

A COMPARISON BETWEEN THE FINANCING OF NEW  
WORSHIP FACILITIES OF THE ASSEMBLIES OF  
GOD AND NAZARENES IN WASHINGTON STATE

By

RON DeBOCK







NORTHWEST COLLEGE  
KIRKLAND, WASHINGTON 98033

9 17.00



A COMPARISON BETWEEN THE FINANCING OF NEW  
WORSHIP FACILITIES OF THE ASSEMBLIES OF  
GOD AND NAZARENES IN WASHINGTON STATE

BY

RONALD GENE DeBOCK

A dissertation submitted in partial fulfillment  
of the requirements for the degree of

DOCTOR OF PHILOSOPHY

CALIFORNIA GRADUATE SCHOOL OF THEOLOGY

1979

Approved by

*J. Morgan*

Date

1-22-79

Approved by

*Paul L. Dukes*

Date

MAY 25 1979



TABLE OF CONTENTS

ACKNOWLEDGEMENTS

LIST OF TABLES

INTRODUCTION

TO DONNA, MY LOVING WIFE,  
whose love and patience with me  
never faltered despite a view that  
theology and real estate finance had  
as much in common as heaven and earth

REASONS FOR  
DENOMINATION

REASONS FOR CHOOSING THE  
CHURCHES SELECTED

PURPOSE OF THE STUDY

METHOD AND  
USED IN THE

AND TO KENN WOLL, MY PASTOR,  
whose well-prepared sermons have  
been a ready source of inspiration

Chapter

1. EARLY HISTORY OF THE  
MOVEMENT

AND TO JULIE MEIER, LIBRARIAN  
at Northwest College, an astute  
critic who guided me in this study

THE BIRTH OF  
DENOMINATIONS

The Azusa Street Revival

AND TO DR. EDWARD J. MORGAN, MY ADVISOR,  
without whose wise counsel this study would  
surely have either sailed off in all directions  
or sank harmlessly to the bottom before weighing anchor

FORMATION OF THE ASSEMBLIES OF GOD

SUMMARY

2. LOCATION AND GENERAL DATA OF THE CHURCHES  
STUDIED

AKRONA CHURCH OF THE NAZARENE

OLY HARBOR CHURCH OF THE NAZARENE

OLYMPIA CHURCH OF THE NAZARENE

CREEK PARK ASSEMBLY OF GOD



## TABLE OF CONTENTS

	Page
ACKNOWLEDGEMENTS . . . . .	ii
LIST OF TABLES . . . . .	iv
INTRODUCTION . . . . .	1
REASONS FOR CHOOSING THE DENOMINATIONS SELECTED . . . . .	1
REASONS FOR CHOOSING THE CHURCHES SELECTED . . . . .	2
PURPOSE OF THE STUDY . . . . .	3
METHOD AND PROCEDURES USED IN THE STUDY . . . . .	4
Chapter	
1. EARLY HISTORY OF THE HOLINESS-PENTECOSTAL MOVEMENT . . . . .	7
THE BIRTH OF HOLINESS AND PENTECOSTAL DENOMINATIONS . . . . .	7
The Azusa Street Revival . . . . .	8
W. J. Seymour and Charles F. Parham . . . . .	10
FORMATION OF THE CHURCH OF THE NAZARENE . . . . .	15
FORMATION OF THE ASSEMBLIES OF GOD . . . . .	19
SUMMARY . . . . .	22
2. LOCATION AND GENERAL DATA OF THE CHURCHES STUDIED . . . . .	24
AURORA CHURCH OF THE NAZARENE . . . . .	24
OAK HARBOR CHURCH OF THE NAZARENE . . . . .	25
OLYMPIA CHURCH OF THE NAZARENE . . . . .	27
CEDAR PARK ASSEMBLY OF GOD . . . . .	28



