

*BEHIND THE STAINED GLASS WINDOWS: MONEY DYNAMICS IN THE CHURCH*

By John and Sylvia Ronsvalle

Reaction Paper

Independent Study: LCMS Organizational Stewardship in the Age of Financialization

Prof. Dr. Wayne Knowloff

Martin E. Lee, March 9, 2020

Introduction

John and Sylvia Ronsvalle say in their book's dust cover, "Churches have a pre-1950s mindset toward money and haven't provided a positive agenda in an age of affluence."<sup>1</sup> They immediately follow this "age of affluence" statement with an example: "increased personal debt, smaller amounts of resources are available for personal giving."<sup>2</sup> The Ronsvalles' "age of affluence" is better described as an "age of financialization." Money is used differently today than it was historically, necessitating new mental maps or (perhaps) a new theology of money.

The Ronvalles note that since the early-1600s, there have been ever-evolving types and manners of member gifts in American protestant church history. For example, in the State of Virginia, "every male over sixteen had to provide a certain amount of tobacco to the local minister as a result of a Virginia Assembly action in 1621 – 22. The parsonage routinely had a tobacco room, and the pastor's annual income was directly linked to his business acumen in selling it."<sup>3</sup> "Support lists [were] published annually, listing the financial contributions by family name and amount" for the care of the pastor and for building construction.<sup>4</sup> Support lists were phased out over time "when communities began to change from a strictly rural economy."<sup>5</sup>

Since the American settlement era, more fundamental economic changes have occurred. "Part of the difficulty is defining what is wealth today, in order to figure out what side of the

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<sup>1</sup> John and Sylvia Ronsvalle, *Behind the Stained Glass Windows: Money Dynamics in the Church* (Grand Rapids: Baker Book House Company, 1997).

<sup>2</sup> Ibid.

<sup>3</sup> Ibid., page number?

<sup>4</sup> Ibid.

<sup>5</sup> Ibid.

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discussion a person is on,” the Ronsvalles explain. They urge the need for a theological framework to cope with the fundamental changes in economic conditions in which church members work and live. They write, “The issues need to be identified in order to be clearly faced. Without a clear theological framework or constructive use for money that focuses the congregation outward, congregations have turned inward.”<sup>6</sup> The Ronsvalles propose a theological framework that centers on the individual, concluding: “So the solution is where the problem is situated – with the individual.”<sup>7</sup>

Individual Versus Systems Theories of Money

The Individual

The authors define money as stored value: time and talent. They observe, “In times past, with less money, people gave their lives. As affluence spread throughout the culture, giving money became an increasingly convenient option.”<sup>8</sup> But people aren’t giving enough money; at least not for “denominational support, seminary support, international missions, and so forth ...”<sup>9</sup> *Behind the Stained Glass Windows* is mostly concerned that “Congregations are keeping more of their income. As a result, regional and national denominational offices are no longer trimming the fat from budgets, as one national leader termed it, but have had to start carving into muscle.”<sup>10</sup>

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<sup>7</sup> Ibid., 303.

<sup>8</sup> Ibid., 174.

<sup>9</sup> Ibid., 305.

<sup>10</sup> Ibid., 30.

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The authors believe the affluent and consumer driven lifestyle of today's culture is at the heart of the church's stewardship and economic problems. They note, "The materialism of our culture is the dominant issue and the church has not combated materialism with its own set of values"<sup>11</sup> (i.e. the "positive agenda"). Congregational members are becoming too greedy,<sup>12</sup> inward-focused,<sup>13</sup> and competitive over finite resources.<sup>14</sup> Relying on the denominational official's responses, the authors suggest the local congregations need the larger judicatory to provide a "broader vision" of mission. Otherwise, the local congregations will "trend towards individualism" and will be "only locally focused."<sup>15</sup> The competition over resources and personal agendas has caused the church to stop being "a community of faith gathered around a common vision or purpose provided by the New Testament or even by denominational priorities" and is instead made up of "coalitions of special interest groups that have gathered out of mutual convenience around a single physical plant."<sup>16</sup>

Consequently, the challenge is for church leaders to develop a clear understanding "of the role of grace that leads to response (with a recognition that giving deepens one's intimacy with Christ) – allowing people to give financially because they are experiencing true riches – is an important element."<sup>17</sup> In the meantime, though, denominational leaders can counteract shrinking

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<sup>11</sup> Ibid., 171.

