

HOW MUCH DO I OWE?

By Bill Marianes¹

“*How much do I owe*” asked the parishioner. “*For what?*” I asked. “*You know, for my church dues.*” I truly did not know what to say next, so I asked a simple question: “*How much have you been blessed?*” “*A lot*” they said, “*but what has that got to do with anything? I just want to know how much of my money I have to give to the church as dues to be a member?*”

And that was when I finally realized that, among other things, they got the pronoun wrong. They weren’t really dealing with “their” assets. They are all “His” (i.e., God’s). They failed to understand that Christ’s church does not sell “memberships” or charge “dues” and that everything “they” had was really a gift from God, their Father. Everything! Their life, their talents, their genetic composition, their life experiences, the people who loved them, the opportunities presented them for greatness, the chances to make a difference in the world, their stuff and even their money. None of it was really theirs. They were merely a temporary steward (caretaker) of God’s gifts. They didn’t get it and just wanted me to give them a magic number as if it were written in some golden tablets.

So I replied with what Christ taught us on the subject: “***Give it all, I said.***” In Matthew 19:16-21 we are presented with parable of the young man who asked Christ: “*What good deed must I do to have eternal life?*” The young man was focused on the right thing, namely eternal life, and not some temporary success, job promotion or nice lifestyle. Christ responded by essentially first reviewing the 10 Commandments and then gave the following clear guidance: “***If you would be perfect, go sell what you possess and give it to the poor and you will have treasure in heaven; and come follow me.***”

Notice what Christ said. “*If you would be perfect...*” Perfect, he said, not average, or in the 2nd quartile. The roadmap to perfection is to give back everything we have been given. How many of us are ready to go “all in” and take the journey down that path toward an ultimate goal that is more rich and fulfilling than anything we could imagine? The young man was not ready, and “*...he went away sad.*”

Paradoxically, it is kind of funny, because eventually we will give everything. When we die (on this earth) we will not take any of our stuff with us. You still never see a hearse followed by a U-Haul trailer. So why not give it now and experience the joy that comes from helping someone else. Or would you prefer to also “*go away sad.*”

An endless number of Scripture passages make it clear that our obligation of stewardship over God’s many gifts to us is to give in proportion to the blessings we have received. Indeed the Parable of Talents from Matthew 25:14-30 is all about taking whatever gifts God gives us, putting them out into the world and causing them to multiply, and then giving them back in proportion to what we earned in order to receive the reward of hearing: “*Well done, good and faithful servant; you have been faithful over a little, I will set you over much.*”

1st Corinthians 9:7 teaches us: “*So let each one give as he purposeth in his heart, not grudgingly or out of necessity; for God loves a cheerful giver.*” Note the emphasis on cheerful giving, not

paying dues. And of course we cannot forget the indicting message of Luke 16:11 “*And if you are untrustworthy about worldly wealth, who will trust you with true riches of heaven?*” So it keeps coming back to giving in proportion to the blessings God has given you.

In Holy Scripture we do not see references to “dues” but we do find many references to the tithe. The tithe is an obligation to give at least 10% of our blessings. Notice the words are “at least” and notice that it is giving 10% of ALL of our first fruits and blessings. That includes our time and our talents, as well as our treasures. And the tithe is not just an Old Testament phenomenon as we learn in many places, including Matthew 23:23 where the scribes and Pharisees were admonished to continue the tithe (the law) as well as following Christ’s new commandments of justice, mercy and faithfulness.

Even St. John Chrysostom in the 4th century said “And if there was a danger then (he was referring to the Old Testament) in omitting the tithes, think how great it must be now!” And if there was a danger in omitting the tithes during St. John Chrysostom’s time, think how much greater the danger is now.

The Parish Regulations of the Greek Orthodox Archdiocese in Article 18 Section 1 states: “**Stewardship is recommended to be 10% of one’s annual income as stated in Holy Scripture to help meet the financial obligations of the Parish, the Metropolis and the Archdiocese.**” The OCA has also adopted the tithe as the vehicle to fund their Dioceses.