Chapter

FAIRWOOD ASSEMBLY OF GOD . . . . .	29
FEDERAL WAY CHRISTIAN LIFE ASSEMBLY . . . . .	29
3. COSTS OF CONSTRUCTION . . . . .	31
THE EFFECT OF INFLATION ON CONSTRUCTION COSTS . . . . .	32
CUTTING COSTS THROUGH GOOD PROCEDURE . . . . .	32
INTERVIEW WITH A GENERAL CONTRACTOR . . . . .	34
ORGANIZING TO BUILD . . . . .	38
SELECTING THE SITE . . . . .	40
Size of the Lot . . . . .	41
Allowing for Vehicle Parking . . . . .	42
LOOKING AT ARCHITECTURE . . . . .	45
Choosing an Architect . . . . .	45
Designing the Building . . . . .	46
Talking with Architects . . . . .	48
Using Symbols in the Church . . . . .	53
EXPERIENCE OF THE CHURCHES OF THE NAZARENE . . . . .	55
EXPERIENCE OF THE ASSEMBLIES OF GOD . . . . .	56
SUMMARY . . . . .	57
4. FINANCING NEW CHURCH CONSTRUCTION . . . . .	62
WHAT SOME WRITERS SAY ABOUT BORROWING FUNDS . . . . .	62
Limitations on Indebtedness . . . . .	63
Reasons for Difficulty in Obtaining Loans . . . . .	65
Identifying a Suitable Loan for Church Construction . . . . .	67
Avenues Open to Borrowing Funds . . . . .	67
Avoiding Potential Problems . . . . .	71

Chapter

	HOW CHURCHES OF THE NAZARENE OBTAINED BUILDING FUNDS . . . . .	73
	HOW THE ASSEMBLIES OF GOD OBTAINED BUILDING FUNDS . . . . .	75
	GIVING VERSUS BORROWING . . . . .	77
	The Unified Appeal . . . . .	78
	Proportionate Giving . . . . .	78
	Sacrificial Giving . . . . .	80
	Miracle Offering at Overlake Christian Church . . . . .	80
	SUMMARY . . . . .	84
5.	VIEWS OF CHRISTIAN STEWARDSHIP . . . . .	87
	THE PROBLEM OF DEFINING "STEWARDSHIP" . . . . .	87
	OWNERSHIP OF PROPERTY . . . . .	89
	AFFLUENCE ON THE CONTEMPORARY SCENE . . . . .	94
	A LIMITED MISSION . . . . .	100
	MOTIVATING FACTORS IN GIVING . . . . .	101
	Buildings or People? . . . . .	101
	Unworthy Motives . . . . .	102
	Worthy Motives . . . . .	104
	IMPACT OF NEW CHURCHES ON GROWTH AND GIVING . . . . .	108
	Churches of the Nazarene . . . . .	108
	Assemblies of God . . . . .	112
	SUMMARY . . . . .	115
6.	IMPACT OF CHURCHES ON LAND-USE . . . . .	123
	THE EFFECT OF ENVIRONMENT UPON CHURCHES OF THE NAZARENE . . . . .	124
	THE EFFECT OF ENVIRONMENT UPON THE ASSEMBLIES OF GOD . . . . .	128



Chapter	THE EFFECT OF THE CHURCHES OF THE NAZARENE UPON COMMUNITIES . . . . .	140
	THE EFFECT OF THE ASSEMBLIES OF GOD UPON COMMUNITIES . . . . .	142
	SUMMARY . . . . .	144
	7. FINDINGS AND CONCLUSIONS . . . . .	146
	BIBLIOGRAPHY . . . . .	152
	APPENDIXES	
	A. SAMPLE LETTER TO PASTORS . . . . .	158
	B. RESPONSES TO FINANCING AND GROWTH SURVEY . . . . .	159
	C. RESPONSES TO LAND-USE QUESTIONNAIRE . . . . .	165

LIST OF TABLES

Table	Page
1. Map Showing Aurora Church of the Nazarene . . . . .	125
2. Map Showing Oak Harbor Church of the Nazarene . . . . .	127
3. Map Showing Olympia Nazarene Church . . . . .	129
4. Map Showing Cedar Park Assembly of God . . . . .	131
5. Map Showing Fairwood Assembly of God . . . . .	133
6. Map Showing Federal Way Christian Life Assembly . . . . .	135

## INTRODUCTION

Soon after announcing the possibility of a bold entrance into the holiest by the blood of Jesus, the writer of the book of Hebrews intimates that those persons living in the last days before the coming of Christ should not only "consider one another to provoke unto love and to good works," but to regularly assemble for worship.<sup>1</sup> There is no reference here, or in any other New Testament writings, as to what might constitute a suitable building in which the assembly of God may worship.

