

Part 20

FINANCE

The finances of global Christianity, AD 1900-AD 2001

Leaders of Israel, the people must bring you one sixtieth of their grain harvests as offerings to me. They will also bring one percent of their olive oil.

—Ezekiel 45:13-14, Contemporary English Version

These people think religion is supposed to make you rich.

—1 Timothy 6:5, CEV

The love of money causes all kinds of trouble. Some people want money so much that they have given up their faith and caused themselves a lot of pain.

—1 Timothy 6:10, CEV

Avoid as you would the plague a clergyman who is also a man of business.

—Jerome (AD 345-419)

A basic resource in any Christian activity is money—money collected, and money spent. In the Christian world, money is accounted for—raised, collected, counted, banked, audited, published—with more exactness and precision, usually to the last cent, than any other resource.

Part 20 draws on Christian financial statements of several kinds to arrive at one overall statement of annual income and annual expenditure of global Christianity. These exact procedures followed in almost all churches show that huge sums are regularly embezzled by top custodians.

The data also enable analyses of the cost-effectiveness of Christian activity in each country of the world.

The finances of global Christianity, AD 1900-AD 2001

This Part 20 discusses and analyzes Christian financial resources at the global level and asks how extensive they are today and how effective they are for today's global mission.

MONEY IN THE BIBLE

The example of Jesus

An obvious starting point for attempting to assess the role of money in the Bible is the example of Jesus himself. Here we are immediately faced with the stark contrast of Jesus' own lifestyle compared with that of his followers today.

Jesus did not carry money nor own any. He had no silver or gold, no cash income, no property, no stocks or shares, no current account, no savings account, no hedge against inflation, no tax havens, no financial reserves. He had nowhere to lay his head. He was less well off than the foxes or the birds. He lived in poverty. But his impact on the world was enormous. He founded what was largely the original Church of the Poor, a fellowship of the oppressed, the exploited, the politically powerless, the deprived, the dispossessed. He commanded his first followers: 'Do not carry any gold, silver, or copper money in your pockets' (Matthew 10:9, GNB). Today he has 2 billion followers who receive annual incomes totaling US\$15.2 trillion and who own two-thirds of the earth's entire resources. On this basis, global Christianity has become overwhelmingly the Church of the Rich. To what extent are its members having any impact on the wider world today?

The biblical importance of finance

In English translations of the Bible, the word 'money' occurs extensively: 210 times in the Good News Bible, 122 in the New International Version. Often the connotation is of something unspiritual, bad, demonic: 'You cannot serve both God and money' (Luke 16:13, GNB). Jesus propounded several notable parables based on money; he dealt harshly with money-changers and money-lenders. Yet money is a necessary evil for his followers, requiring them to use it but to handle it cautiously.

Two usages of the word 'finance' demonstrate this ambiguity. Firstly, the Apostle Paul writes that its use is inescapable, since every Christian needs support: 'I did not bother you for financial help' (2 Corinthians 12:13, GNB). But secondly, Christian workers must set higher priorities: 'It is not right for us to neglect the preaching of God's word in order to handle finances' (Acts 6:2, GNB).

Money and the command 'Evangelize!'

There are several financial dimensions to this central mandate. Part 23 'Evangelization' lists and describes some 400 dimensions of *euangelizo* in English, among which are several financial usages. Exegetes who have carefully examined the list of 51 dimensions relevant to measuring mission and evangelization cannot fail to have noticed that a number of them—38% of the total—refer to the right handling of money. The most explicit are the mandates 'Calculate the cost!' (Luke 14:28, REB, NAB, NASB), 'Check the money!' (2 Kings 12:11, REB, JB), 'Weigh the silver!' (2 Kings 12:10, REB), and 'Total up the spoils!' (Numbers 31:32, NRSV). There are numerous other financial imperatives such as add, calculate, count, estimate, manage, register, sum, write. All of this implies that in order to evangelize, Christians must utilize money accurately, honestly, and disinterestedly for the good of all. The reason, clearly, is that money plays an essential role in the operation of God's work—the human side of the life of the churches, the global human task of world mission.

TODAY'S GLOBAL STATUS

Not surprisingly, money plays an important role in religion, religions, Christianity, confessions, denominations, churches, missions, and even in evangelism. It therefore occupies a central role in implementing human responsibility for evangelizing today's world. But first, a glance at the wider role of money in secular usage will reveal how widespread the wrong use or misuse of money is.

The world of billions squandered

Each year in today's world, billions of dollars are, from the Christian standpoint, recklessly wasted. We are all familiar with the appalling global squandering of resources going on around us throughout the twentieth century, in most of which Christians individually and corporately have been deeply involved. These involve the environment and pollution, forests and desertification, oil, coal, minerals and other energy sources. Major resources are the 10 million species on earth (20% nearing extinction), and, most importantly, the human populations themselves. The total cost of wasteful actions and policies in these areas is enormous.

Then there are the vast annual expenditures on causes to which Christians are either fundamentally opposed, or hostile, or at any rate cool. International and national crime, especially of the organized varieties, is known to involve over US\$750 billion each year. Of this, illicit drug traffic accounts for some \$250 billion. In the United States the two most lucrative forms of crime cost the following: \$25 billion a year on the cocaine industry (1982 figure), and \$44 billion a year on white-collar thefts such as fraud and computer crime (1977 figure). Criminal justice to combat these activities costs United States taxpayers over \$26 billion in 1979 alone. In addition, several times as much as these sums goes on the less criminal activities of graft, corruption, and embezzlement each year. Further, there are scores of lesser examples of squandering when considered in the total world context. The USA documents its total expenditure in the most detail, hence provides most of the concrete examples and comes under the most scrutiny (and fire). There, dog owners spend \$3.2 billion each year on their dogs; tobacco products sold rose from \$16.7 billion in 1970 to \$20.4 billion in 1980; and alcoholic beverages consumed rose from \$22.4 billion to \$42.8 billion over the same period. A high percentage of the persons involved are Christians of one persuasion or another.

But the best-documented mass squandering of resources, in the view of many thinking Christians, is the arms race linked with the global military-industrial complex. Worldwide military expenditure rose from \$236 billion in 1969 to \$480 billion in 1978 and \$1 trillion in AD 2000. Of this, 35% was spent by the United States, and 25% by the former U.S.S.R. It is known that some 500,000 scientists (50% of the world's one million), including many Nobel Prize laureates, are involved today in military and defense expenditure, together with 100 million employed citizens working under national ministries of defense. By AD 2000 this expenditure on the arms race reached over \$165 a year for every man, woman, and child on earth. Over 60 million Christians—employees, employers, scientists, government leaders—are deeply involved in this issue, since their whole livelihood stems from it.

The world of billions in poverty

By contrast, some 46% of the world, or 2.8 billion people, live in varying degrees of poverty. They eke out a living in twenty-six countries, each with a per capita income of under \$235 per year. This sounds bad enough, but the full picture is much worse. The world today has some 1,090 million persons living in absolute poverty, each with an income of less than \$90

a year. This is one-third of the entire developing world, the Third World; to it must be added 150 million on the edge of poverty in China. As defined by the World Bank, absolute poverty is a clearly defined category that represents 'a condition of life so characterized by malnutrition, illiteracy and disease as to be beneath any reasonable definition of human decency.' With each month that passes, these totals increase as the gap between affluence and poverty widens almost everywhere.

Worldwide, absolute poverty is overwhelmingly concentrated in the rural areas of developing countries. It has many dire consequences, centering on a chronic lack of the basic necessities for survival. Among these consequences: 1.3 billion human beings remain without adequate shelter; landlessness and mass unemployment are rampant; 2.2 billion do not have access to adequate water supply; some 50 million are temporarily displaced or permanently unsettled refugees; 991 million adults are illiterate with no access to literature; 1.2 billion have little or no access to schools; 1.5 billion have no access to medical care; 800 million people (20% of the Third World, and up to 33% in several countries) suffer from inadequate and uncertain diet and thus from severe protein-calorie malnutrition; and some 1.2 billion human beings on earth are hungry or malnourished.

This catastrophic state of affairs is to some extent a direct consequence of the blatant misuse of resources sketched in the preceding section. The predicament of the 2 billion 'have-nots' (the poor) is a damning indictment of the diversion or even theft of trillions of dollars over the years by the 2 billion 'haves' (the rich). From another point of view, however, the blame rests on mismanagement and corruption on the part of many Third-World governments. Symptomatic of this is the enormous mushrooming of worldwide national debt, from \$100 billion in 1970 to \$1.6 trillion by AD 2000, now owed to banks in the Western world by over twenty-five developing and Communist-bloc countries. The great majority of this is owed by solidly Christian countries: Brazil (\$100 billion), Mexico (\$90 billion), Argentina (\$65 billion), Venezuela (\$35 billion), Poland (\$40 billion), Philippines (\$17 billion). In fact, some 87% of this world debt is owed, corporately or nationally, by Third-World or Communist-world Christians to Western Christians. Servicing these massive debts alone obliges them to pay over \$100 billion a year. In comparison with such sums, North-South aid formally given by rich countries to the Third World remains little more than a drop in the bucket.

In this context, let us investigate where the Christian world and its mission stand today. How large are their resources?

A global table of resources

There are various types of Christian resources. Clearly, the main one is the basic one: people. Human beings won to the service of Christ and their fellow beings are undoubtedly the main Christian resource. Subsidiary resources may be listed as follows: workers (full-time personnel), missionaries, scriptures, books, literature, periodicals, libraries, institutions, service agencies, organizations, broadcasting, et alia. An attempt at tabulating these for each of the continents of the world across the twentieth century was given in Global Table 12 in the 1982 *World Christian Encyclopedia*, with an updated version for AD 2000 given here as Table 20-1.

THE INCOME OF GLOBAL CHRISTIANITY

In this article we are investigating only one of these resources, finance, and only one aspect of Christian finance, namely, money received and money donated each year by the entire world community of all Chris-



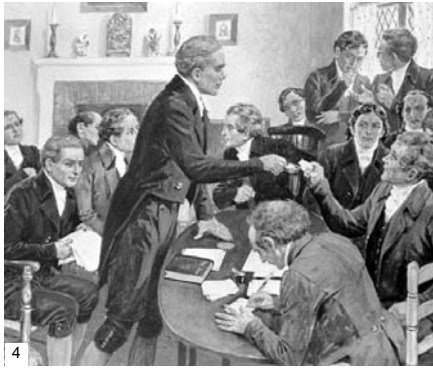
1 **MONEY-CHANGING HONESTLY**



2 **EXPELLING SWINDLERS**



3 **EXPOSING MONEY SCAMS**



4 **BEGINNING SMALL**



5 **TITHING SACRIFICIALLY**



6 **MANAGING STRICTLY**



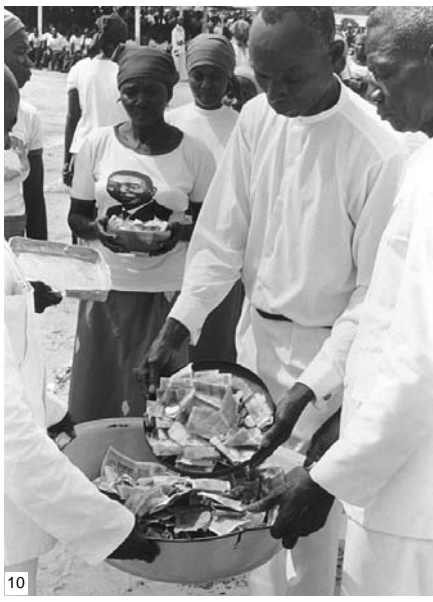
7 **SERVING THE NEEDY**



8 **JOINING 5 MILLION TREASURERS**



9 **SELLING EFFICIENTLY**



10 **HANDLING TRANSPARENTLY**



11 **OPERATING COST-EFFECTIVELY**



12 **VERIFYING DOUBLE SIGNATURES**

Twelve aspects of finance

(see notes on facing page, bottom left)

Table 20-1. Christian global live income and giving per year, AD 1900-AD 2000, by ecclesiastical megablocs, continents, and Worlds A, B, C.