The guidance from all sources is clear, the message is simple and the formula easy. A minimum of 10% of all of the gifts God has given us. Not some arbitrary dollar amount set with little relationship to the blessings that each one of us may have individually received. Not some formula based on operating budgets divided by a fluctuating, and sometimes random, number of pledging units, or some other relatively irrelevant formula. Not a one size fits all amount which mistakenly suggests that each of us have been blessed equally.

Even when our Lord went to the house of the tax collector, Zacchaeus, the message of love Christ delivered led Zacchaeus to give 50% to the poor along with a promise to compensate those who he had wronged four-fold.

Holy Scripture does not give us any different guidance other than proportional giving of a percentage. Whether it is Christ’s “all in” percentage to the young man, the tithe, or the example of the Virgin Mary’s father, Joachim, who gave 33% to the church, 33% to the poor and lived on the remaining 33%. It is all about a percentage of the blessings you received.

So, pick the percentage you like best: **100%** (the young man); **66%** (Joachim), **50% + 4 times any wrongdoing** (Zacchaeus) or **10%** (Holy Scripture and the UPR). But make no mistake about it, it is a percentage, not a static number.

Christian parishes that have a dues system tend to struggle financially, and they certainly do not experience growing numbers of robust and expanding ministries and outreach and evangelism. Whereas, Christian parishes that practice some form of tithing of a percent, or true stewardship, have an abundance of resources, ministries and blessings. As we learn in 2nd Corinthians 9:7

“But this I say, he who sows sparingly will also reap sparingly; and he who sows bountifully will also reap bountifully.” Brothers and sisters, this is just not that hard.

In the over 500 parishes I have been blessed to present to over the last 5 years throughout the country, I have repeatedly discovered that when people stop thinking about their commitment to Christ’s Church as a bill to be paid, or consumer transaction that depends on their satisfaction, and instead see it as the opportunity to share willingly and joyfully the blessings that God has bestowed upon them, their lives and parishes are full of joy, peace and love and true riches and abundance.

Dues systems are archaic recipes for extinction. So when someone wants to argue in favor of a dues system, I typically ask them: *“If you truly think that a dues system is the right answer for your church, how did you figure out the “right” level of dues, when was it last changed and how’s it working for your church?”* The silence that follows is usually deafening. They know it is wrong. They know it does not work over the long term. They know it is not Scriptural or righteous. They just have trouble giving up what is easy.

Yet, in the great book, Passing the Plate – Why American Christians Don’t Give Away More Money, Christian Smith, Michael O. Emerson and Patricia Snell report on a study that concluded: *“Nearly all the parishioners we interviewed said that they in fact could give more than they do and believe that they should give more.”* We know what we should do. Sometimes we just need a little help and encouragement to do the right thing. Consider this message that encouragement.

Holy Scripture, best practices in Christian churches and all the research studies reach the same conclusion. Dues systems, set levels of contributions do not work, will not work, cannot work and are neither proper expressions of faith nor effective operational strategies.

My definition of stewardship is relatively simple. I believe stewardship is what you do with all of the gifts God gave you. All of those gifts. So if you want to be judged as a great steward, than be generous with all the gifts that have been given to you by your Father. Or you can choose not to live the kind of life Christ taught and you can just do whatever you want to do.

So each day you get to look in the mirror and assess your life as a steward (caretaker) of all of the many gifts and blessings God has given and entrusted to you, and ask yourself: **“How much does God owe me, and how much do I owe Him?”** The choice is yours. As are the consequences. That is the beauty of free will. You know what you need to do, so choose wisely!

May God bless you as you pursue your own unique stewardship calling. Stay on The Path and enjoy the journey. (SOTPAETJ)

¹ Bill Marianes is the Chief Evangelist Officer of the Stewardship Calling ministry focused on helping people and parishes discover and live their stewardship callings so that they may have a good account before the awesome judgment seat of Christ. The always free www.stewardshipcalling.com website contains many resources to help churches and parishioners with stewardship, strategic planning, engaged discipleship, discovering your WHY, servant leadership, effective communications and church operational excellence. Bill is also a member of the Orthodox Ministry Services Team <https://orthodoxministry.org/> and can be reached at Bill@stewardshipcalling.com.