That this assembly, wherever it worships, is in the last days before assembling in the literal presence of the eternal Savior, probably will not be denied. And it seems axiomatic that any love, good works, or place in which the Christian believer may worship his Lord should all be considered without undue influence of a denomination or sect.

### Reasons for Choosing the Denominations Selected

An ordained member of the Northwest District Council of the Assemblies of God, the author holds a high regard for the Nazarene movement. This feeling of warmth and fellowship with persons in churches of the Nazarene

---

<sup>1</sup>Hebrews 10:19-25, KJV.



began during his seminary days and carried through eleven years of military chaplaincy down to the present.

Aside from personal reasons for a feeling of kinship with Nazarenes, the denomination is doctrinally closer to the Assemblies of God than is commonly supposed. These two strong evangelical bodies have as common roots an emergence from the pentecostal revival of the late nineteenth century. The Azusa Street revival in Los Angeles, which began in the year 1906, is commonly regarded as "the beginning of the modern pentecostal movement."<sup>2</sup> and the black holiness preacher, W. J. Seymour, is acclaimed by historians of both denominations as a key figure in the early days of their respective histories. The Assemblies of God retained the doctrine of sanctification in its tenets of faith while the "Nazarenes particularly like the heart-warming approach to worship and evangelism, the concern for the presence of the Holy Spirit, and the love of God's Word which is found among Pentecostals."<sup>3</sup>

#### Reasons for Choosing the Churches Selected

When it was finally decided to compare newly-built churches, the author visited approximately six churches of

---

<sup>2</sup>Vinson Synan, The Holiness-Pentecostal Movement in the United States (Grand Rapids: William B. Eerdmans Publishing Company, 1971), p. 114.

<sup>3</sup>Leslie Parrott, Introducing the Nazarenes (Kansas City, Missouri: Nazarene Publishing House, 1969), p. 25.

each denomination. The plan was to select from only those Churches of the Nazarene and Assemblies of God which had constructed new worship facilities within the past seven years. All churches selected were located in the state of Washington. Similarity in size, although ideally desirable, was not considered essential to the study. The author began visiting churches in the spring, 1978, talking with pastors, taking photographs and making notes on observations.

### Purpose of the Study

The purpose of this study is to help the reader who desires to build a new church. The author's emphasis was on relevance and practicality. Building committees may be helped by looking at the actual experiences of these growing congregations. Hopefully, the study will be helpful to the reader who is formulating plans for construction. The study is application-oriented, with the matter of financing at the heart of the problems to be solved. What is a conservative debt to value ratio? And where should building funds come from? From banks, from members or from both? What effect will today's high interest rates have on the raising of the building funds? For instance, if the church were to pay for the new construction with cash rather than borrowing, would this approach not be a boon to the church's commitment to a missions budget? But are any churches taking large enough collections to avoid a burdensome debt when building? The purpose of this study is to find answers to such questions.



## Method and Procedures Used in the Study

To achieve practicality, the study had to be kept empirical. Actual observations were made and then compared with the experiences in the other five churches. The power and simplicity of economic concepts were emphasized. But, simplicity was not substituted for depth.

A questionnaire entitled "Financing and Growth Impact Study" was given to each pastor for completion. A copy appears in the appendix. The author not only followed up with phone calls and visits, but was privileged to attend at least one Sunday worship service in each of the churches finally selected for study.

The initial step was to compare the various ways the churches obtained their funds, designed and built their new worship centers. Secondly, the wisdom of writers who have addressed these subjects was interpolated into the study. Thirdly, agencies of government were visited on the state, county and municipal levels, which promulgated guidelines for those who build churches--these six in particular. Any conclusions came from both research and actual observations. Along the way, the chief tool for investigation was that of comparison, especially appropriate when working with values and tangible property.

