means something quite different than at Bethany and Salem.

Discussion

From the above descriptions, it is apparent that Salem Mennonite Church and Bethany Assemblies of God Church provide a salient and sustainable symbolic universe for their members; and not surprisingly, they attract generous financial support for their life and mission. Religion is clearly hegemonic in the lives of their members. Their worldview, their values, and their priorities are largely shaped by their faith. They are taught that God is imminent and present, caring for the smallest detail of their everyday life. Our culture's materialism is challenged, and their members are provided with an alternative economic meaning system. Communal rituals reinforce the spiritual foundation for giving, and collective effervescence knits the members into a community of faith.

By contrast, Riverview Presbyterian Church seems unable to capture either the minds and hearts of its believers (or their pocketbooks). Its demands are few and its expectations are minimal. It neither challenges nor critiques the material culture of the larger society, nor attempts to influence their members' daily
economic lives. Indeed, it only mentions money during the fall pledge drive. The communal rituals that surround giving fail to place the offering in a spiritual context. Many members view their pledge as a bill, and the church's finances as worthy of the same careful, responsible, and conscientious attention they give their home finances. Most regard tithing as extravagant, excessive, and, indeed, unnecessary. After all, the bills are being paid. Many members are deeply committed to their church and at times they give very generously, particularly in response to an emergency. They have good will towards the institution, but that is precisely the point. They give to maintain and support an institution.

Churches can easily fall into fund-raising, and lose any distinctive religious impetus for giving. This concern about how giving is framed was mentioned by Johnson and Ackerman as long ago as 1959:

> Among denominational leaders the chief concern seemed to be about the lack of a distinctively Christian appeal: the tendency to sell the church budget or building program rather than to impel the giver toward a benevolent way of life inspired by love and gratitude to God.¹¹

More recent research by Joseph Claude Harris reinforces the importance of the spiritual aspects of giving.¹² Harris notes that most parish fund-raising has focused on the financial needs of the parish as a rationale for giving. In contrast, a "sacrificial giving program" was instituted in several parishes in Seattle, Washington in 1987. This program emphasized the idea that "giving was a response to God and should be proportional to household resources. . . . Little mention was made of the specific use the parish might make of the funds."¹³ In the first year of the "sacrificial giving program" contributions were more than seven percent higher than expected. By redefining giving from a mundane fiscal task to a spiritual exercise, this program successfully changed the frame in which members viewed their giving. Harris's findings support the thesis that individuals give more when their giving is connected to something other than the maintenance of the institutional church.

Each congregation studied appears to have a distinctive culture that permeates the consciousness of its members and influences both the act and interpretation of their giving. Commitment to the institutional church and reciprocity with one's congregation are important motives behind faithful giving. However, generous giving is more likely to occur if it is seen within a framework of reciprocity with God and/or as an integral part of one's personal identity.

In summary, five practical conclusions emerge from my research:

1. *Denominational differences in giving levels reflect, in part, the larger complex of religious practices and traditions within which giving occurs.* This institutional embeddedness of giving suggests that substantially altering church members' giving levels may require change that is deeper and wider...
than merely preaching more stewardship sermons or implementing a new pledge system.

2. **These findings suggest that the rituals—prayers, songs, announcements, exhortations—surrounding the collection of the offering may influence how people understand their giving.** If these rituals focus attention on the institutional life of the church, people are more likely to interpret their giving as supporting the institution. If the rituals focus attention on the needs of others (whether at home or abroad) or on a relationship with a transcendent Being, then giving is placed in quite a different context. Offerings need to be integrated into the total worship experience, not just added on.

3. **These findings also suggest that individuals give more when their giving is connected to something other than the organizational maintenance of the church.** Pastors and church leaders might see better results if they focused financial appeals on the religious value of giving and on the mission of the church rather than on the organizational needs of the congregation or the denomination. Fund-raising language should be avoided except for such extraordinary needs as capital campaigns.

4. **Churches need to find a way to challenge our consumer society.** This also means providing a context in which people can be educated on financial matters and can discuss their financial concerns. Previous research by Wuthnow suggests that people who attend church regularly are actually more worried about money than those who never attend church. They are also more likely to view materialism as a serious problem in our society and to want their church to address this issue. (The *Ministry of Money* is one organization that seeks to provide resources for people interested in financial accountability and global stewardship.)

5. **Pastors and church leaders need to be bold in talking about giving and stewardship.** In our efforts not to push people to give, we revert to general phrases that are often meaningless. It is common to begin with a statement that stewardship is about a lot more than money—and then talk about everything but money! Stewardship needs to be defined and church members need to be challenged to give both faithfully and generously. While many pastors hesitate to suggest specific guidelines for giving, research indicates that very many Christians are at a loss about the amount they should be giving. To provide a ballpark figure or a percentage is at least a way to assist people to calculate their giving level.

**ENDNOTES**

3 Hoge, *Problem*, 103.
8 For further information on the Catholics or for more detailed analysis on any of the churches, contact the author.
9 All names of churches have been changed to protect their identity.
13 Ibid., 234.
14 Wuthnow, *God and Mammon*, 140.
15 Ibid., 175, 185.
16 *Ministry of Money*, 2 Professional Drive, Suite 220, Gaithersburg, MD 20879.
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