

Before Your Church Borrows from Caesar

“...the borrower is the slave of the lender.” - Proverbs 22:7

It is hard to turn on the TV or check the news on social media without reeling under the gravity of this current global crisis. For many, what hits hardest is that this is not just a problem “over there” for “those people”, but rather it is a crisis in our own communities and in our own church pews. It’s personal. In this atmosphere, many well-intentioned leaders are offering our local churches a “life-line.” Hailed as a means by which many churches will be “saved,” we are being encouraged to apply for federal government-backed loans to help our churches (and other non-profits) to stay afloat.

I truly appreciate the desire of so many in our elected federal government and in our state convention of churches to come to our aid. However, the sense of urgency seems rather odd. Applications must be completed as soon as possible. Churches must act now. Money is only available on a “first-come, first-serve” basis. Hurry, hurry, hurry. A beloved president of the United States once said: “The nine most terrifying words in the English language are: ‘I’m from the Government and I’m here to help.’” Surely this is good common grace wisdom of caution in all seasons. Christ also gives His people wisdom and reminds them that: “Every prudent man acts with knowledge, but a fool flaunts his folly (Prov. 13:16).” While it seems I may have a minority opinion, I can’t help but look at this offer of loans from the federal government (even if many of them are “forgiven”) and wonder if both common grace wisdom and Biblical wisdom would not instruct us to apply more care and caution before we stand before the State with our empty offering plates outstretched and a look of fear in our eyes.

Dramatic? Perhaps, but these are dramatic times we live in. I think there is a simple matter of principle here that many are missing. We don’t need the state to survive. We should not beg after scraps from that minor lord’s table. We are outposts of the kingdom of God. We are adopted sons and heirs to heaven. We are more than conquerors. They don’t bail us out, we bail them out. Our churches are the bride of Christ. He cares for his bride. We don’t need Babylon coming along, throwing Christ’s bride some spare change, and saying “get yourself something nice.” It may seem to come with no strings attached, and it may seem harmless at first, but at the end of the day, it is an affront to the dignity of our true King.

The temptation here for all of us is to pragmatically look at our church’s bottom line and make a decision in how we will financially relate to the government. Churches are going to have to make hard decisions on payroll, facilities, ministries expenditures, etc. These are real dollars going to real people and real Christ-honoring ministry. In the past, I’ve had to layoff valuable church ministry staff due to financial restraints. I’ve personally taken pay-cuts because it was in the financial interest of the church as a whole. I know the pain of hard decision making and I know how tempting it is to avoid those decisions with the wave of a magical (state-funded) fairy wand. But co-laborers, let us not sell our birthright for a bowl of soup. A federal government bailout is quick and easy, but is it right?

It was in a season of famine that God blessed Israel (and Egypt) through the inspired wisdom of Joseph. Perhaps this is our season of famine where the local church can be the source of God's wisdom to the nations. Rather than taking Pharaoh's low interest, 94% forgiven loans, we show the world that we can come together and not only weather but flourish in any storm. Just a few possibilities include: 1) pastors boldly taking a stand to preach and teach tithing and biblical stewardship, 2) financially stable churches and/or local associations could in some way support biblically healthy but financially struggling churches for a period of 6 months, 3) churches could restructure and reevaluate ministries to ensure every dollar spent is necessary for the mission of the church, 4) churches could band together through mergers, replanting, etc. to consolidate expenses and resources, 5) churches could lease, rent, or sell unused property assets and move to a more flexible ministry model. None of these ideas are easy and without risk and I know God has placed wiser men than me in positions of leadership in our state convention. But even the worst idea from the simplest of pastors must be better than our local churches becoming dependent on ecclesiastical welfare.

These government loans, even if the checks are written from local banks, are not wise. It is a sign of an overreliance on pragmatism and it is a sign of weakness to a state that is ever willing to overtake the responsibilities of the church and the household when given an easy target. Maybe you think I'm overreacting. Maybe you have faith that the government (or future governments led by another political party) are in fact just here to help. Maybe you think the most important thing is that nothing change and the status quo must be kept at all costs. That's fine, you may be right. That is the beauty of the Baptist distinctive of local church autonomy. At the end of the day, each of our local churches must make their own decision. This letter is meant to be a simple warning, an opportunity to pause and consider. Preach, pray, and plan for Christ's provision. Leave the rest to the Giver of every good and perfect gift.

By His Grace and for His Glory,

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