Since we were dealing with property values in this study to some extent, it must be remembered that "the value of real estate is primarily estimated by finding the value

of a similar property."<sup>4</sup> As a real property assessor, the author has prepared numerous estimates of value, a few of which were church properties. While not implying any high degree of accuracy in the fascinating, opinionated field of appraisal work, the author has been certified as Property Assessor in Washington state.

Utilization of the comparison method began with a search into the early formation of the two evangelical denominations. Chapter one gathers statements on their early history and, hopefully, lends substance to the study, making it more interesting. Statistics on the local churches were discussed in chapter two. Architectural considerations in chapter three were undertaken by research, personal interviews with architects and contractors, and by observation. To arrive at the differences in the amount of funds needed by the six churches, identical questions were asked of each. By observing the sequence, one may readily compare the relative position of any church with the others. All data used was obtained from the survey or as the result of follow-up inquiries.

Where did the churches get the money to build? Chapter four gets to the heart of the matter and may be the most helpful to readers. The author learned of the "Miracle

---

<sup>4</sup>William L. Ventolo, Jr. and Martha R. Williams, Fundamentals of Real Estate Appraisal, (Chicago: Real Estate Education Company, 1975), p. 1.



Offering" to be taken at Overlake Christian Church while the study was underway. He considered the gigantic offering to be pertinent and, therefore, included a synopsis.

Chapter five delves into the supporting roles of stewardship and motivation for giving. It seemed important to answer the question: What effect did the construction of a new church building have upon members with regard to their attendance and giving habits? Those experiences were studied in chapter five. But, what reasons are valid for selecting the geographical location for the next worship center? In chapter six will be found a detailed comparison of several basic environmental factors which, to a greater or lesser degree, will affect church growth. Among these factors, population trends, traffic flow and rainfall in the vicinity of the churches were recorded in this chapter. Then, what was the impact of the new church on the community? The pastors, themselves, tell the story in chapter six which is essentially a study of land-use by the six churches.

Comparison was the primary procedure followed throughout this study. Jesus, Himself, was fond of comparing sheep with goats,<sup>5</sup> foolish virgins with wise,<sup>6</sup> and faithful stewards with unfaithful ones.<sup>7</sup> Consider the didactic value of using comparison as a teaching method in the New Testament parables.

---

<sup>5</sup>Matthew 25:31-46, KJV.

<sup>6</sup>Matthew 25:1-13, KJV.

<sup>7</sup>Matthew 25:14-30, KJV.

## Chapter 1

### EARLY HISTORY OF THE HOLINESS-PENTECOSTAL MOVEMENT

#### The Birth of Holiness and Pentecostal Denominations

Church historians see the pentecostal movement as "the child of the holiness movement, which in turn was a child of Methodism."<sup>8</sup> Vinson Synan states:<sup>9</sup>

Practically all the early pentecostal leaders were firm advocates of sanctification as a "second work of grace" and simply added the "pentecostal baptism" with the evidence of speaking in tongues as a "third blessing" superimposed on the other two.

Carl Brumback in his book, Suddenly...from Heaven, found that the atmosphere at the end of the nineteenth century was ripe for holiness plus pentecost:<sup>10</sup>

Some Holiness groups formed church organizations, but at the end of the century there were still many who were looking for a move from God, which would not be, primarily, negative in its approach to the holiness question, but which would provide "the expulsive power of a new affection."

Compilers of the Church of the Nazarene Manual compare the revival atmosphere near the close of the nineteenth

---

<sup>8</sup>Vinson Synan, The Holiness-Pentecostal Movement in the United States (Grand Rapids: William B. Eerdmans Publishing Company, 1971), p. 115.

<sup>9</sup>Ibid.

<sup>10</sup>Carl Brumback, Suddenly...from Heaven (Springfield, Missouri: Gospel Publishing House, 1961), p. 5.



century with the Wesleyan revival of the previous century:<sup>11</sup>

The manifestation everywhere of a spontaneous drawing in the unity of the Spirit towards closer affiliation of those of like precious faith culminated finally in the organization of the Pentecostal Church of the Nazarene.