Globe	AD 1900 Globe	Continents in AD 2000						Worlds in AD 2000			AD 2000 Globe
		Africa	Asia	Europe	Latin America	Northern America	Oceania	World A	World B	World C	
1. Total population, in millions of persons	1,619.6	784.4	3,682.6	728.9	519.1	309.6	30.4	605.3	3,755.0	1,694.7	6,055.0
2. Total income: gross national product, billion, US\$ pa	397.1	515	8,823	9,267	1,714	8,117	428	886	8,577	19,401	28,865
3. Average income per person: GNP per capita, US\$ pa	245.2	657	2,396	12,714	3,302	26,214	14,091	1,464	2,284	11,448	4,767
4. GLOBAL CHURCH MEMBERSHIP											
5. Affiliated church members (millions of persons)	521.6	335.1	307.3	536.8	475.7	212.2	21.4	10.0	491.3	1,387.1	1,888.4
6. PERSONAL INCOME OF CHURCH MEMBERS (billion \$ pa)	270.0	199.6	588.2	6,976.6	1,574.4	5,570.2	288.5	10.5	772.0	14,415.2	15,197.7
7. Orthodox (billion \$ pa)	60.0	12.0	22.5	397.6	2.2	146.3	12.0	3.4	185.0	404.3	592.7
8. Roman Catholics (billion \$ pa)	138.0	46.4	152.4	4,186.3	1,301.1	1,601.9	106.8	2.5	136.6	7,255.9	7,395.0
9. Anglicans (billion \$ pa)	15.8	16.4	5.8	485.6	3.6	72.0	81.4	0.1	11.6	653.1	664.8
10. Protestants (billion \$ pa)	53.3	54.8	137.9	1,684.8	132.8	1,620.4	64.4	1.3	153.2	3,540.6	3,695.1
11. Independents (billion \$ pa)	4.1	68.8	232.5	164.9	114.9	1,883.6	17.8	3.2	248.0	2,231.4	2,482.6
12. Marginal Christians (billion \$ pa)	0.5	1.2	37.1	57.4	19.9	245.9	6.0	0.0	37.6	329.9	367.6
13. Trans-megabloc groupings											
14. Evangelicals (billion \$ pa)	37.1	31.7	130.4	367.7	141.0	1,146.0	60.0	1.0	142.0	1,733.8	1,876.8
15. Pentecostals/Charismatics (billion \$ pa)	0.4	99.1	243.8	497.7	496.1	2,114.0	56.9	3.1	258.8	3,245.6	3,507.5
16. Great Commission Christians (billion \$ pa)	40.3	56.1	397.6	3,167.2	175.8	2,906.8	146.1	6.2	492.6	6,350.8	6,849.6
17. POTENTIAL GIVING IF CHRISTIANS TITHED											
18. Potential giving	27.0	20.0	58.8	697.7	157.4	557.0	28.8	1.1	77.2	1,441.5	1,519.8
19. ACTUAL GIVING BY CHURCH MEMBERS											
20. Giving to all causes (billion \$ pa)	8.8	3.9	11.5	136.6	30.8	109.1	5.6	0.2	15.1	282.2	297.6
21. Giving to secular or non-Christian causes	0.8	0.4	1.0	12.4	2.8	9.9	0.5	0.0	1.4	25.7	27.1
22. Giving to Christian causes (billion \$ pa)	8.0	3.6	10.5	124.2	28.0	99.1	5.1	0.2	13.7	256.6	270.5
23. (a) to churches and denom (billion \$ pa)	7.0	1.4	4.2	49.5	11.2	39.5	2.0	0.1	5.5	102.3	107.9
24. (b) to parachurch agencies (billion \$ pa)	1.0	2.1	6.3	74.6	16.8	59.6	3.1	0.1	8.3	154.2	162.6
25. INCOME OF ORGANIZED CHRISTIANITY											
26. Via the 6 megablocs	8.0	3.6	10.5	124.2	28.0	99.1	5.1	0.2	13.7	256.6	270.5
27. Orthodox (billion \$ pa)	1.8	0.2	0.4	7.1	0.0	2.6	0.2	0.1	3.3	7.2	10.5
28. Roman Catholics (billion \$ pa)	4.1	0.8	2.7	74.5	23.2	28.5	1.9	0.0	2.4	129.2	131.6
29. Anglicans (billion \$ pa)	0.5	0.3	0.1	8.6	0.1	1.3	1.4	0.0	0.2	11.6	11.8
30. Protestants (billion \$ pa)	1.6	1.0	2.5	30.0	2.4	28.8	1.1	0.0	2.7	63.0	65.8
31. Independents (billion \$ pa)	0.1	1.2	4.1	2.9	2.0	33.5	0.3	0.1	4.4	39.7	44.2
32. Marginal Christians (billion \$ pa)	0.0	0.0	0.7	1.0	0.4	4.4	0.1	0.0	0.7	5.9	6.5
33. Via 3 trans-megabloc groupings:											
34. Evangelicals (billion \$ pa)	1.1	0.6	2.3	6.5	2.5	20.4	1.1	0.0	2.5	30.9	33.4
35. Pentecostals/Charismatics (billion \$ pa)	0.0	1.8	4.3	8.9	8.8	37.6	1.0	0.1	4.6	57.8	62.4
36. Great Commission Christians (billion \$ pa)	1.2	1.0	7.1	56.4	3.1	51.7	2.6	0.1	8.8	113.0	121.9
37. RATES OF GIVING TO CHRISTIAN CAUSES											
38. Giving per congregation per year (\$)	4,601.2	5,886.1	9,136.5	227,289.2	60,678.2	156,060.1	93,720.4	3,339.8	9,432.4	132,615.8	78,459.7
39. Giving per congregation per week (\$)	88.5	113.2	175.7	4,370.9	1,166.9	3,001.2	1,802.3	64.2	181.4	2,550.3	1,508.8
40. Giving per church member per year (\$)	15.3	10.6	34.1	231.3	58.9	467.3	240.2	18.7	28.0	185.0	143.3
41. Giving per church member per week (\$)	0.3	0.2	0.7	4.4	1.1	9.0	4.6	0.4	0.5	3.6	2.8
42. GIVING TO GLOBAL FOREIGN MISSIONS											
43. Giving to Christian foreign missions (million \$ pa)	200.0	197.0	580.5	6,885.8	1,553.9	5,497.7	284.7	10.4	761.9	14,227.7	15,000.0
44. Giving to missions per church member per year (\$)	\$0.38	\$0.59	\$1.89	\$12.83	\$3.27	\$25.91	\$13.32	\$1.04	\$1.55	\$10.26	\$7.94
45. Giving to missions per church member per week (\$)	\$0.01	\$0.01	\$0.04	\$0.25	\$0.06	\$0.50	\$0.26	\$0.02	\$0.03	\$0.20	\$0.15

Methodological notes

a. *Limits of the above table.* This table deals, not with static wealth but with the annual movement of Christian financial resources by individual Christians and their churches and agencies. It refers mainly to the first, or initial, level of Christian finance, i.e., to live Christian stewardship, which means ongoing financial resources in the pockets of today's Christians and the amounts that they donate each year. The table includes endowments, bequests, state support, political support, business support, and other forms of Christian income and the secondary and subsequent levels of Christian finances such as the activities of funding bodies that circulate or otherwise spend the money donated by Christians.

b. *Variables shown.* The 40 variables shown from line 6 down are suggestive and selective rather than comprehensive. The full listing of all financial variables likely to be useful to mission strategists approaches 100 or more. The fuller computerized version of this table incorporates the second and subsequent levels of giving. *Definitions of financial variables.* These largely follow World Bank usage.

c. *Continents.* Our usage here follows that of United Nations agencies, which divide the world's 238 countries into 6 "major areas" (equivalent to continents) and 21 "regions". The UN does not include Antarctica; we do, but not in this particular table. Our terms ("Africa", etc.) are therefore defined as in UN publications. Note that continental comparisons are complicated by conflicting definitions: e.g., the World Bank defines Turkey as in Europe, and Indonesia with Oceania, whereas UN agencies define both countries as in Asia The

UN defines Azerbaijan and Armenia as in Western Asia; the *Ethnologue* (WBT/SIL) defines them as in Europe. This kind of idiosyncratic usage means that no one uses, or can use, the others' databases.

d. *Amounts of money.* All amounts are given either as billions of US dollars per year or as millions of US dollars per year, or as dollars per year or per week. Numbers follow USA usage: a billion is 1,000 million (in German, French, and British English: 1 Milliarde, or milliard) and 1,000 billion is a trillion (in German, 1 Billion; in French and British English, 1 billion).

e. *Constituencies involved.* The first 3 lines refer to the total population of the whole world. All remaining lines, where unindented, refer to the totals of or for all affiliated Christians (church members) of all confessions. Lines indented refer to subdivisions (e.g., Roman Catholics, Protestants).

f. *Giving.* This term refers here mainly to "live giving", i.e., money given or donated per year or per week by living Christians (though it includes bequests). Christian giving to secular causes is included only in nos. 20 and 21. In all other lines, Christian giving refers exclusively to giving to specifically Christian causes, which means to churches, denominations, parachurch agencies, or to individual Christian workers or groups or causes.

g. *Tithing.* Potential Christian giving (line 18) refers to what would be given if all Christians tithed (gave 10% of all personal income). Several communions do this strictly.

h. *Past giving to missions.* The global total of giving to Protestant and Anglican foreign missions in the year 1800 is estimated to have been US \$75,000, and in the year 1900 to

have been US \$19,100,000 (both at 1900 values of the dollar). In terms of AD 2000 dollars (each worth only 6 cents of the 1900 dollar) these sums are respectively \$2 million and \$320 million.

i. *Surveys of giving.* The most exact annual surveys of giving come from the USA. Total official or publicly recognized giving to charities there—secular and religious—has risen steadily each year from \$6 billion in 1955 to \$39.6 billion in 1978, of which 46.5% (\$18.4 billion) was then classified as giving to "Religion" (*Giving USA: Annual Reports*, American Association of Fundraising Counsel, New York). In 1982 the total rose to \$60 billion, and by 2000 to \$80 billion. Of all giving to charities, 81% is by individuals. These well-defined and thorough annual surveys do not however cover the total extent of Christian giving, omitting as they do much anonymous or private or secret or unheralded giving, or unofficial or spontaneous or unplanned or one-time acts of charity to individuals in need, beggars, family members, or acquaintances, et alia. *Polls.* The Princeton Religion Research Center (Gallup) and *Christianity Today* publish poll results covering percentage of income donated in the USA. Thus 16% of USA residents give 10% or more to all causes, 13% give between 5-9%, 33% less than 4%, and 26% give nothing. *Denominational giving.* Total donations from their own church members are published annually by many denominations (see *Yearbook of American and Canadian Churches*, annually).

tians. Starting with United Nations and World Bank data, it has been possible to build up a computerized global table of Christian financial resources. This table is given in detail for all countries in the *World Christian database, AD 30-2200*. We shall now comment on some of the figures there, at the same time showing how further figures can be derived by simple arith-

metic, depending on what the reader is interested in. Numbers in parentheses following the headings below refer to numbered rows in the listing shown here as Table 20-1.

Christians' personal income and lifestyle (nos. 3,6)
The first three lines of the table show the world dis-

tribution of population, total income and income per person. Average income at the world level is around \$4,770 per person each year. Because Christians are concentrated in the Western world, their average income (no. 6 divided by no. 5) is far higher at \$8,050. Non-Christians average only \$3,280 (subtract no. 6 from no. 2, then divide by the sum of no. 1 minus no. 5). Since lifestyle depends on income, Christians across the world can be seen to live on average at a level about 2.5 times higher than non-Christians.

260 million Christians in absolute poverty
So much for the averages. There is a further factor, however: income distribution is so unequal that, whereas 52% of all Christians live in affluence and a further 35% are comparatively well off, 13% live in absolute poverty.

The degradation and agony of absolute poverty are thus shared by millions of our fellow Christians. Some 100 million Christians live in the world's twenty-six poorest countries. In all developing coun-

TWELVE ASPECTS OF FINANCE—captions for photos opposite

- 1. Money-changing challenges Christians to observe total honesty. (The Money Changers, stained glass in Le Mans Cathedral, AD 1240).
- 2. Christ driving the Traders from the Temple, El Greco (1541-1614).
- 3. From the movie rock opera "Jesus Christ Superstar", a modern version of Christ evicting the money-changers.
- 4. Founding of the Baptist Missionary Society, 1792: Andrew Fuller passes his snuff box and raises £13-2s-6d (\$20).
- 5. Children's church procession in Rwanda, offering money, tithes, other valuables, teaching stewardship of money and possessions.
- 6. First annual board meeting of newly-formed Bible Society of Eritrea, in Asmara, 1992.
- 7. Switzerland postage stamp honoring Salvation Army for its work as major fund-raiser for Christian social services.
- 8. Church treasurers worldwide number 5 million; here, new treasurer (left) poses with pastor of Life Messengers Mission, Uganda.
- 9. Brisk sales in Bible House, Manila, Philippines, moving 14 million scriptures each year.
- 10. In huge Kimbanguist openair service in Congo-Zaire, ushers line up to carefully empty offertory baskets into larger bowls; all aspects of handling monies are observed by many officials and witnesses at every stage.
- 11. Bibles printed at Armit Press are shipped out of Hefei Distribution Center, China, with vastly cheaper transport costs than in Western world.
- 12. Most large churches and agencies require 2 signatures on bank checks; in Nairobi, witnesses in AICN watch signing process.

tries, Christians living in absolute poverty number some 260 million. This is 24% of the world's 1,090 million absolutely poor, as well as 13% of all Christians. Of these, half live in Latin America, a third in Africa, the rest in South and Southeast Asia. This is what we usually mean by the 'Church of the Poor'. By the world's standards, they have nothing. Today a vast literature has been building up on their predicament from the theological and biblical standpoints.