<sup>12</sup> Ibid., 165.

<sup>13</sup> See generally, Ibid., 182.

<sup>14</sup> See generally, Ibid., 46.

<sup>15</sup> Ibid., 182.

<sup>16</sup> Ibid.

<sup>17</sup> Ibid., 200-201.

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denominational support from congregations by going directly to generous high capacity donors, and avoiding the stingy ones.<sup>18</sup>

### The System

In conducting the “Stewardship Project,” the Ronsvalles surveyed a large group of pastors, church boards, and denominational officials in 15 Christian denominations over a seven-year period (1988 – 1995). Their stated objective: “The goal of the study summarized in this book is to provide a description of what church members actually think about money, the role it plays in church dynamics, and the implications the **wise attitudes** have for the church as an institution.”<sup>19</sup> The groups studied in The Stewardship Project (church members, local churches, and denominational officials) align well with the groups identified in Mark 12:38-44 (the crowd, including the widow; the disciples; and the teachers of the law).

In Mark’s Gospel, Jesus offers a possible theology of money that has to do with the interplay between parties. Jesus begins by identifying the ‘players’ and their relationship with each other on the ‘field.’ Every *individual member* is like the crowd tossing money into the offering box, including the widow who gave out of her poverty and out of obedience to the Holy Spirit. The *pastors* are like the disciples, watching to protect the sheep from having their consciences (and houses) devoured. The *denominational officials* (like it or not) are most clearly recognizable as the teachers of the law (the “wise attitudes”). According to this gospel scenario,

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<sup>18</sup> Ibid., 88.

<sup>19</sup> Ibid.

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denominational officials are to heed Jesus' warning about judging the spiritual, social, and economic status of givers.

*Jesus' theology of money is about roles and relationships.* The parties Jesus highlights in this theology of money are unaware of how they systemically impact one another. Jesus points this dynamic out to his disciples as they watch the crowd (the members). Exchanging money, goods and services, forces everyone into relationship: relationship with God and with our neighbor. This relational component tied to the use of money has the church in a position where all members of the body of Christ must learn to play nicely in Christian love. In addition, the exchange of money highlights the need for clearly defined roles, duties and responsibilities. There is enough examining of one's own heart to do for each party in this gospel scenario, without being over-focused on one's neighbor.

Watching individual members and scrutinizing whether they are giving out of their wealth or out of their poverty seems spiritually problematic. Unless we are all-knowing, like Jesus, we can't know what motives are at play. And, unless we have done individual financial planning with each member, we can't know the member's financial condition. We haven't even defined how to characterize wealth in today's terms.<sup>20</sup> The members that make up our congregations are facing a new, and foreign, economic landscape with changing laws related to non-profits, income tax, gifting, and personal retirement plans.<sup>21</sup> What used to be considered

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<sup>20</sup> Ibid., 171.

<sup>21</sup> The employer-employee landscape has been tipped on its ear, and costs have shifted to the employee. Meaning employee's income after tax, due to benefit deductions and rising taxes, is shrinking. Employees are now being asked to steward, "absorb" the cost of the elimination of pension plans, rising cost of health care, and funding retirement.

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“healthy giving” between the 1940s and 1990s is being redefined. Stewardship measurements need to be updated, new models developed, and stewardship accountability needs to be monitored in Christian love at all three levels: member-level, church board-level, and district-synodical level.

Conclusion

Referring to the individuals' ability to earn money, the Ronsvalles say "it makes no sense to kill the goose who laid the golden egg." They advocate for a stewardship approach that encourages individuals to keep earning money and to give more to the church. Despite identifying that economic conditions have changed, and complaining that attitudes have *not* changed to keep up with those conditions, the Ronsvalles recommend an approach that mirrors the “pre-1950s mindset toward money.” There is nothing new in focusing on individuals as the source of the problem and the source of the solution to church funding. If mainline denominations are to create a theology of giving, that theology must encompass the complexities of modern economics. A systems approach is at least one step closer to encompassing such complexities and aligns better with many of Christ’s teachings, such as the one highlighted in Mark 12:38-44.