The Azusa Street Revival. A mission was opened on Azusa Street in Los Angeles by W. J. Seymour in 1906. The distinctive characteristics of the worship services included continuous prayers, testimonies and especially an emphasis upon receiving the baptism of the Holy Spirit accompanied by speaking in other tongues. Because of the publicity the new mission received in America and abroad, many holiness ministers came to the services and received the gift of tongues there. The intensity of these praise meetings, described in detail later in this chapter, continued almost daily for a period of about three years. Historians refer to the period as the Azusa Street Revival.

Although Nazarenes appropriately date their commencement with such leaders as Dr. J. P. Widney and Phineas Bresee as seen later in this chapter, the major thrust and impetus for the holiness group emerged from the Azusa Street Mission.

According to Vinson Synan:<sup>12</sup>

The Azusa Street revival is commonly regarded as the beginning of the modern pentecostal movement. Although

---

<sup>11</sup>Church of the Nazarene Manual (Kansas City, Missouri: Nazarene Publishing House, 1976), p. 15.

<sup>12</sup>Loc. cit.

many persons had spoken in tongues in the United States in the years preceding 1906, this meeting brought this belief to the attention of the world and served as the catalyst for the formation of scores of pentecostal denominations. Directly or indirectly, practically all of the pentecostal groups in existence can trace their lineage to the Azusa Mission.

It is noteworthy that the title "Pentecostal" was widely used in the names of Nazarene churches between 1894 and 1919.

In retrospect, Brumback sees the Azusa Street Mission as symbolic of the pentecostal movement:<sup>13</sup>

The mission was far more symbolic of Pentecost, thank God, for out of this beloved old building came a movement--a movement with a world-wide mission! The Los Angeles Times said it this way: "The famous Azusa Street Mission...has long since disappeared, but reverberations from the historic meetings it housed likely will be felt for generations to come."

Historian Stanley Frodsham quotes "a brother" who helps one form a vivid picture of the interior of the old mission:<sup>14</sup>

Upstairs there is a long room furnished with chairs and three California redwood planks laid end to end on backless chairs. This is the Pentecostal upper room where sanctified souls seek the Pentecostal fullness and go out speaking in tongues.

Then, quoting an extract from the Apostolic Faith, a four-page, free paper published from the Azusa Street headquarters, Frodsham writes:

---

<sup>13</sup>Op. cit., p. 47.

<sup>14</sup>Stanley H. Frodsham, With Signs Following, (Springfield, Missouri: Gospel Publishing House, 1946), p. 34.



The waves of Pentecostal salvation are still rolling in Azusa Street Mission. From morning till late at night, meetings continue with about three altar services a day. We have made no record of souls saved, sanctified, and baptized in the Holy Ghost during the week. Four Holiness preachers have received the Baptism in the Holy Ghost.<sup>15</sup>

W. J. Seymour and Charles F. Parham. Any accurate history of either The Church of the Nazarene or General Council of the Assemblies of God will of necessity go back to the ministry of two key men: W. J. Seymour and Charles F. Parham. The latter was at one time a teacher of the holiness preacher, W. J. Seymour, who is credited with the opening of the famous Azusa Street Mission. Lyle Murphy points out that<sup>16</sup>

W. J. Seymour, one-eyed black preacher, went from Bethel to open the famed Azusa Street Mission in Los Angeles. For some years, Azusa Street was thought to be the real beginning of the Pentecostal movement in America, because of the great number of Pentecostal-Holiness leaders who received the gift of tongues there. In fact, most of the Pentecostal denominations today, in some way, can be traced to Seymour and Azusa Street.

Concerning his part in the daily revival meetings at the mission, Seymour maintained a sort of feather-touch control although Frank Bartleman observed that all were on a level:<sup>17</sup>

Brother Seymour was recognized as the nominal leader

---

<sup>15</sup>Loc. cit.

<sup>16</sup>Lyle Murphy, Article in Calvary Review, Spring, 1974, Vol. xiii, Number 1, p. 10.

<sup>17</sup>Frank Bartleman, How Pentecost Came to Los Angeles (Los Angeles: F. Bartleman, n.d.), p. 58.



in charge. But we had no pope or hierarchy. We were brethren. We did not even have a platform or pulpit in the beginning. All were on a level. The ministers were servants, according to the true meaning of the word. We did not honor men for their God-given "gifts."