How 'poor' is the Church of the Poor? Here we meet a strange paradox. On the one hand, the answer is: shockingly, appallingly, scandalously, outrageously poor. It is surely outrageous that 1,040 million affluent Christians can continue to allow 260 million brethren in Christ to exist in abject poverty year after year, or even worse to starve to death in full view. But from another point of view, the answer, surprisingly, is that this church is largely financially self-supporting, and that it has huge potential financial resources right there amid its membership. The personal income of the 260 million looks bad enough when expressed as an average of \$100 per person per year, but in aggregate it amounts to the huge sum of \$26 billion each year. Their churches operate on income of well over \$300 million a year, enough to run major relief programs of all kinds.

Again, the major problem is that distribution is grossly unfair. In the 'churches of the poor,' that is, in the actual denominations to which the 260 million belong, they exist in close proximity to some 30 million relatively affluent co-citizen, elite, fellow Christians above them. These include the hierarchies of church leaders who control the churches, few of whom are poor and a number of whom have become very rich since taking office. Regrettably, these 30 million show less concern for the poor than many of their co-religionists in the Western world.

Yet another side of the paradox is that this Church of the Poor is poor only in material goods. They are far from being spiritual paupers. Spiritually, it is the Church of the Rich. Some of the richest and most dynamic forms of Christianity today, and the most rapid church growth, are to be found in these areas of material poverty and destitution. Within this Church of the Poor we count the 50 millions involved in the Charismatic and Neocharismatic Renewal throughout India and South Asia; the 466,000 base ecclesial communities (or, the Iglesia Popular) in Latin America; and the entire 80-million-strong African Indigenous Churches movement among Africa's lowest social classes. This Church of the Poor is the only part of global Christianity whose lifestyle is similar to that of Jesus on earth. They are the only Christians who are able with complete accuracy to proclaim, with the apostle Peter (Acts 3:6): 'Silver and gold have I none; but such as I have give I thee: in the name of Jesus Christ of Nazareth, rise up and walk!'

CHRISTIAN FINANCIAL RESOURCES

Personal income of Christians

What about total resources? How much in aggregate are the world's 1.9 billion church members worth each year on the world scene, considering here only the aspect of financial income? The answer is easy to compute, but startling to comprehend: \$15.2 trillion. The largest slice of this (46%) goes to Europe, the next (37%) to North America. The influential worldwide community of Evangelicals alone have personal income totaling just under \$1 trillion a year. All this looks impressive. It looks less satisfactory when its uses are expressed in percentage terms, as we shall shortly do.

Stewardship and tithing (nos. 17-36)

So much for the individual and aggregate personal income of Christians. How much do they give away each year? In theory, many confessions and communions assert that Christians should tithe, which means give away 10 percent of their income. If all did this, the total would be \$1,520 billion a year. In practice, they give a third of this—something like \$320 billion, if we include every kind of Christians. But it makes more sense here to restrict the definition of 'Christians' to all affiliated church members. In this case, their annual donations total \$298 billion. Forty-six percent of this comes from Europe, 37 percent from North America. Africa contributes a mere 1.3 percent, Asia 3.9 percent.

Where does all this money go? (nos. 19-24)

Now we examine what happens to those massive sums.

Who are the immediate beneficiaries of all this wealth? A few percentages can answer this question. Though Christians number only 33% of the world population, they receive 53% of the entire world's annual income—and spend 98% of it on themselves. Put this way, it is shocking. Put another way, each year North American and European church members spend \$12.5 trillion on themselves personally and on their families. The Church of the Rich (the 'Middle-class Church') is at heart a selfish and a self-serving church.

Of the remaining 2% of Christians' income, a meager 0.2%, or \$27 billion a year, is given or donated to secular or non-Christian causes and charities; and about 1.8%, or \$270 billion a year, is given or donated directly to Christian causes. This latter sum forms the vast bulk of what the churches and parachurch agencies across the world receive to run the worldwide Christian church and its annual operations.

Giving to secular causes (no. 21)

These figures in the preceding paragraph can be rearranged to convey a much more favorable perspective. Christians support their own religion financially, as one would expect; but they also give 10% as much again to secular charities (famine relief, hospitals, handicapped programs, cancer research, etc.) or even to non-Christian causes. Christians are heavily involved in financial support of social and development programs in the world beyond or outside the boundaries of the churches. This is surely greatly to their credit.

The actual breakdown by category is instructive. In the United States, some 14% of all giving by Christians goes to secular education, 13.4% to health and secular hospitals, 9.9% to social welfare, 6.2% to arts and the humanities, 2.8% to civic and public services, and 7.1% to other secular causes. The remaining 46.4% is spent directly on religion and religious causes, which in the United States context means largely Christian causes.

Giving to Christian causes (nos. 22-24)

Before the year 1900, over 90% of Christian giving was channeled through the churches and denominations. A modest 10 percent supported the Bible societies and missionary societies. But the twentieth century has seen the emergence on a massive scale of over 40,000 distinct new parachurch agencies whose finances are independent of the churches. This ought to be regarded by older denominations and agencies, not with envy or jealousy but simply as the latest development in the long history of where Christian wealth is concentrated. Unfortunately their attitude often resembles that of the older brother in the parable of the Prodigal son (see Luke 15). Be that as it may, in 1980 36% of all Christian giving to Christian causes was regularly bypassing the churches and denominations; by 1995 this had risen to 60%. In consequence, giving to denominations in many countries is declining at an alarming rate. One major example and cause of this that springs to mind is Christian broadcasting. Nonexistent in 1900, by 1977 religious broadcasting in the United States alone accounted for \$500 million as the cost of broadcast time. On the world scale the total cost of Christian broadcasting is over three times larger, around \$2 billion in 1982, skyrocketing to some \$6 billion by AD 2000.

Giving to denominations (no. 23)

All this is bad news for the world's 33,800 Christian denominations. Their once unchallenged hold on their members' giving, and their appeal as worthy causes are dwindling. While their members do not reach the widely taught stewardship target of tithing (giving 10% of personal income), nevertheless they do average 2% of income. But a tenth of this is given to secular causes, and another 55% to parachurch organizations, leaving only a third for the operation of the denominations and local churches themselves. And their third is rapidly declining.

Individual giving (nos. 37-45)

These huge sums of money become more intelligible when reduced to what the average individual contributes. On the world level, the average church member gives \$143 a year (which is \$2.75 a week). As one would expect, individual giving is highest in the

strongholds of the Church of the Rich (the affluent West)—\$466 a year in North America; is much lower in the strongholds of the Church of the Poor in Asia (\$34 a year) and in Latin America (\$59 a year); and is lowest of all (\$11 a year) in the Church of the Absolutely Poor in the continent with the lowest per-capita income of all, Africa.

THE INCOME OF ORGANIZED GLOBAL CHRISTIANITY

The sheer magnitude of money available to Christians and their churches and agencies is starkly revealed in Table 20-2. This ranks all countries of the world by the personal income of Great Commission Christians (column 8).

As will be seen from Table 20-2, huge figures result when we compute any large country's or church's income. Contrary to popular stereotype, many denominations in the Third World, even in areas of abject poverty and neglect, generate vast annual income. Thus the Kimbanguist Church of Zaire (EJCSK) has (using AD 2000 figures) 9.5 million members handling \$2 billion in personal annual income, of which they donate over \$20 million to their denomination annually. In South Africa, Zion Christian Church's 7.2 million members have personal income of \$21 billion, from which the ZCC gets a church income of \$200 million. The largest Third-World denomination, the Assemblies of God in Brazil, has 19 million members, personal income of \$57 billion, and church income averages \$1 billion a year. Lastly, China's 89 million Christians have personal income of \$49 billion of which \$2 billion is donated to and used by their churches.

Let us now analyze this income for organized global Christianity, and see how it is expended.

A GLOBAL BALANCE SHEET

It is possible here to give a simplified annual balance sheet, or overall budget, listing the main expenditures on the part of global Christianity. The current cost of items is approximately as follows shown in Table 20-3.

Enough silver and gold to tackle any task

Altogether, it is not surprising that aggregate totals turn out to be staggeringly high. Table 20-3 shows that the annual income of organized global Christianity reaches \$270 billion. Of this, denominations and churches receive \$108 billion. But even this monumental sum is surpassed by what the paradigmatic bodies and service agencies receive: \$162 billion.

The moral is clear. Christians have enough money to implement even their wildest dreams of worldwide ministry and global evangelization.

THE EXPENDITURES OF ORGANIZED GLOBAL CHRISTIANITY

Examination of the expenditures on the balance sheet in Table 20-3, from 3 distinct and different standpoints, reveals a large number of surprises and disturbing comparisons. Here we deal only with a few issues.

First standpoint: global priorities need changing

This point of view classifies expenditures in terms of the Christian global apostolate. Some 82% of expenditure is spent on the home pastoral ministries of the churches in their home countries, the heartlands of the Christian faith—Europe, the Americas, and the rest of the 141 World C countries. Another 12% is spent on home missions in those same countries. This leaves only 5.6% to operate foreign missions. This minuscule sum, exemplified in the pitiful fraction of 0.1% directed toward the unevangelized world (World A), goes a long way toward explaining why global Christianity, which numbered 34% of the globe's population in AD 1900, numbers 33% in AD 2000.

Second standpoint: Christian funds are entirely adequate

By identifying who the donors are and who the beneficiaries are, we see that the 6 major ecclesiastico-cul-

Table 20-2. Countries ranked by personal annual income of each's total of Great Commission Christians in AD 2000: (1) the Top 11 countries each with over \$100 billion, (2) the Top 34 countries each with over \$10 billion, and (3) the Top 83 countries each with over \$1 billion.

