

Money can't buy me life

by [Carol Howard Merritt](#)

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I hear a fearful refrain coming from church leaders, from every denominational level. They twist their fingers into knots as they say:

If we don't have our endowment, we will die.

It's our job to protect the endowment for future generations.

Our future depends on a healthy endowment.

Then they present fancy charts. And a power point slides. And Excel spreadsheets. And all of it shows a downward pointing line, calculating diminishing returns until there is a zero balance. And everyone looks at the financial forecast, and we nod with our brows furrowed. And we begin to guard the money and count our days. We focus on it, as if it is truly our mission to keep that money locked up as tight as possible in our white knuckled hands. As if Jesus Christ has commanded the church to

“Go therefore and make money in all nations. Then hoard it in the name of the Father and of the Son and of the Holy Spirit. Do not spend it feeding the hungry, or sheltering the homeless, or spreading the good news. Because that would be bad stewardship. And remember, I am with you, as long as you have a healthy endowment, because then you shall have institutional existence.”

**Hoarding money as if it's our lifeblood goes against just about everything the gospel says.** Our future does not depend on our bank balance; it depends on whether we are making a difference in the world. Stewardship doesn't mean we stockpile cash until we all die; it means that we look for ways to use our resources to feed the hungry, shelter the homeless, welcome the stranger, and tell the good news. Faithful ministry is not watching over the bank balance to make sure it doesn't dip below a certain point. It's about being faithful in our work and witness.

I don't mean to diminish the struggle. Ecumenical churches went through a rapid decline in the last forty years. Now membership trends are leveling off for us, and declines seem to be plaguing the evangelical churches. (Which I'm not happy about, but I do hope that it will help us to stop demonizing of LGBTQs. You know... that ugly thought that God was smiting ecumenical churches with diminishing membership for not being homophobic enough.)

Although our membership is plateauing, people are still dying, population bases are still shifting, and most ecumenical denominations are closing churches.

Presbyterians close about 19 churches a month. [United Methodists](#) close about 49 per month (that's because they're much bigger and have more to lose).

We have an amazing opportunity right now to use the resources from dying churches to do some stunning work. New worshiping communities and creative ministries are springing up, and they are more diverse, younger, and social justice oriented. We have a choice right now. **Will we invest in them and put our money into the the faithful work of the Spirit of God? Or will we continue to put our money in the stock market and hoard it, until our investment portfolios far outlast our relevance, our mission, and our people?**

I hope to God we will invest in the Spirit's work, because money can't buy us life.