

**THIS IS WHERE WE ARE TODAY**  
*By Rev. Warren Casiday*  
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Financially, the SOC is in critical condition. As a result, so are we in the WNCA.

During 2004, the SOC raised about \$592,000. In 2005, that figure dropped to about \$541,000. In 2006, it dropped again to about \$454,000.

That is a 23% drop in 2 years. That is a very significant drop.

Thru Sep. 2007, the SOC had raised c. \$324,000.

Just to match the income from last year, the SOC must raise c. \$130,000 last quarter OR 40% more in less than 3 months. Now that is still possible, but it makes you wonder.

The SOC has spent more than we've taken in for the past several years.

So far this year in the WNCA, 63% of the churches have contributed to OCWM. But only 38% of our churches have given to the WNCA dues.

Granted, we anticipate more WNCA money coming in towards the end of the year as churches wait until the last month or so to send it.

But right now, our picture looks bleak financially.

Normally I am a very upbeat and positive person. And when I look at those numbers, I am still positive. I am positive that unless we do something quickly, we will sink beyond critical financial trouble soon, not only in the SOC, but also the WNCA.

There are a number of reasons for this decline in giving. Let me give you 5 reasons:

**1. The Economy In General - And especially in our area:**

There have been plant closings across state - especially in textiles and furniture. And downsizing has been done by many companies.

Many of our members have been hurt financially by these events.

Not only closings and downsizings, add to that the inflated cost of everything.

Recently, I was getting rid of some of my past tax records. In 1999, gasoline was \$0.99 per gallon. Today you are lucky to find it for \$2.75. That's a 177% increase, while inflation for that same time frame was about 23%.

Health care costs rising at more than double the rate of inflation.

The average American now carries a credit card debt of about \$9,900.

Many families are only a couple paychecks away from financial ruin. Sadly, many churches are also a couple months away from significant financial problems.

In 2000, 12% of Christians who claimed to be "born again" tithed to their local church. In 2002, that percentage had dropped to 6% - a full 50% decrease in two years.

These and many other examples can be quoted, but the bottom line is that the economy is hitting all of us in the pocketbooks.

## **2. The Graying Congregations Within the Mainline Denominations, including the SOC**

More and more of our members are at or above retirement age. These members have less energy to do the ministry of the church - let alone the ministry of the WNCA & SOC.

But primarily this means our members have less to give to the church.

In 1955 - Americans gave 3.2% of their income to their churches. In 2006 - Americans gave 2.6% of their income to their churches.

This can be directly attributed to our graying and retiring congregations.

The third reason for this decline in giving:

## **3. The Prevalent Attitude Today: "What's In It For Me?"**

Many people today have to see a benefit for themselves to get involved - whether physically and financially.

And this carries over to the church also.

IF the members do not see how a program will benefit themselves, they won't spend the money to do the ministry - even if they have it.

A fourth reason must be acknowledged

## **4. A General Discontent or Disagreement with our denomination**

Whether we are talking about the ordination of someone we didn't like or agree with, or General Synod 25's Resolution in Support of Equal Marriage Rights for All, there are many reasons churches have eliminated or significantly reduced giving to OCWM, or even withdrawn from our denomination.

Whether we agree with their methods of protest or not, it is the reality we face in both the SOC and the WNCA.

A fifth reason must be acknowledged

## **5. Churches Are Not Responding Very Well To The Economic Crisis**

Many of our church members are struggling financially.

Yet, only 10% of all churches offer any teaching on Christian financial concepts to their members.

Of the members who show up on any given Sunday, between 20-35% give nothing to the church.

This decreases the available money any church has even more.

Americans spend some \$2500 each year on legalized gambling.

This is more than they spend on groceries, which is also more give to the church.

In 1999, \$3 billion was given to Christian mission agencies.

However, during that same year, Americans spent

\$ 7 billion for greeting cards

\$ 8 billion in movies theaters,

\$13 billion for chocolate products - *That might certainly be understandable*

\$23 billion for toys  
 \$23 billion on pets.  
 \$58 billion on soft drinks  
 \$91 billion in lawn/garden care

This is not just a crisis in the SOC and WNCA - it is a crisis in the church in general.

I wonder: Could part of the problem be that we have gotten our priorities wrong in the church?

Barring a significant increase in OCWM from our covenantal churches, our deficit will continue to grow.

It is fiscally impossible and irresponsible to continue this deficit spending much longer.

Unless we dramatically and rapidly increase our givings so we can continue to do the ministry values Dale Kennedy talked about, certain things will have to occur.

**There are two consequences that will have occur:**

**1. Ministry will not be done.**

Have you ever heard of a church being forced to cut back to a part-time pastor? When that happens, certain parts of the church's ministry will not be done.

The SOC & WNCA is not very far from that point right now. Without increased financial givings, we will reach that point very soon.

**2. A Drastic Restructure and/or Restaffing will be forced upon the SOC & the Associations.**

No one can say at this point what that restructure and/or restaffing may look like. But it is coming - unless our income significantly increases to cover our expenses.

The SOC and WNCA have done everything they can to cut expenses to the bare bones. But without a significant increase in income, restructuring and/or restaffing is inevitable.

Any restructuring/restaffing we are forced to do will be painful. But it won't be nearly as painful as having the SOC & WNCA go under financially.

Without a reversal in our giving patterns, we will be forced to curtail or even stop some of our programs, including some of the ones you value most.

In spite of the apparent negativity of my part of our report, I remain confident that all the money we need to do ministry is already available.

We just need to give it - as an expression of our covenant together.

After all, we ARE a part of the United Church of Christ!

And United we will rise to the occasion and meet this crisis.