Code	Country	Pop 2000	GNPpc	AC 2000	AC income	GCC	GCC Income	GCC %
1	2	3	4	5	6	7	8	9
usa	USA	278,357,141	26,980	191,827,627	5,175,509,376,460	98,662,079	2,661,902,891,420	35.44
germ	Germany	82,220,490	27,510	58,783,222	1,617,126,437,220	26,146,513	719,290,572,630	31.80
fran	France	59,079,709	24,990	41,116,959	1,027,512,805,410	24,539,680	613,246,603,200	41.54
ital	Italy	57,297,886	19,020	46,922,140	892,459,102,800	24,220,748	460,678,626,960	42.27
brit	Britain	58,830,160	18,700	39,053,151	730,293,923,700	21,120,856	394,960,007,200	35.90
cana	Canada	31,146,639	19,380	20,237,778	392,208,137,640	12,604,889	244,282,748,820	40.47
spai	Spain	39,629,775	13,580	37,073,672	503,460,465,760	17,132,496	232,659,295,680	43.23
neth	Netherlands	15,785,699	24,000	10,282,853	246,788,472,000	6,515,668	156,376,032,000	41.28
souk	South Korea	46,843,989	9,700	18,681,876	181,214,197,200	13,329,255	129,293,773,500	28.45
japa	Japan	126,714,220	39,640	3,436,881	136,237,962,840	3,116,536	123,539,487,040	2.46
aust	Australia	18,879,524	18,720	12,587,959	235,646,592,480	6,485,759	121,413,408,480	34.35
belg	Belgium	10,161,164	24,710	8,518,696	210,496,978,160	4,675,333	115,527,478,430	46.01
swit	Switzerland	7,385,708	40,630	6,445,548	261,882,615,240	2,541,157	103,247,208,910	34.41
braz	Brazil	170,115,463	3,640	155,475,609	565,931,216,760	24,207,478	88,115,219,920	14.23
russ	Russia	146,933,847	2,240	83,618,357	187,305,119,680	29,373,498	65,796,635,520	19.99
swed	Sweden	8,910,214	23,750	6,000,356	142,508,455,000	2,499,326	59,358,992,500	28.05
chin	China	1,262,556,787	620	88,955,347	55,152,315,140	81,352,742	50,438,700,040	6.44
ausz	Austria	8,210,520	26,890	6,909,670	185,801,026,300	1,722,957	46,330,313,730	20.98
port	Portugal	9,874,853	9,740	9,080,231	88,441,449,940	3,570,189	34,773,640,860	36.15
norw	Norway	4,461,033	31,250	4,201,262	131,289,437,500	1,074,638	33,582,437,500	24.09
irel	Ireland	3,730,239	14,710	3,355,446	49,358,610,660	1,805,772	26,562,906,120	48.41
soua	South Africa	40,376,579	3,160	31,800,789	100,490,493,240	7,717,095	24,386,020,200	19.11
newz	New Zealand	3,861,905	14,340	2,562,219	36,742,220,460	1,541,611	22,106,701,740	39.92
arge	Argentina	37,027,297	8,030	33,985,872	272,906,552,160	2,739,882	22,001,252,460	7.40
finl	Finland	5,175,743	20,580	4,579,451	94,245,101,580	1,033,772	21,275,027,760	19.97
denm	Denmark	5,293,239	29,890	4,751,110	142,010,677,900	682,522	20,400,582,580	12.89
indi	India	1,013,661,777	340	62,243,546	21,162,805,640	50,364,266	17,123,850,440	4.97
mexi	Mexico	98,881,289	3,320	93,806,927	311,438,997,640	5,123,454	17,009,867,280	5.18
indo	Indonesia	212,107,385	980	26,364,858	25,837,560,840	14,599,219	14,307,234,620	6.88
taiw	Taiwan	22,401,000	12,400	1,179,743	14,628,813,200	820,752	10,177,324,800	3.66
czec	Czech Republic	10,244,177	3,870	4,819,136	18,650,056,320	2,591,316	10,028,392,920	25.30
ukra	Ukraine	50,455,980	1,630	41,669,097	67,920,628,110	6,110,588	9,960,258,440	12.11
chil	Chile	15,211,294	4,160	13,358,340	55,570,694,400	2,222,359	9,245,013,440	14.61
pola	Poland	38,765,085	2,790	37,498,059	104,619,584,610	2,958,523	8,254,279,170	7.63
sing	Singapore	3,566,614	26,730	4,02,936	10,770,479,280	292,499	7,818,498,270	8.20
egyp	Egypt	68,469,695	790	10,320,466	8,153,168,140	8,196,488	6,475,225,520	11.97
vene	Venezuela	24,169,722	3,020	22,735,834	68,662,218,610	1,861,728	5,622,418,560	7.70
malb	Malaysia	22,244,062	3,890	1,771,189	6,889,925,210	1,355,307	5,272,144,230	6.09
colo	Colombia	42,321,361	1,910	40,935,888	78,187,546,080	2,673,679	5,106,726,890	6.32
uayu	Uruguay	3,337,058	5,170	2,161,729	11,176,138,930	891,482	4,608,961,940	26.71
belo	Belorussia	10,236,181	2,070	6,584,077	13,629,039,380	2,162,574	4,476,528,180	21.13
hung	Hungary	10,035,568	4,120	8,749,732	36,048,899,840	1,066,779	4,395,129,480	10.63
puer	Puerto Rico	3,868,602	7,800	3,722,291	29,033,869,800	544,610	4,247,958,000	14.08
phil	Philippines	75,966,500	1,050	66,600,057	69,930,959,850	3,915,959	4,111,756,950	5.15
myan	Myanmar	45,611,177	1,790	3,741,464	6,697,220,560	2,257,465	4,040,862,350	4.95
cuba	Cuba	11,200,684	1,300	4,822,909	6,269,781,700	2,584,208	3,359,470,400	23.07
thai	Thailand	61,399,249	2,740	1,345,167	3,685,575,580	1,187,923	3,254,909,020	1.93
luxe	Luxembourg	430,615	41,210	402,674	16,594,195,540	75,421	3,108,099,410	17.51
isra	Israel	5,121,683	15,920	294,078	4,681,721,760	192,425	3,063,406,000	3.76
saud	Saudi Arabia	21,606,691	7,040	786,985	5,540,374,400	417,623	2,940,065,920	1.93
nige	Nigeria	111,506,095	260	50,965,002	13,250,900,520	11,252,805	2,925,729,300	10.09
kuwa	Kuwait	1,971,634	17,390	247,535	4,304,633,650	163,948	2,851,055,720	8.32
yugo	Yugoslavia	10,640,150	2,000	6,885,557	13,771,114,000	1,398,890	2,797,780,000	13.15
roma	Romania	22,326,502	1,480	19,627,363	29,048,497,240	1,857,773	2,749,504,040	8.32
pale	Palestine	2,215,393	14,584	188,289	2,746,006,776	169,540	2,472,571,360	7.65
unia	United Arab Emirates	2,441,436	17,400	2,627,745	4,571,763,000	137,255	2,388,237,000	5.62
slok	Slovakia	5,387,191	2,950	4,324,186	12,756,348,700	761,996	2,247,888,200	14.14
peru	Peru	25,661,669	2,310	24,702,049	57,061,733,190	968,929	2,238,225,990	3.78
came	Cameroon	15,084,969	650	7,761,501	5,044,975,650	3,388,574	2,202,573,100	22.46
slov	Slovenia	1,985,557	8,200	1,736,806	14,241,809,200	264,345	2,167,629,000	13.31
gree	Greece	10,644,744	8,210	10,061,020	82,600,974,200	262,176	2,152,464,960	2.46
malt	Malta	388,544	12,000	371,381	4,456,572,000	170,064	2,040,768,000	43.77
kaza	Kazakhstan	16,222,563	1,330	2,591,803	3,447,097,990	1,443,467	1,919,811,110	8.90
leba	Lebanon	3,281,787	2,660	1,734,821	4,614,623,860	720,781	1,917,277,480	21.96
paki	Pakistan	156,483,155	460	3,812,245	1,753,632,700	3,520,938	1,619,631,480	2.25
zimb	Zimbabwe	11,669,029	540	6,917,360	3,735,374,400	2,934,675	1,584,724,500	25.15
ghan	Ghana	20,212,495	890	8,666,976	3,380,120,640	3,925,064	1,530,774,960	19.42
suda	Sudan	29,489,719	800	4,874,391	3,899,512,800	1,910,208	1,528,166,400	6.48
boli	Bolivia	8,328,665	800	7,786,232	6,228,985,600	1,724,676	1,379,740,800	20.71
ivor	Ivory Coast	14,785,832	660	4,353,882	2,873,562,120	2,035,544	1,343,459,040	13.77
viet	Viet Nam	79,831,650	240	6,567,922	1,576,301,280	5,597,118	1,343,308,320	7.01
cost	Costa Rica	4,023,422	2,610	3,870,161	10,101,120,210	514,542	1,342,954,620	12.79
guat	Guatemala	11,385,295	1,340	10,684,153	14,316,765,020	974,549	1,305,895,660	8.56
pana	Panama	2,855,683	2,750	2,457,064	6,756,926,000	445,061	1,223,917,750	15.59
bots	Botswana	1,622,220	3,020	751,073	2,268,240,460	384,085	1,159,948,780	23.68
trin	Trinidad & Tobago	1,294,958	3,770	795,865	3,000,411,050	287,827	1,085,107,790	22.23
latv	Latvia	2,356,508	2,270	1,576,425	3,578,484,750	471,566	1,070,454,820	20.01
keny	Kenya	30,080,372	280	22,477,365	6,293,662,200	3,693,709	1,034,238,520	12.28
sril	Sri Lanka	18,827,054	700	1,755,120	1,228,584,000	1,402,374	981,661,800	7.45
ethi	Ethiopia	62,564,875	100	31,161,159	3,116,115,900	9,745,644	974,564,400	15.58
jama	Jamaica	2,582,577	1,510	1,121,713	1,693,786,630	635,819	960,086,690	24.62
ecua	Ecuador	12,646,068	1,390	12,307,787	17,107,823,930	646,048	898,006,720	5.11
cypr	Cyprus	600,506	13,420	551,594	7,402,391,480	66,156	887,813,520	11.02
syri	Syria	16,124,618	1,120	1,257,709	1,408,634,080	791,510	886,491,200	4.91
esto	Estonia	1,396,158	2,860	529,875	1,515,442,500	292,255	835,849,300	20.93
elsa	El Salvador	6,276,023	1,610	6,098,022	9,817,815,420	510,916	822,574,760	8.14
lith	Lithuania	3,670,269	1,900	3,213,397	6,105,454,300	429,935	816,876,500	11.71
mold	Moldavia	4,380,492	920	2,798,558	2,574,673,360	836,487	769,568,040	19.10
icel	Iceland	280,969	24,950	265,259	6,618,212,050	30,470	760,226,500	10.84
croa	Croatia	4,472,600	3,250	4,256,386	13,833,254,500	233,171	757,805,750	5.21
para	Paraguay	5,496,453	1,690	5,173,602	8,743,387,380	429,463	725,792,470	7.81
domr	Dominican Republic	8,495,338	1,460	8,026,705	11,718,989,300	496,611	725,052,060	5.85
ugan	Uganda	21,778,450	240	18,944,173	4,546,601,520	3,019,984	724,796,160	13.87
tanz	Tanzania	33,517,014	120	15,722,778	1,886,733,360	5,627,411	675,289,320	16.79
bulg	Bulgaria	8,225,045	1,330	6,657,950	8,855,073,500	493,299	656,087,670	6.00
ango	Angola	12,878,188	410	10,934,238	4,483,037,580	1,545,888	633,814,080	12.00
iran	Iran	67,702,199	4,700	313,990	1,475,753,000	129,374	608,057,800	0.19
papu	Papua New Guinea	4,608,145	1,160	3,785,528	4,391,212,480	523,096	606,791,360	11.35
liby	Libya	5,604,722	6,510	170,352	1,108,991,520	93,153	606,426,030	1.66
guad	Guadeloupe	455,687	9,200	432,948	3,983,121,600	65,752	604,918,400	14.43
zamb	Zambia	9,168,700	400	7,052,080	2,820,832,000	1,506,682	602,672,800	16.43

