

## **Modern Methods for Giving**

### **Using Automatic Bank Transfers, Credit and Debit Cards for Giving Tithes and Offerings**

#### INTRODUCTION

LCMS District and Congregational Services--Stewardship Ministry was asked to develop a position paper on "the use of automatic bank transfers, credit and debit cards for giving tithes and offerings." This request came from a discussion of how baby boomers and busters meet many of their monthly obligations. Some felt that new paradigms in giving, particularly using automatic bank transfers, credit and debit cards, may be helpful in increasing tithes and offerings to congregations as well as to district and national church body work.

#### AUTOMATIC BANK TRANSFERS CREDIT AND DEBIT CARDS

Times are changing--that's for sure! Today we are witnessing more cultural changes than most of us over 50 years of age have seen at any other time in our lives. We hear a lot about generations called BUILDERS, BOOMERS, BUSTERS and MILLENNIAL KIDS and the differences that exist among them.

We are also reminded by researchers and authors like J. David Schmidt ([Choosing to Live: Financing the Future of Religious Body Headquarters](#)) that we are currently living in an age of complexity which some have dubbed an era of postmodernism marked by an anemic worldview, privatization, pluralism, relativism, loss of margin (time as well as money), socioeconomic fermentation, information technology advancement, rising value of oral communication and hyperbole. (For more information on these nine factors see pages 1-16 of [Choosing to Live](#))

These cultural factors have a bearing on all of us whether inside or outside the church. They influence the ways we think, speak and act. They impact the various aspects of life--spiritual, intellectual, emotional and social--and make a difference in what we do and how and why we do it.

The question raised also asks us to consider another way in which the church may imitate or adopt societal norms or business practices into congregational life. Our church polity, as practiced, largely imitates our national constitution as to freedoms and responsibilities, in offices named and in voting practices. Our budget-forming processes and accounting procedures imitate common business practices. In fact, certain political structures and business practices are expected of congregations, since each congregation is incorporated in its resident state.

As business practices change, members may press congregations to adopt new ways of operation that parallel common practice. This position paper deals with additional options by which God's people may give their tithes and offerings.

Some 30-40 years ago credit cards were not used as widely as they are today. There were only a few different cards available and the restrictions on who qualified for cards were much tighter. Consequently, most financial transactions were made by cash or check. Today credit card options abound and many people, especially those under age 50, do the bulk of their financial transactions with credit cards. Debit cards are also becoming more and more common as a means of handling financial transactions.

Another financial transaction gaining popularity is that of automatic bank transfers, also known as electronic fund transfers and automated contribution plans. Today many people have their payroll, pension and social security checks electronically deposited into their bank accounts and, in turn, make their mortgage, insurance and other payments by automatic bank transfers. It's quick, clean and easy to track. Many banks advertise this convenience by noting that you save a stamp and can be assured your bills will be paid on time. Direct deposits, automatic transfers from checking to savings accounts (and vice-versa) and automatic payments are among the services routinely offered by most banks today.

But what about using automatic bank transfers, credit or debit cards for giving tithes and offerings to a congregation? While many people may think and say it is okay to handle your mortgage payment and other "secular" obligations with automatic bank transfers and make everyday purchases for goods and services with credit and debit cards, many of these same people will balk at the idea of using automatic bank transfers, credit or debit cards for giving tithes and offerings to the church and its various agencies and entities.

### AUTOMATIC BANK TRANSFERS

The use or non-use of automatic bank transfers for giving tithes and offerings is in the realm of what we refer to as adiaphora (things neither commanded nor forbidden by the Scriptures). Therefore, the arguments for or against such practices involve issues surrounding the best spiritual interests of congregations and individual members.

The most common argument against using automatic bank transfers for giving tithes and offerings is that this practice takes the act of giving away from the setting of corporate worship. On the surface that appears to be true, but does this mean that such a gift can no longer be considered an act of worship? The Scriptures encourage us to live godly lives every day of the week and in all our activities. 1 Corinthians 10:31 (NIV) states: "So whether you eat or drink or whatever you do, do it all for the glory of God." Romans 12:1 (NIV) is also worthy of note: "Therefore, I urge you, brothers, in view of God's mercy, to offer your bodies as living sacrifices, holy and pleasing to God--this is your spiritual act of worship."

