



Friends,

Well, there is no doubt that our church is a bit weird! ☺ Part of our peculiarity is our view of borrowing and debt. Below are some reasons why we are striving to "*Reach, Teach, and Release hurting People*" without borrowing. As I've said before, it is tempting to say, "It is just like a home mortgage, so what is the big deal?" Borrowing for a ministry facility differs from a home mortgage in a few but significant ways.

Below are our spiritual and practical (common sense) reasons why we do not think borrowing is best for CRCC. These reasons are why we are currently having three services in pursuit of our borrow-free dream. Additionally, it is our desire to be consistent. If we truly want all of you to be debt free, we believe we should model debt-freedom as a church! The sacrifice, hard work, discipline, and contentment that produce financial freedom in our individual lives should also be displayed in ministry. And to those who say not borrowing for a facility impedes church growth, I say remember that the fastest period of church growth in history happened without any buildings at all! ☺

Spiritual Reasons we won't borrow for our facility:

1. Borrowing enslaves the church (Proverbs 22:7). Borrowing is not a sin, but it is discouraged in Scripture. Some point to the case of Elisha and the widow in 2 Kings 4 to indicate that borrowing is ok. This reasoning ignores the facts that 1) God never instructed her to borrow money, and 2) It was debt that caused the troubles in the first place! If we borrow it's not whether we're in bondage; it's what kind of slave-master we serve!!
2. Borrowing is not God's pattern of building physical structures (building the Tabernacle and Temple, Restoration of the Temple) or funding ministry (feeding widows or the displaced, funding the ministry of the apostles, etc.). God always used the generous giving of His people to build His Kingdom.
3. Borrowing can slow or impede ministry growth. Borrowing promotes an imbalanced focus on fundraising (because the debt MUST be paid), slides ministering to people to 2nd place in priority, and can therefore impede the mission of the church.
4. Borrowing is often presumptuous. If we commit ourselves to payments over a period of time, we are presuming that there will be no unexpected events that could cause a slowdown in giving. That is an improbable assumption (see Proverbs 27:1), and presumption itself is "evil" (James 4:13-16).
5. Borrowing is a negative witness to the world. How can we say we trust God when we don't trust God? :-) The world needs to see God doing what only God can do!

Practical Reasons we won't borrow for our facility:

1. Borrowing is risky. A church mortgage is not like a home mortgage. Putting it bluntly, the church is dependent upon "discretionary" giving. In a home mortgage, the mortgage payment comes before anything but food. As authors Jeff Berg and Jim Burgess put it in their book *The Debt-Free Church*, "When the average Christian's loan obligations begin to overwhelm him, one of the first budget items to get redirected towards loan repayment is giving to the local church." Sadly, this is very true and is part of our motivation to get each one of you free from debt! The non-borrowing method lines up perfectly with our *Financial Peace* initiative.
2. Borrowing costs the church more than renting. Don't just think money. Think stress, quality of church life, and freedom as well as money. Also, a facility for a church our size makes the cost we'd pay in interest prohibitive. For those of you that detest the word "renting," do you know anyone who borrowed too much too quickly, moved into something before they were ready, and it cost them dearly? I know quite a few. Sometimes, renting can be the best option while we prepare to own.
3. Borrowing for church property is not always a wise investment. Unlike a house, church buildings are rarely sold for a profit.

4. Borrowing inhibits cash flow. Repaying the borrowed money becomes the number one priority, and could impede ministry programs and staffing.
5. Borrowing magnifies normal economic issues. With so much owed, any blip in the local economy could threaten the life of the church.

As we press our way through the *Great Recession*, I am so grateful for these principles. We've been able to continue to help people, save for our eventual facility, and maintain a balanced and non-manipulative call for the saints to give as God has prospered them (1 Cor 16:1-2). We are in no way criticizing those who borrow! We are simply saying that it is not for us. May you all find financial peace and may Christ get all the glory!

Respectfully,

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