Continued overleaf

Table 20-2 continued

Code	Name	Pop 2000	GNPpc \$	AC 2000	AC income \$	GCC	GCC Income \$	GCC %
1	2	3	4	5	6	7	8	9
nami	Namibia	1,725,868	2,000	1,349,211	2,698,422,000	295,226	590,452,000	17.11
mada	Madagascar	15,941,727	230	7,629,263	1,754,730,490	2,487,601	572,148,230	15.60
turk	Turkey	66,590,940	2,780	373,155	1,037,370,900	198,054	550,590,120	0.30
frep	French Polynesia	235,061	16,940	198,725	3,366,401,500	32,345	547,924,300	13.76
chan	Channel Islands	152,898	12,000	100,781	1,209,372,000	40,543	486,516,000	26.52
baha	Bahamas	306,529	11,940	266,851	3,186,200,940	40,536	483,999,840	13.22
conz	Congo-Zaire	51,654,496	120	47,151,525	5,658,183,000	3,898,238	467,788,560	7.55
liec	Liechtenstein	32,843	33,000	27,051	892,683,000	14,173	467,709,000	43.15
nork	North Korea	24,039,193	950	500,213	475,202,350	468,670	445,236,500	1.95
ando	Andorra	77,985	16,200	70,205	1,137,321,000	26,551	430,126,200	34.05
mart	Martinique	395,362	10,000	373,372	3,733,720,000	42,790	427,900,000	10.82
libe	Liberia	3,154,001	770	932,060	717,686,200	542,686	417,868,220	17.21
mala	Malawi	10,925,238	170	7,032,260	1,195,484,200	2,457,034	417,695,780	22.49
alba	Albania	3,113,434	670	1,070,390	717,161,300	614,345	411,611,150	19.73
nets	Netherlands Antilles	216,775	10,400	184,912	1,923,084,800	38,128	396,531,200	17.59
iraq	Iraq	23,114,884	2,000	724,662	1,449,324,000	196,953	393,906,000	0.85
leso	Lesotho	2,152,553	770	1,445,329	1,112,903,330	510,738	393,268,260	23.73
cong	Congo-Brazzaville	2,943,464	680	2,332,878	1,586,357,040	567,743	386,065,240	19.29
beni	Benin	6,096,559	370	1,684,195	623,152,150	1,004,584	371,696,080	16.48
berm	Bermuda	64,590	31,870	55,675	1,774,362,250	11,327	360,991,490	17.54
gabo	Gabon	1,226,127	3,490	1,085,756	3,789,288,440	102,629	358,175,210	8.37
qata	Qatar	599,065	11,600	59,635	691,766,000	30,261	351,027,600	5.05
burk	Burkina Faso	11,936,823	230	1,984,078	456,337,940	1,521,822	350,019,060	12.75
jord	Jordan	6,669,341	1,510	273,522	413,018,220	228,157	344,517,070	3.42
guam	Guam	167,556	20,300	156,656	3,180,116,800	16,931	343,699,300	10.10
barb	Barbados	270,449	6,560	196,858	1,291,388,480	49,919	327,468,640	18.46
geor	Georgia	4,967,561	440	3,008,814	1,323,878,160	742,337	326,628,280	14.94
newc	New Caledonia	214,029	8,000	161,679	1,293,432,000	40,236	321,888,000	18.80
sanm	San Marino	26,514	24,700	23,779	587,341,300	12,895	318,506,500	48.63
swaz	Swaziland	1,007,895	1,170	680,841	796,583,970	271,534	317,694,780	26.94
maus	Mauritius	1,156,498	3,380	369,432	1,248,680,160	88,727	299,897,260	7.67
arme	Armenia	3,519,569	730	2,953,693	2,156,195,890	395,380	288,627,400	11.23
brun	Brunei	328,080	15,800	24,592	388,553,600	18,199	287,544,200	5.55
togo	Togo	4,629,218	310	1,749,095	542,219,450	917,794	284,516,140	19.83
moza	Mozambique	19,680,456	80	6,460,533	516,842,640	3,554,815	284,385,200	18.06
isle	Isle of Man	79,166	10,800	52,438	566,330,600	25,633	276,836,400	32.38
cent	Central African Rep	3,615,266	340	1,608,999	547,059,660	811,638	275,956,920	22.45
oman	Oman	2,541,739	4,820	121,916	587,635,120	55,517	267,591,940	2.18
fi ji	Fiji	816,905	2,440	459,745	1,121,777,800	105,120	256,492,800	12.87
freg	French Guiana	181,313	10,580	152,736	1,615,946,880	23,745	251,222,100	13.10
hond	Honduras	6,485,445	600	6,057,600	3,634,560,000	414,293	248,575,800	6.39
reun	Reunion	699,406	4,300	607,104	2,610,547,200	56,272	241,969,600	8.05
uzbe	Uzbekistan	24,317,851	970	394,334	382,503,980	244,386	237,054,420	1.00
mona	Monaco	33,597	25,000	31,101	777,525,000	8,786	219,650,000	26.15
grel	Greenland	56,156	15,500	39,350	609,925,000	12,438	192,789,000	22.15
buru	Burundi	6,695,001	160	5,152,841	824,454,560	1,144,771	183,163,360	17.10
mace	Macedonia	2,023,580	860	1,287,192	1,106,985,120	212,563	182,804,180	10.50
sene	Senegal	9,481,161	600	467,291	280,374,600	300,623	180,373,800	3.17
faer	Faeroe Islands	42,749	15,000	39,590	593,850,000	11,794	176,910,000	27.59
rwan	Rwanda	7,733,127	180	6,336,822	1,140,627,960	960,617	172,911,060	12.42
bahr	Bahrain	617,217	7,840	62,698	491,552,320	21,414	167,885,760	3.47
erit	Eritrea	3,850,388	570	1,934,358	1,102,584,060	286,321	163,202,970	7.44
kirg	Kirghizia	4,699,337	700	465,665	325,965,500	152,162	157,613,400	4.79
bang	Bangladesh	129,155,152	240	931,740	223,617,600	639,011	153,362,640	0.49
virg	Virgin Is of the US	92,954	11,740	86,159	1,011,506,660	11,931	140,069,940	12.84
hait	Haiti	8,222,025	250	7,639,424	1,909,856,000	535,309	133,827,250	6.51
chad	Chad	7,650,982	180	1,438,014	258,842,520	718,153	129,267,540	9.39
moro	Morocco	28,220,843	1,110	174,476	193,668,360	109,745	121,816,950	0.39
nica	Nicaragua	5,074,194	380	4,857,432	1,845,423,160	307,306	116,776,280	6.06
bosn	Bosnia-Herzegovina	3,971,813	300	1,385,885	415,765,500	368,217	110,465,100	9.27
nepa	Nepal	23,930,490	200	576,061	115,212,200	543,340	108,668,000	2.27
alge	Algeria	31,471,278	1,600	90,877	145,403,200	65,098	104,156,800	0.21
samo	Samoa	180,073	1,120	169,129	189,424,480	85,350	95,592,000	47.40
guin	Guinea	7,430,346	550	231,322	127,227,100	169,775	93,376,250	2.28
span	Spanish North Africa	130,000	8,000	104,324	834,592,000	11,344	90,752,000	8.73
arub	Aruba	102,747	15,890	95,241	1,513,379,490	5,402	85,837,780	5.26
anta	Antarctica	4,500	80,000	3,400	272,000,000	1,000	80,000,000	29.40
anti	Antigua	67,560	7,690	53,713	413,052,970	10,329	79,430,010	15.29
amer	American Samoa	68,089	2,600	55,240	143,624,000	30,261	78,678,600	44.44
beli	Belize	240,709	2,630	197,139	518,475,570	28,865	75,914,950	11.99
norm	Northern Mariana Is	78,356	10,500	69,260	727,230,000	7,226	75,873,000	9.22
sier	Sierra Leone	4,854,383	180	510,494	91,888,920	389,099	70,037,820	8.02
tuni	Tunisia	9,585,611	1,820	50,503	91,915,460	36,504	66,437,280	0.38
suri	Suriname	417,130	880	172,334	151,653,920	70,952	62,437,760	17.01
guya	Guyana	861,334	590	374,036	220,681,240	104,650	61,743,500	12.15
seyc	Seychelles	77,435	6,620	71,795	475,282,900	9,236	61,142,320	11.93
azer	Azerbaijan	7,734,015	480	357,802	171,744,960	126,853	60,889,440	1.64
norl	Northern Cyprus	185,045	12,402	16,106	199,746,612	4,479	55,548,558	2.42
saiv	Saint Vincent	113,954	2,280	78,439	178,840,920	24,080	54,902,400	21.13
solo	Solomon Islands	443,643	910	403,203	366,914,730	59,890	54,499,900	13.50
cape	Cape Verde	427,724	960	406,880	390,604,800	55,921	53,684,160	13.07
mali	Mali	11,233,821	250	224,365	56,091,250	200,207	50,051,750	1.78
briz	British Virgin Is	21,366	8,000	14,892	119,136,000	6,229	49,832,000	29.15
tong	Tonga	98,546	1,630	89,688	146,191,440	27,926	45,519,380	28.34
micr	Micronesia	118,689	2,010	108,662	218,410,620	22,442	45,108,420	18.91
turm	Turkmenistan	4,459,293	920	98,883	90,972,360	48,002	44,161,840	1.08
caym	Cayman Islands	38,371	5,000	25,820	129,100,000	7,430	37,150,000	19.36
laos	Laos	5,433,036	350	112,563	39,397,050	100,576	35,201,600	1.85
vanu	Vanuatu	190,417	1,200	170,054	204,064,800	28,820	34,584,000	15.14
sail	Saint Lucia	154,366	3,370	144,339	486,422,430	9,556	32,203,720	6.19
camb	Cambodia	11,167,719	270	118,398	31,967,460	103,375	27,911,250	0.93
timo	Timor	884,541	644	815,391	525,111,804	39,435	25,396,140	4.46
saip	Saint Pierre & Miquelon	6,567	11,000	6,388	70,268,000	2,251	24,761,000	34.28
gunb	Guinea-Bissau	1,213,111	250	155,645	38,911,250	97,900	24,475,000	8.07
mont	Montserrat	10,629	12,527	10,170	127,399,590	1,946	24,377,542	18.31
equa	Equatorial Guinea	452,661	380	394,698	149,985,240	63,372	24,081,360	14.00
boug	Bougainville	198,495	1,400	185,331	259,463,400	16,167	22,633,800	8.14
gren	Grenada	93,717	2,980	90,745	270,420,100	6,456	19,238,880	6.89
naur	Nauru	11,519	8,070	8,341	67,311,870	2,187	17,649,090	18.99
taji	Tajikistan	6,188,201	340	129,612	44,068,080	50,711	17,241,740	0.82
sval	Svalbard & Jan Mayen	3,676	16,000	1,749	27,984,000	1,066	17,056,000	29.00
domi	Dominica	70,714	2,990	66,757	199,603,430	5,057	15,120,430	7.15
gibr	Gibraltar	25,082	6,600	21,368	141,028,800	2,285	15,081,000	9.11
pala	Palau	19,426	5,000	18,371	91,855,000	2,814	14,070,000	14.49
mars	Marshall Islands	64,220	1,890	60,103	113,594,670	7,300	13,797,000	11.37
saik	Saint Kitts & Nevis	38,473	5,170	36,000	186,120,000	2,098	10,846,660	5.45

Continued opposite

Table 20-2 concluded

Code	Name	Pop 2000	GNPpc	AC 2000	AC income	GCC	GCC Income	GCC %
1	2	3	4	5	6	7	8	9
saih	Saint Helena	6,293	9,000	5,332	47,988,000	1,167	10,503,000	18.54
djib	Djibouti	637,634	850	28,194	23,964,900	11,995	10,195,750	1.88
gamb	Gambia	1,305,363	320	47,198	15,103,360	30,607	9,794,240	2.34
niga	Niger	10,730,102	220	58,270	12,819,400	44,186	9,720,920	0.41
kiri	Kiribati	83,387	920	77,331	71,144,520	10,228	9,409,760	12.27
holy	Holy See	1,000	20,000	980	19,600,000	461	9,220,000	46.10
mong	Mongolia	2,662,020	310	33,393	10,351,830	29,582	9,170,420	1.11
wall	Wallis & Futuna Is	14,517	4,654	14,021	65,253,734	1,885	8,772,790	12.98
turs	Turks & Caicos Is	16,760	2,172	13,262	28,805,064	3,513	7,630,236	20.96
saot	Sao Tome & Principe	146,775	350	132,103	46,236,050	21,628	7,569,800	14.74
soma	Somalia	7,264,500	500	98,583	49,291,500	13,606	6,803,000	0.19
yeme	Yemen	18,112,066	260	30,656	7,970,560	23,012	5,983,120	0.13
falk	Falkland Islands	2,255	7,000	1,783	12,481,000	757	5,299,000	33.57
cook	Cook Islands	19,522	2,000	18,492	36,984,000	2,521	5,042,000	12.91
bhut	Bhutan	2,123,970	420	9,649	4,052,580	8,666	3,639,720	0.41
afgh	Afghanistan	22,720,416	600	6,897	4,138,200	4,081	2,448,600	0.02
briy	British Indian Ocean	2,000	5,000	900	4,500,000	480	2,400,000	24.00
angu	Anguilla	8,309	2,000	7,186	14,372,000	1,098	2,196,000	13.21
maur	Mauritania	2,669,547	460	6,526	3,001,960	3,914	1,800,440	0.15
tuva	Tuvalu	11,719	800	9,745	7,796,000	2,240	1,792,000	19.11
como	Comoros	592,749	470	7,061	3,318,670	3,558	1,672,260	0.60
norf	Norfolk Island	2,075	2,500	1,353	3,382,500	595	1,487,500	28.67
toke	Tokelau Islands	1,500	3,000	1,368	4,104,000	283	849,000	18.87
niue	Niue Island	1,876	2,500	1,736	4,340,000	329	822,500	17.54
mayo	Mayotte	101,621	600	1,866	1,119,600	929	557,400	0.91
somi	Somaliland	2,832,677	155	8,381	1,299,055	3,120	483,600	0.11
mald	Maldives	286,223	990	358	354,420	300	297,000	0.10
chri	Christmas Island	3,424	1,000	442	442,000	247	247,000	7.21
pitc	Pitcairn Islands	47	12,000	42	504,000	19	228,000	40.43
saha	Sahara	293,357	207	487	100,809	284	58,788	0.10
coco	Cocos (Keeling) Is	726	900	123	110,700	63	56,700	8.68
<i>Regions (UN definitions)</i>								
A1	Eastern Africa	246,968,897	235	138,014,308	33,352,047,275	37,607,187	8,014,913,490	15.23
A2	Middle Africa	95,652,928	317	72,839,712	21,563,965,180	11,117,863	4,485,291,810	11.62
A3	Northern Africa	173,265,225	1,237	15,785,876	14,427,352,289	10,422,824	8,993,039,768	6.02
A4	Southern Africa	46,885,115	2,959	36,027,243	107,366,643,000	9,178,682	26,847,384,020	19.58
A5	Western Africa	221,672,874	332	72,448,611	22,907,989,660	22,493,698	7,727,880,180	10.15
B	Antarctica	4,500	80,000	3,400	272,000,000	1,000	80,000,000	29.40
C1	Eastern Asia	1,485,217,209	4,417	112,787,453	387,718,842,560	99,117,537	313,903,692,300	6.67
C2	South-central Asia	518,540,013	1,444	107,864,537	126,372,334,514	29,467,075	40,524,766,950	5.68
C3	South-eastern Asia	1,490,777,681	572	73,329,903	30,258,758,250	58,624,078	22,977,499,990	3.93
C4	Western Asia	188,015,190	3,502	13,306,415	43,800,351,748	4,681,655	20,220,113,468	2.49
E1	Eastern Europe	306,990,068	2,233	216,346,515	481,407,916,750	48,212,833	109,334,271,660	15.71
E2	Northern Europe	94,383,021	19,044	67,720,290	1,309,921,336,340	29,520,148	560,580,679,180	31.28
E3	Southern Europe	144,173,517	13,008	120,246,992	1,617,389,945,420	48,489,396	739,505,825,340	33.63
E4	Western Europe	183,340,345	26,774	132,517,774	3,567,872,737,870	66,239,688	1,757,813,667,310	36.13
L1	Caribbean	38,138,906	2,335	28,306,571	72,422,368,954	5,416,634	13,311,155,868	14.20
L2	Central America	135,222,060	2,798	128,028,498	358,430,484,020	8,318,986	22,146,477,100	6.15
L3	South America	345,777,082	3,605	319,323,831	1,143,577,060,150	38,565,828	140,322,061,550	11.15
N1	Northern America	309,631,093	26,214	212,166,818	5,570,172,069,350	111,292,984	2,906,764,181,730	35.94
P1	Australia-New Zealand	22,747,654	17,971	15,152,096	272,392,748,140	8,028,275	143,521,901,420	35.29
P2	Melanesia	6,471,634	1,539	5,165,540	7,636,865,210	773,329	1,296,889,860	11.95
P3	Micronesia	543,153	8,930	498,724	4,469,663,480	69,128	519,606,570	12.73
P4	Polynesia	630,950	7,365	558,186	3,964,623,154	183,159	785,220,570	29.03
<i>Continents (UN definitions)</i>								
A	Africa	784,445,039	656	335,115,750	199,617,997,404	90,820,254	56,068,509,268	11.58
B	Antarctica	4,500	80,000	3,400	272,000,000	1,000	80,000,000	29.40
C	Asia	3,682,550,093	2,395	307,288,308	588,150,287,072	191,890,345	397,626,072,708	5.21
E	Europe	728,886,951	12,714	536,831,571	6,976,591,936,380	192,462,065	3,167,234,443,490	26.40
L	Latin America	519,138,048	3,301	475,658,900	1,574,429,913,124	52,301,448	175,779,694,518	10.07
N	North America	309,631,093	26,214	212,166,818	5,570,172,069,350	111,292,984	2,906,764,181,730	35.94
P	Oceania	30,393,391	14,090	21,374,546	288,463,899,984	9,053,891	146,123,618,420	29.79
<i>Mission worlds</i>								
World A		605,303,996	1,464	10,026,564	10,548,883,544	7,281,018	6,171,095,548	1.20
World B		3,755,011,992	2,284	491,326,295	771,979,359,808	279,101,242	492,625,350,728	7.43
World C		1,694,733,127	11,447	1,387,086,434	14,415,169,859,962	361,438,727	6,350,800,073,858	21.33
Global totals		6,055,049,115	4,767	1,888,439,293	15,197,698,103,314	647,820,987	6,849,596,520,134	10.70

tural blocs of Christians each contributes and spends vast sums each year. Two of the largest and most dynamic of these global forces—Evangelicals, and the Pentecostal/Charismatic/Neochismatic Renewal—each raise over \$60 billion annually. But the evidence shows that these 2 groupings only directly utilize or control the expenditure of some 20% of the income they supply. The rest is swallowed up in maintaining the vast ongoing machinery of the rest of institutionalized global Christianity. Rightly managed, a single one of these groupings could change the world.