Our worship of God is not meant to begin and end with the hour or so of corporate worship that takes place in the congregational setting. What we do on Monday, Tuesday, Wednesday and the rest of the days of the week is also part of our "spiritual act of worship."

The second of the eight LCMS Biblical Stewardship Principles urges us to remember that as God's stewards we are managers, not owners. This means we have been entrusted with life and life's resources and given the privilege of responsibly and joyfully managing them for Him. One of the implications of this principle is that we encourage each other toward cheerful, firstfruit and proportionate (including but not limited to tithing) living and giving in all areas of life.

An automatic bank transfer, like an annual pledge, can involve a great deal of commitment to firstfruit, regular and proportionate giving. But does this practice open up the potential for neglecting regular worship or viewing the transfer of funds as just the payment of another bill? Probably not, because anyone who cares enough about church membership to set up an automatic bank transfer is also likely to be active in the worship life and work of the congregation.

The key activity that takes place within the Christian steward is one that happens within the heart and the head--namely, the desire and commitment to manage all of life and life's resources, including financial resources, in a God-pleasing and people-blessing way. An automatic bank transfer can be a legitimate means by which to fulfill that heart and head commitment. For a sample of this kind of automatic bank transfer see the note on "Joyful Response" at the end of this paper.

### CREDIT CARDS

The use of credit cards, like automatic bank transfers, is also in the realm of adiaphora. It is becoming increasingly more common to use credit cards for purchasing resources and other items from various church-related agencies like Concordia Publishing House, or supporting the work of ministries like LCMS World Mission, Human Care or Higher Education. While we do not have reliable evidence that credit cards are being widely used for giving tithes and offerings to congregations, we must also add that using credit cards for this purpose can be another option for fulfilling a heart and head commitment to the Lord and the work of His church.

The history of currency is interesting. In times past various methods of "transferring things of value" have been used. Sometimes the "currency" was in the form of real estate, property or livestock; other times it may have been precious stones or precious metals. In the 20<sup>th</sup> century we witnessed the change from paper currency based on a gold or silver standard to paper currency simply referred to as "Federal Reserve Notes." At different times these were all considered legitimate and acceptable ways of transferring

things of value. Today automatic bank transfers, credit and debit card transactions are acceptable ways of transferring currency.

In the church various methods of fulfilling the commitments of heart and head have also been used. Cash and gifts in kind were prevalent at one time; later cash and checks became more common; now we are seeing commitments fulfilled by cash, check, automatic bank transfers as well as credit and debit cards.

### DEBIT CARDS

Debit cards are the closest electronic equivalent to giving cash since the amount of the transaction is almost instantly deducted from the card user's checking account, and, in most cases, if there are not sufficient funds in the user's checking account, the transaction will fail.

### CONCLUSION

Each congregation must decide for itself how to encourage its members to honor their commitments, but it seems short-sighted to limit the legitimate ways by which God's people can honor their commitments--whether by cash, checks, automatic bank transfers, credit and debit cards or even gifts in kind.

It is true that some fees can be involved with setting up and using automatic bank transfers and credit card systems. The issue of credit card debt may also be raised. These issues may cause some to question these methods of honoring commitments, but since these practices are in the realm of adiaphora, it does not seem wise to place conscience burdens on those who wish to use these means for contributing to the church.

Trends referred to in the opening paragraphs of this position paper indicate, for example, that younger adults are avid users of credit and debit cards. A sensitivity to the make up of your members and how they desire to practice sound Biblical stewardship in their management of financial resources can go a long way in helping to raise up Christian stewards from all generations.

The critical issue for all of us as God's stewards, as mentioned before, is to recognize that God truly is the Owner and we are managers of all He has entrusted to us. Christian stewardship is, after all, the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes.

The Lutheran Church Extension Fund offers an automatic bank transfer service known as "Joyful Response." For more information go to <http://www.lcef.org> and click on "Services" and then "Joyful Response."

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LCMS District and Congregational Services--Stewardship Ministry

<http://www.lcms.org/stewardship>

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