The most intriguing figure is that our new category of Great Commission Christians—all those determined to take seriously Christ's mandate to the church—raises \$164 billion every year but directly controls the expenditure of less than 20%. Again, if they could somehow get themselves mobilized and organized, this huge trans-bloc grouping could alter the fortunes of Worlds A and B within a few months.

Third standpoint: 6 specific items need comment
By itemizing some 40 separate expenditure items, this more detailed part of the balance sheet permits closer scrutiny and raises questions for the churches to pursue. Here are 6 issues in particular.

1. *Administration* (line 68). This accounts for 29% of

the total expenditure of the Christian world. To some observers this will appear reasonable, to others inevitable, but to others a shockingly large waste of resources.

2. *Censuses* (line 76). Every year the Christian world's churches, agencies, and institutions require their employees—bishops, clergy, pastors, lay leaders, missionaries, evangelists, teachers, administrators, et alii—to fill out a total of 10 million annual statistical reports. This is the world's largest single annual enumeration. Its total cost is \$1.1 billion. This annual gold mine of new data on the progress of global Christianity is, however, virtually unanalyzed from one year to the next. Most of these returns get archived within a few weeks of receipt at headquarters. Great Commission Christians could insist on a proper analysis and accounting of these materials.

3. *Earthkeeping* (line 61). A huge new movement within the churches has sprung up around the world emphasizing Christian responsibility for protecting and nurturing all aspects of the natural environment. At an estimated \$3 billion, this is one of the most positive new expenditures. The major initiatives to date have come from within the 80-million-member African Independent Churches, especially in South-

ern Africa.

4. *Ecclesiastical crime* (line 79). This item describes theft of Christian funds (embezzlement) by directly-responsible church officials or treasurers appointed to handle churches' and agencies' monies. It will be enlarged upon shortly below.

5. *Audits* (line 71). Professional financial audits are estimated to cost the Christian world \$810 million a year. (See comment 'Cost of audits' below).

6. *Computers* (line 88). A last comment concerns the mushrooming costs, to the Christian world, of computer hardware, software, personnel, and online charges. It is estimated that Christians now own and operate 350 million general-purpose computers that cost them \$400 billion to purchase—a staggering diversion of traditional church and other Christian monies.

Rich and Poor contrasted

A more generalized comment concerns how compartmentalized and unconnected the Christian world is. Thus although 260 million Christians in Third-World countries are living and dying in absolute poverty, many local churches in Europe and North

America continue to spend 7-figure sums on new organs, sanctuary extensions, and the like. In the Western church, denominational spending on property increases year by year. Thus the value of new construction of religious buildings in the United States (again, the best-documented country) rose from \$0.9 billion in 1970 to \$1.6 billion in 1980 and to well over \$5 billion by AD 2000. There, certainly, we see overwhelmingly the Church of the Rich. Yet, again paradoxically, the Church of the Poor exists in parallel in the United States, mostly as a Black or a Hispanic urban phenomenon. Even here, though, 'Church of the Poor' is a relative term, since the poor as officially defined in the United States have per-capita incomes over sixty times greater than the absolutely poor in the Third World.

Global foreign mission (lines 23-26)

It is in its global religious outreach that the Christian world seems least certain of itself and of its mission. Only 5.6% of global Christian giving (\$15 billion a year) goes to support the Christian world mission. Outreach, foreign service, evangelism among non-Christians, conversion, new and experimental types of mission and ministry, translation of the Scriptures into non-Christian languages—these attract the least money. The remaining 95% of global Christian giving (\$255 billion a year) goes on the home church and its ministries at home. The average church member, donating his \$2.75 a week, gives out of this only \$0.15 (fifteen American cents) to support Christian foreign missions. This indicates a very low level of commitment to the Great Commission of the Lord Jesus Christ: 'Make disciples of all nations.' In this respect, the entire Christian world is a Church of the Poor—poor in spiritual dynamic and in missionary vision and obedience.

MANAGING GLOBAL CHRISTIAN MONIES

Some further comments on budget items in Table 20-3 can now be made.

Accountability

The Christian world today has around 5 million church treasurers, of whom some 2% are full-time salaried officers. Most larger denominations, agencies, and institutions have long since instituted strict accountability, accounting, accounts, accountants, audits, procedures, financial reports, and balance sheets that report their financial situation to their constituencies of church members, donors, treasurers, and law officers. Churches which relax this vigilance soon pay dearly for their negligence.

Embezzlement (line 79)

As described in Table 20-4, the annual total of \$16 billion embezzled exceeds the worldwide church's foreign missions' expenditures of \$15 billion. Probably 80% of all cases are kept private or swept under the carpet, but each year a rash of megathefts (over \$1 million each) is uncovered and publicized in the secular media. A sampling from 1994-6: Salvation Army (UK), \$13 million; Episcopal Church in the USA, \$2.2 million; Catholic Diocese of Brooklyn, New York, \$1.2 million; Evangelical Lutheran Church of America (New England) \$1.1 million; Mississippi Baptist College, \$3 million stolen by its president. A different type of case is the loss of \$354 million by a large number of Evangelical agencies in the USA who had placed funds with New Era which went bankrupt in 1995.

Many cases share a number of strange similarities. Culprits are usually caught red-handed, are often trusted national treasurers or even bishops or other denominational heads, and have usually been siphoning off monies for 5-10 years or more, before being detected. In many cases the first rumors are categorically denied by church leaders. When the first newspaper story appears it often contains an appeal by the bishop or denominational head urging the immediate Christian grace of compassion and forgiveness toward the embezzler. This suggests to readers that the leaders concerned may well have been involved themselves in the theft, or are concerned for their own reputations as managers. Another recurring feature is that often the body concerned is fortunate enough to recover the loss through insurance, seizure of cars and houses. In such cases, as when the Salvation Army (UK) actually recovered \$13.2 mil-

lion, instead of being a dire warning of tragic loss it becomes a success story of smart action by administrators after the event.

One way or another, Christians need to tighten up the scrutinizing of all funds holding their monies and to insist on all the accepted safeguards and controls and on all the strictest procedures.

Cost of audits (line 71)

Professional financial audits are estimated to cost the Christian world \$810 million a year. On learning that this figure is 3 times the cost of Christianity's 2,500 evangelistic mass campaigns a year (line 60), and almost exceeds the entire cost of circulating the Scriptures throughout the globe (line 64), many Christian leaders are appalled at the imbalance. On reflection, however, they soon realize that if audit costs were reduced by one half, then in all probability current embezzlements would double to \$32 billion annually. Conversely, if tougher and stricter audits were introduced costing twice those at present, it is probable that embezzlements would fall drastically, saving the Christian world at least \$5 billion a year.

Insisting on financial controls

Two of the basic rules for safeguarding public monies are (1) there must always be 2 signatories on all checks and documents, that of the finance officer and that of the ecclesiastical head (bishop, moderator, etc), and (2) receipt of income must be handled by separate staff to those making expenditures. In most cases of mega-embezzlement it soon becomes apparent that the normal strict controls were ignored at some juncture. Often busy church leaders about to depart on extended travels will sign a number of blank checks. The most blatant invitation to theft occurred in a large denomination whose presiding bishop permitted the national treasurer to sign on his behalf and hence to provide both the required signatures herself.

Huge sums can be saved by insisting on these control procedures being exactly followed.

Money gets tighter

In recent years most Christian organizations have tightened up on beneficiaries and boundaries within which disbursements of their budget are permissible. Usually 95% of all denominational/agency money is spent, and can only be spent, on denominational/agency causes, projects, and personnel. Certain time-honored obligations outside the strict denominational and confessional boundaries may be continued without being questioned—e.g. a denomination's annual donation to the American Bible Society, emergencies, disasters, refugees, famine relief. However, support or donations for countless small projects or personnel outside the boundaries have been becoming harder and harder and in many cases have dried up completely.

The absence of global sharing

From these trends it can be deduced that organized global Christianity is still a long way from any form of global sharing of resources. Its vast array of global monoliths still reserve their money virtually exclusively to themselves.

Transdenominational giving or support

Particularly hard hit have been the following. First, multid denominational causes directly and obviously benefitting the donor agency are nevertheless being cut out (note the difficulties of financing the WCC, WEF, UBS, similar to that of financing the United Nations). Second, smaller interdenominational causes or appeals are simply excised or ignored without explanation or reply. And thirdly, outright donations have been reduced to virtually nothing even in cases where senior executives' promises and pleas have been insistent.

The role of research and development (line 62)

One reason for this dismal state of affairs with regard to global mission is the absence of sufficient serious research on the subject. Research is essential to the prosecution of all large enterprises in the modern secular world. Most countries recognize this by allocating massive financial resources to research, averaging some 2.1% of their gross national product. Many commercial and industrial enterprises allocate 5% of their total income, some as high as 10%. In 1980, the total national research-and-development expenditure on the sciences was 2.33% of GNP in the United States

(\$61 billion), 2.3% in Europe (\$76 billion), and 3.47% in the Soviet Union (\$38 billion). The world total spent on research and development in 1980 was \$210 billion. Well over 90% of this is spent in, and therefore primarily benefits, the techno-economic colossi in the North of the planet (the Western world and the European Communist world). The South (the Third World) benefits only indirectly, if at all.

The result of this recognition of research is that vast sums are available to experiment in numerous new directions at once. This is an essential element in research, since in scientific or industrial applications any new line of research has only a 1:8000 chance of success. A typical case is the chemical multinational Hoechst UK. In 1982 it spent \$240 million on pharmaceuticals research. In 1983 it spent UK £1 million a day on agrochemical and related health and nutrition research, employing 13,000 people in fifteen different countries on its research program. One concrete result of this area of research is that average human male life expectancy in Britain has increased from 41 years in the year 1870 to 70 years today.

The Norwegian missiologist Olav Myklebust once said: 'What theology is to the church, missionary research is to the task of world evangelization'. In other words, it is fundamentally essential. Without adequate research, the global work of Christ and in particular its mission and outreach have often floundered in ignorance or error.

How extensive is Christian research today? Until the 1950s research has always been almost completely decentralized, relying on the voluntary and unorganized labors of thousands of scholars in all disciplines. Between them nowadays they produce some 110,000 new scholarly research books on the Christian faith every year.

Together with these individual scholars, there has grown up since 1950 a vast, loose network of 950 Christian or church-related research centers across the world. These undertake research on the entire range of Christian issues, from biblical archeology and biblical exegesis to human rights and futurological topics. Yet, since 1970 these 950 centers have been seriously undermined by drastically curtailed funding. The vast majority of denominational centers, and some 90% of all church researchers since 1970, have subsequently collapsed or otherwise gone into oblivion. Their total budgets with those of all other Christian research activity have fallen to some \$81 million a year. For global Christianity, a global organization with an annual budget of \$270 billion, this is an exceptionally small proportion: only 0.03%. Such a low outlay is shortsighted in the extreme by contemporary standards. And only a small fraction of this goes to research on global mission.

So then, we are faced with yet another shocking paradox: church members in many countries pay out of their own pockets more for secular and military research (\$300 billion a year) than they pay to support organized Christianity in all its forms worldwide (\$270 billion a year). The world's 1.9 billion church members pay for secular research (including that to advance the arms race) to the tune of some 2.2% of their incomes each year (involuntarily no doubt, via government taxes), yet at the same time they pay less than 0.0003% of their incomes for Christian or church-related research. In fact, Christians pay out of their pockets 7,000 times as much for secular research, including nuclear-weapons research, as they pay for specifically Christian research to advance the kingdom of God.

This therefore represents an urgent call to all organizations professing to support the world Christian mission to immediately include in their annual budgets a fixed percentage of between 5% as a maximum and 1% as a minimum, specifically for research. While this would cover research on all subjects of primary concern to the particular mission of each, it should also contain an element for genuinely international, interdenominational, interconfessional, multidisciplinary research on global mission and world evangelization. If these organizations followed the example of well-run and efficient secular bodies who have discovered that to spend 1% per year on research brings rich dividends, then each year there would be \$2 billion available for all varieties of Christian and church-related research, and \$105 million for research specifically on global mission. These are the sensible sums to spend on research for such a complex global operation.

Table 20-3. Current annual income and expenditures of both unorganized and organized global Christianity, with the latter viewed and analyzed under 3 standpoints, AD 2000.

Line 1	Category or item 2	% 3	Amount, US\$ 4	Notes
1.	GLOBAL CHRISTIANITY			
2.	a. GLOBAL INCOME per year	100.0	15,300 billion	<p>Notes This table describes and analyzes primarily the origins and usages of the sum of US\$270 billion, which is the total collective income and expenditures of organized global Christianity each year, with particular reference to the year AD 2000. Of the table's 4 sections below, the first sets the background to the total amount of money circulating at the disposal of the Christian world, unorganized as well as organized into churches and agencies. The remaining 3 sections analyze the \$270 billion from 3 different standpoints: (A) ministry and mission, (B) donors and beneficiaries, and (C) categories and items widely used to track the flow of monies.</p> <p>Column 3 shows the magnitude of all items, all expressed as percentages of the \$270 billion. Groupings of these figures add to broader categories unindented above them. Column 4 then gives these magnitudes in billions of dollars.</p> <p>Notes on specific lines</p> <ol style="list-style-type: none"> Defined as the total empirical Christian world of individuals, members, churches, denominations, agencies, and institutions. Total amount of money circulating annually in the Christian world or available for Christian uses, or passing through Christians' hands and pockets each year. Income of all church members, unorganized meaning before parts become organized by Christian churches or agencies. Unaffiliated or nominal Christians are mostly unknown to the churches and have little or no financial interaction with them. Income raised by Christian institutions from secular sources. Church members on average donate 1.3% of their incomes to churches or agencies. The other 98.7% covers personal or family needs and activities. Unaffiliated Christians spend income on personal and family interests, with little or nothing spent on organized Christian bodies. Christians in the USA donate each year some \$8 billion to secular or nonreligious causes (hospitals, schools, charities). This is the major sum analyzed in this table. It does not follow exactly the format of a balance sheet since it deals only with annual income and expenditures and does not cover assets. These latter can however be estimated as follows: (1) global assets of individual Christians (total net worth), \$140,000 billion (\$140 trillion); (2) global assets of Christian institutions and organizations, \$2,700 billion (\$2.7 trillion).
3.	Personal income of all church members (unorganized)	95.7	14,642 billion	
4.	Personal income of all unaffiliated Christians	4.0	612 billion	
5.	Institutional income from secular sources (state, industry, etc)	0.3	46 billion	
6.	b. GLOBAL EXPENDITURES per year	100.0	15,300 billion	
7.	Personal and family expenditures of all church members (unorganized)	94.04	14,418 billion	
8.	Personal and family expenditures of unaffiliated Christians	4.0	612 billion	
9.	Personal donations of Christians to secular or nonreligious causes	0.2	29 billion	
10.	Collective expenditures of organized global Christianity	1.76	270 billion	
11.	A. MINISTRY AND MISSION of organized global Christianity			
12.	This first standpoint views income and expenditures in terms of the Christian global apostolate.			
13.	a. INCOME per year	100.0	270 billion	
14.	Direct regular live Christian income (donations from Christians, tithes, etc)	70.0	189 billion	
15.	Indirect income from past Christians (legacies, endowments, etc)	20.0	54 billion	
16.	Institutional investments (funds, properties)	7.0	19 billion	
17.	Secular income from investments, state/political/business/commercial support	3.0	8 billion	
18.	b. EXPENDITURES per year	100.0	270 billion	
19.	Home pastoral ministry	82.4	223 billion	
20.	Home missions	12.0	32 billion	
21.	Monocultural home missions	9.0	24 billion	
22.	Cross-cultural home missions	3.0	8 billion	
23.	Foreign missions	5.6	15 billion	
24.	1. Pastoral ministry in World C contexts	4.8	13 billion	
25.	2. Evangelistic ministry in World B contexts	0.7	1.75 billion	
26.	3. Outreach in World A contexts	0.1	0.25 billion	
27.	B. DONORS AND BENEFICIARIES in organized global Christianity			<p>Notes on specific lines</p> <ol style="list-style-type: none"> These 6 basic megablocs are as shown in WCE Part 4, Country Tables 1 & 2. These 3 trans-bloc groupings are as defined in Part 14 "Missiometrics" and shown in all Country Tables 1. The Renewal is regarded as composed of 3 distinct waves (First, Second, Third), as described in Part 5 "GeoRenewal". This line states that 96.8% of the entire income of all Christian organizations is spent on, and primarily benefits, other Christians at home or abroad. This third analysis lists the specific categories and items of payment each year. Most are widely understood and used in the churches' and agencies' own accounting. This item has been declining in percentage annually since 1900 when it stood at 88%. This item has been increasing in percentage annually since its 1900 value of 12%, and massively so since 1990. This item is a recent and rapidly-growing aspect of global Christian concern, especially among African independent churches and in the worldwide ecumenical movement. At 0.3% of income, this is the average cost of professional audits carried out by Christian bodies of all kinds. The value of new construction of religious buildings in the USA alone rose from \$900 million in 1970 to \$5,000 million in AD 2000. Every year Christian agencies and denominations instruct 10 million workers to fill out and return 10 million questionnaires detailing work and achievements in the previous year. These censuses cost on average \$90 per questionnaire to compile, complete, return, process, analyze, report, and circulate or publish. Mismanagement is here defined as losses due to incompetence and carelessness, rather than to criminal corruption. A recent example: in 1996 the Church Commissioners for England admitted losing £800 million of the Church of England's funds due to bad investments. Embezzlement, defined here as criminal theft by treasurers or other top officials responsible for Christian monies, has risen markedly since 1900 and now stands at 6% of income. Although alarming, it represents a level of corruption considerably smaller than that existing in the secular worlds of national and international industry, commerce, business, and government. Organized Christianity operates, but only partially pays for, a worldwide network of 190,000 schools, 1,500 universities and colleges. Churches, mission agencies, and Christian organizations operate, but only partially pay for, 30,000 medical clinics and 5,000 hospitals worldwide.
28.	This second standpoint begins to identify the populations involved.			
29.	a. INCOME per year (sums donated by individual Christians to churches, agencies)	100.0	270 billion	
30.	(1) By Christians in these 6 major ecclesiastico-cultural megablocs:			
31.	Anglicans	3.6	10 billion	
32.	Independents/Postdenominationalists	16.3	44 billion	
33.	Marginal Christians	2.7	7 billion	
34.	Orthodox	11.4	31 billion	
35.	Protestants	20.0	54 billion	
36.	Roman Catholics	45.9	124 billion	
37.	(2) Or, in these 3 trans-bloc groupings (overlapping with the 6 megablocs):			
38.	Evangelicals	23.0	62 billion	
39.	Pentecostals/Charismatics/Neocharismatics	25.7	69 billion	
40.	Great Commission Christians	60.7	164 billion	
41.	b. EXPENDITURES per year (recipients, who are thus the major beneficiaries)	100.0	270 billion	
42.	1. Funds spent on Christians (World C persons)	96.8	261 billion	
43.	2. Funds spent on Evangelized non-Christians (World B persons)	2.9	7.8 billion	
44.	3. Funds spent on Unevangelized non-Christians (World A persons)	0.3	0.81 billion	
45.	C. CATEGORIES AND ITEMS within organized global Christianity			<p>Notes on specific lines</p> <ol style="list-style-type: none"> This third standpoint itemizes expenditures under specific recognized categories. This item has been increasing in percentage annually since its 1900 value of 12%, and massively so since 1990. This item is a recent and rapidly-growing aspect of global Christian concern, especially among African independent churches and in the worldwide ecumenical movement. At 0.3% of income, this is the average cost of professional audits carried out by Christian bodies of all kinds. The value of new construction of religious buildings in the USA alone rose from \$900 million in 1970 to \$5,000 million in AD 2000. Every year Christian agencies and denominations instruct 10 million workers to fill out and return 10 million questionnaires detailing work and achievements in the previous year. These censuses cost on average \$90 per questionnaire to compile, complete, return, process, analyze, report, and circulate or publish. Mismanagement is here defined as losses due to incompetence and carelessness, rather than to criminal corruption. A recent example: in 1996 the Church Commissioners for England admitted losing £800 million of the Church of England's funds due to bad investments. Embezzlement, defined here as criminal theft by treasurers or other top officials responsible for Christian monies, has risen markedly since 1900 and now stands at 6% of income. Although alarming, it represents a level of corruption considerably smaller than that existing in the secular worlds of national and international industry, commerce, business, and government. Organized Christianity operates, but only partially pays for, a worldwide network of 190,000 schools, 1,500 universities and colleges. Churches, mission agencies, and Christian organizations operate, but only partially pay for, 30,000 medical clinics and 5,000 hospitals worldwide.
46.	This third standpoint itemizes expenditures under specific recognized categories.			
47.	a. INCOME per year	100.0	270 billion	
48.	Denominations' and churches' income	36.0	108 billion	
49.	Parachurch/service agencies' income	64.0	162 billion	
50.	b. EXPENDITURES per year:	100.0	270 billion	
51.	Ministry salaries:			
52.	5 million full-time Christian workers in full-time ministry	15.1	41 billion	
53.	Workers in World C contexts	14.9	40 billion	
54.	Ordained clergy and pastors	1.4	4 billion	
55.	Workers in World B contexts	0.13	0.35 billion	
56.	Workers in World A contexts	0.01	0.027 billion	
57.	Pensions, retirement plans	0.3	0.81 billion	
58.	Ministry expenses (pastoralia, equipment, secretarial)	3.0	8 billion	
59.	Ministry programs:			
60.	Evangelistic mass campaigns (2,500 a year)	5.0	14 billion	
61.	Earthkeeping (environmentalism)	0.1	0.27 billion	
62.	Research	1.0	3 billion	
63.	Academic scholarship (theology, Bible, history, religion)	0.03	0.081 billion	
64.	Scriptures (translation, printing, distribution)	0.01	0.027 billion	
65.	Films, audiovisuals	0.4	1.1 billion	
66.	Other ministries	1.0	3 billion	
67.	Ministry training: 1 million seminarians (4,600 seminaries)	2.46	7 billion	
68.	Administration:			
69.	Honorary personnel (including 5 million unpaid or partly-paid treasurers)	4.0	11 billion	
70.	Accounting and finance (loans, interest, fees, taxes)	29.0	78 billion	
71.	Annual audits	0.5	1 billion	
72.	Administrative salaries: 1 million accountants, accounts clerks	5.0	14 billion	
73.	Property (buildings, plant, rents, taxes, fees)	0.8	0.81 billion	
74.	New property (construction, new buildings)	1.3	4 billion	
75.	Maintenance (upkeep, insurance, repairs)	2.0	5 billion	
76.	Annual censuses	3.0	8 billion	
77.	Legal affairs, litigation	3.0	8 billion	
78.	Losses due to mismanagement	3.0	8 billion	
79.	Ecclesiastical crime (embezzlements)	6.0	16 billion	
80.	Other administrative expenses	1.8	4.8 billion	
81.	Education (partial support):	14.0	38 billion	
82.	Adult education	1.0	3 billion	
83.	Health services (partial support):	3.3	9 billion	
84.	Medical missions	0.1	0.27 billion	
85.	Health plans	0.9	2.4 billion	
86.	Communications (publishing, publications, media, advertising):	7.3	20 billion	
87.	Broadcasting	2.7	7 billion	
88.	Computers (hardware, software, updates, personnel)	4.5	12 billion	
89.	Conferences, meetings	2.8	8 billion	
90.	Travel	2.3	6 billion	
91.	Miscellaneous ministry expenses	5.2	14 billion	

Table 20-4. A selection of 24 recent massive 6-, 7-, 8-, and 9-figure embezzlements of Christian funds by top custodians.

Year 1	Amount, \$ 2	Loser or vehicle 3	Alleged culprit 4	Place 5	Country 6	Description 7	Prison sentence 8
1986	20,000,000	PTL/Heritage USA	President	Carolinas	USA	Theft, lavish life-style.	45 years
1990	4,000,000	Mining land claims in Idaho	Promoter	Idaho	USA	Church investors swindled.	—
1991	16,000,000	Holy Spirit FM, Righteous Radio LP	Legal Director	Georgia	USA	Sonrise Management, for 150 radio stations.	—
1992	5,000,000	Hispanic (Mexican) Apostolate	Treasurer	Los Angeles	USA	Theft, 500 victims.	—
1992	22,000,000	United Church of Christ	Bank officials	New York	USA	Pensions Board swindle. Grand larceny.	3 years
1992	354,000,000	New Era Philanthropy	Founder	Philadelphia	USA	Consortium of 500 Evangelical agencies.	12 years
1993	3,000,000	Baptist College, Jackson, MS	President	Jackson	USA	Thefts over 25 years as president.	—
1994	8,000,000	National Council of Churches of Christ	Officials	New York	USA	International fraud of health insurance premiums.	—
1995	13,000,000	Salvation Army	Financial Consultant	London	Britain	Bogus investment scheme.	—
1995	5,000,000	Catholic Archdiocese of La Paz	Treasurer	La Paz	Bolivia	Huge theft over several years unnoticed.	—
1996	400,000	United Methodist Church	Comptroller General	New York	USA	UMC Board of Global Ministries.	10 years
1996	10,000,000	Evangelical Free Ch, Burbank, CA	Deacon	Burbank	USA	Land investments for 80 church members.	10 years
1996	1,200,000	Catholic Diocese of Brooklyn, NY	Pensions Manager	Brooklyn	USA	Lay Pension Office; culprit confessed.	—
1996	1,100,000	Ev Lutheran Ch in America	Treasurer	Northeast	USA	New England Synod. Larceny, laundering.	—
1996	2,200,000	Episcopal Ch in the USA	National Treasurer	New York	USA	Female official stole over 5-year period.	5 years
1997	3,000,000	Chinese 3-Self Churches	Chairman	Guandong	China	Theft of donations from Hong Kong.	5 years
1998	6,000,000	Church of the Nazarene	Investment Director	Washington	USA	Investment scam in 21 states.	11 years
1998	40,000,000	Evangelical Friends Church	Investment Manager	Seattle	USA	Biggest pyramid scheme in church history.	8 years
1998	5,200,000	National Baptist Convention	President	Tampa	USA	Racketeering, grand theft, tax evasion.	9 years
1998	2,025,000	Ch of Norway/Sweden/Denmark	President, WARC	Capetown	South Africa	Donations of 9 million rand missing.	Yes
1998	3,800,000	Catholic Archdiocese of Boston	Urban Planning Director	Boston	USA	Church officials lying to real estate developer.	Yes
1999	12,000,000	Sovereign Ministries International	Founder	Orlando	USA	Investment scheme to build churches.	10 years
1999	448,000,000	Greater Ministries International Church	Pastor	Tampa	USA	Gold in Liberia promised. 18,000 investors.	12 years
1999	500,000,000	Baptist Foundation of Arizona	President	Phoenix	USA	Related to Arizona Southern Baptist Convention.	—
Estimated total of all church or Christian funds embezzled, 1980-2000			\$75 billion.				
Estimated annual total embezzled, AD 2000			\$16 billion.				

Note. The table reports only a small selection of the largest sums embezzled. Cases are known to occur in almost all countries, involving sums from many millions to thousands of smaller amounts. Most cases are never noticed at all by the churches robbed. Most cases reported above are from the USA because

that country's secular press and media report such cases in detail whenever they occur. In most other countries, cases of this kind never see the light of day because church authorities gloss over them or sweep them under the carpet without publicity. *Culprits*. Most are never caught. Column 4 above re-

ports the alleged culprits. In only a fraction of all other cases are culprits brought to justice; 95% escape undetected. *Prison sentence*. Outcome after the courts have indicted and convicted the culprits.

HOW COST-EFFECTIVE IS CHRISTIANITY?

How much does it cost, or how much is it costing, to actually achieve what Christians are supposed to be achieving on our globe? If it is possible to measure the extent of this achievement, or failure to achieve it, and the relevant cost involved, then this should surely be a priority duty laid upon every member of the Christian church.

Some definitions

First it is necessary to define exactly our key terms. *Cost* is 'the amount of money, time, effort, etc required to achieve an end.' The verb 'to cost' produces a *costing*, which means 'to estimate the cost of making a product or program, the amount of money spent in producing or manufacturing a commodity' (*Websters' New World dictionary of the American language, 1996*). Further, *cost accounting* is 'a system for recording, analyzing, and allocating production and distribution costs' (*ibid.*). Our main adjective *cost-effective* then means 'economical in terms of the goods or services received for the money spent'; the related noun is *cost-effectiveness* (*American Heritage dictionary on CD-ROM, 1996*).

The Christian product sought

The starting point should therefore be to answer the question: what is the primary responsibility of Christians on the Earth? We can answer as follows. For the moment, we see the church with its 2 billion members, receiving and spending every year a vast sum of money—\$15.2 trillion by the year AD 2000. This sum is entrusted to the church, which spends it on a whole vast array of activities—humanitarian, ethical, religious, as well as specifically Christian, missionary, and evangelistic. This establishes *cost*.

We now need a measure of *effect* or effectiveness. The church of Christ's prime responsibility is to obey the head of the church, the Risen and Ascended Christ himself, and in particular to obey his central legacy of command to his followers. This command is, by universal recognition, enshrined in Christ's Great Commission after his resurrection. We may recall again Karl Barth's dictum 'The Great Commission is truly the most genuine utterance of the risen Jesus'. For documentation on its mandate we have the 6 major New Testament passages expounded here in Part 3 "GeoCommission". Of these the clearest and most direct is found in Matthew 28:19, CEV: 'Go to the people of all nations and make them my disciples. *Baptize them*' (emphasis added). The command is to make disciples and the concrete measurable action is to baptize them into his body the church.

In practice, this is virtually the only directly measurable action contained in the many dimensions and facets of the Great Commission narratives. As such,

this imperative 'Baptize!' becomes a highly significant indicator and measure of the obedient discipline of the entire body of all church members.

Christian product and Christian cost

For our purposes here, then, the commodity or end product is newly baptized persons each year, and the cost is the total amount of money Christ's followers expend on everything they do during that year. So 'cost' here cannot be restricted to only the actual visible costs directly involved in the baptizing process itself. Rather, it means the actual cost of *all* aspects of Christian activity including scripture distribution, radio, television, computers, literature, administration, training, and all else the churches engage in.

One measure of Christianity's effectiveness, therefore, in its work in any country, people, language, city, or other grouping, is the number of new persons being baptized. Worldwide today this amounts to 45 millions a year. One measure of comparative cost-effectiveness can thus be obtained by computing the overall cost of each new person baptized. For the globe as a whole, this is \$15.2 trillion divided by 45 million, which is \$330,000 per newly baptized person.

Meanings of this new criterion

As a global average this is a staggeringly large figure. It has multiple meanings. (1) It clarifies the enormous cost of each individual won for Christ's church. (2) It reminds Christians too critical of past triumphalism that the mandate to win disciples is still central to genuine Christianity. (3) Its numerical value is portrayed here in Table 12-1, column 10, and graphically for every country in the world (in WCE Part 4 "Countries", and WCT Part 15, Table 15-3) as the last in the standardized strip of 6 minidiagrams under each Country Table 1 which is here termed Great Commission Instrument Panel. There it takes the form of an aeronautical cockpit instrument telling the pilot speed, altitude, distance gone, and the like. (4) Its greatest value is as a comparative index, showing where each country is on the entire spectrum from

the most cost-effective church (in Mozambique at \$1,360 a baptism) to the least (in Japan at \$2.7 million a baptism), as shown in the 2 minidiagrams below. The 10 top countries on this criterion, and the 10 bottom countries, are shown in Part 11 "Listings", Nos. 23-24.

A failure in management

Often the blame for shortfalls in funding Christian projects is laid by management squarely on the laity, the rank and file of Christians in the churches. To the contrary, our survey has demonstrated that it is ludicrously incorrect to blame the laity who donate \$270 billion of their own money every year to support the churches and agencies. What has gone wrong is clearly a failure in management, a failure to use these massive funds wisely, strategically, and cooperatively. There are obviously entirely enough funds to pay for the thousands of worthwhile projects and operations which arise every year but which at present fail to secure proper funding and then collapse.

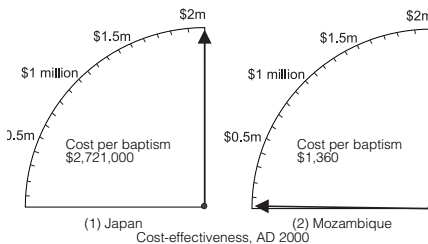
A failure of vision

A concrete example of this failure in leadership concerns the computer technology known as artificial intelligence (AI). These programs are also called 'expert systems' because they replicate exactly the expertise of an expert in any subject from arranging office staff vacation times to planning landings on the planet Mars. By 1980 several large multinational companies had hundreds of these systems operating cost-effectively, and by 2000 thousands. By AD 2010 it is expected that every business and enterprise will depend on such customized systems at every level.

In 1986 the editors of the *World Christian encyclopedia* carried out a concerted endeavor to persuade foreign mission agencies to adopt this technology. Although spectacular results were being obtained (for example, for matching up mission job opportunities with potential new mission recruits), theological objections were raised to the very idea of 'artificial' intelligence; bureaucrats took over and killed this highly promising new Christian enterprise.

CONCLUSION

From this examination of the money circulating in Christian circles for Christian work each year, several conclusions can be drawn. First, the terms 'Church of the Poor' and 'Church of the Rich' have many complementary and overlapping meanings. The Church of the Rich usually refers to the affluent West. It has enormous material wealth, but contains within it sizeable pockets of the Church of the Poor. Spiritually this middle-class Church of the Rich is, from some aspects, a mere pauper itself and so has gradually become



looked down on by Third-World Christians as itself spiritually a Church of the Poor. Likewise, the initial meaning of the term 'Church of the Poor' usually refers to the Third World. It lives largely in absolute material poverty yet has sizable enclaves of the Church of the Rich prospering within it oblivious of the plight of their neighbors. Paradoxically this Church of the Poor has an abundance of charisma and charisma, and so has become spiritually a Church of the Rich.

Second, there is plenty of money available worldwide to meet all reasonable Christian global goals and obligations. There is entirely enough to undertake the effective prosecution of the Christian world mission. There is enough to undertake every type of research essential to the prosecution of the churches' life and mission. There is even enough to enable the Church of the Poor to break out of its vicious environment and bring out the rest of humanity with it. It is simply a question of vision, determination, challenge, mobilization, redistribution, management, internal control, and sharing.

This assessment is not affected by temporary setbacks—world recession, shortfalls in giving to particular relief bodies, escalating inflation, fluctuating oil prices, bankruptcies among Christian institutions, even graft and corruption where they exist in Christian organizations. Even the most radical proposal of all—that Christians unilaterally implement a global redistribution of income—is a practical proposition that could have immense global repercussions. A voluntary 10% cut in income on the part of all church-

member Christians in Europe and North America could produce a 93% increase in income on the part of the entire 1.4 billion population of South Asia, or an 82% increase throughout Latin America, or a 158% increase for every soul in Africa.

Third, responsibility to act is not confined to Western Christians in their Church of the Rich. We have noted about that in the Church of the Poor, there is a combination of 30 million relatively affluent Christians on top of 260 million Christians in absolute poverty. This means that if these nouveaux-riches elites, including leadership hierarchies, redistributed their income and their wealth, they would solve much of the imbalance without outside interference or charity from the West.

Unfortunately, mere theorizing or pious exhortations are unlikely to motivate affluent Christians anywhere in this direction. Instead it is a question of research (what actually is the true situation?), then information (get your facts right), then communication (let me tell you the situation), then confrontation (do you know how bad things are?), then education (we are all responsible), then persuasion (do something about it)—and then implementation.

Despite the logic of this situation, it would be unrealistic to expect the Christian community on any continent to be totally obedient to this particular heavenly vision. Eighty-five years ago Samuel Zwemer, apostle to Islam, put it succinctly when contributing to John R. Mott's classic *The Evangelization of the World in This Generation*. Difficult regions like Arabia, he said, and indeed the whole world, 'could easily be

evangelized within the next thirty years if it were not for the wicked selfishness of Christians'.

To a large extent, the global sharing by Christians of money, wealth, property, and goods could solve most of these problems, including those of famine, poverty, disease, unemployment, dangerous water supply, and so on. Because this is so, there is a sense in which Christians are to blame for the persistence of the present disastrous state of affairs. Every Christian with an income of over \$500 a year ought to be deeply concerned and actively involved in this problem. At the least, each should consider donating 10% of his or her income to Third-World missions or charities, or to studying, preaching, writing, teaching, or researching about the situation. Every Christian who ignores this obligation lies under the solemn judgment of God on this issue.

Several centuries ago a Roman pope who was an avid patron of the arts is said to have surveyed the vast artistic riches he had amassed, and to have gloated: 'No longer can the Church of Jesus Christ now say "Silver and gold have I none"'. 'True, Sire,' a subordinate replied, 'but then neither can she now say, "Rise up and walk!"' Material wealth has always carried the risk of attendant spiritual bankruptcy. Today's Church of the Rich, on all its definitions, has vast resources capable of reaching the entire world for Christ. But unless these resources are immediately deployed to that end, this church will ultimately prove to have had minimal spiritual impact upon the world.

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