Brother Seymour generally sat behind two empty shoe boxes, one on top of the other. He usually kept his head inside the top one during the meeting, in prayer. There was no pride there. The services ran almost continuously. Seeking souls could be found under the power almost any hour, night and day. The place was never closed nor empty. The people came to meet God. He was always there.

In 1905, Charles F. Parham lectured on the ministry of the Holy Spirit in a Bible School in Houston. Ward Tanneberg noted that<sup>18</sup>

A black Holiness preacher named W. J. Seymour was one of the students at Parham's Bible School in Houston, Texas, which had opened in December 1905. In that Bible school, Parham gave lectures each day with the emphasis of study upon the work and ministry of the Holy Spirit.

While Seymour was in Houston, he met Neely Terry, a black lady who was a native of Los Angeles. They became friends. She invited him to Los Angeles as a small Negro holiness mission associated with the Church of the Nazarene where Dr. Phineas Bresee preached, was without a pastor. Seymour arrived in April "on a mission which was to exceed any of his fondest expectations."<sup>19</sup>

But, Synan points out that<sup>20</sup>

When Seymour preached his first sermon at the Nazarene Church on Santa Fe Street, he took as his text

---

<sup>18</sup>Ward Tanneberg, Let Light Shine Out (Walnut Creek, California: Moore, Mayhew and Fick, 1977), p. 5.

<sup>19</sup>Synan, op. cit., p. 105.

<sup>20</sup>Ibid.

Acts 2:4 and declared that speaking in tongues was the initial evidence of receiving the Holy Spirit, although he, as yet, had not received the experience.

While most of the members received his message enthusiastically, Brother Seymour found the church door padlocked when he returned the next night. A lady in the church by the name of Mrs. Hutchinson felt that "his teaching was contrary to accepted holiness views."<sup>21</sup> He moved to a private residence for services "where in April 1906 the Pentecostal experience came to black and white Christians."<sup>22</sup>

"The distinctive Nazarene tenet is the doctrine of entire sanctification"<sup>23</sup> and the belief that speaking in tongues is the initial physical evidence that a believer has been baptized with the Holy Spirit, is the distinctive tenet of the Assemblies of God. These two distinctive tenets met on the common ground of Charles F. Parham's Bible school in the year 1900:<sup>24</sup>

By December 1900, Parham had led his students through a study of the major tenets of the holiness movement, including sanctification and divine healing.

---

<sup>21</sup>Ibid. p. 106.

<sup>22</sup>Tanneberg, op. cit.

<sup>23</sup>William M. Greathouse, What is the Church of the Nazarene? (Kansas City: Nazarene Publishing House, 1973), p. 3.

<sup>24</sup>Synan, op. cit., p. 101.



When they arrived at the second chapter of Acts they studied the events which transpired on the day of Pentecost in Jerusalem, including speaking with other tongues. At that juncture, Parham had to leave the school for three days for a speaking engagement. Before leaving, he asked the students to study their Bibles in an effort to find the scriptural evidence for the reception of the baptism with the Holy Spirit. Upon returning he asked the students to state the conclusion of their study, and to his "astonishment" they all answered unanimously that the evidence was "speaking with other tongues."

Then followed the famous watchnight service which is considered to be the birthday of the pentecostal movement in America:<sup>25</sup>

Apparently convinced that his conclusion was a proper interpretation of the Scriptures, Parham and his students conducted a watchnight service on December 31, 1900, which was to continue into the new year. In this service, a student named Agnes N. Ozman requested Parham to lay hands on her head and pray for her to be baptized with the Holy Ghost with the evidence of speaking in tongues. It was after midnight and the first day of the twentieth century when Miss Ozman began "speaking in the Chinese language" while a halo seemed to surround her head and face. Following this experience, Ozman was unable to speak in English for three days and when she tried to communicate by writing, she invariably wrote in Chinese characters. This event is commonly regarded as the beginning of the modern pentecostal movement in America.

Parham later received the experience of speaking with tongues on the occasion of his receiving the baptism with the Holy Spirit and began to preach it in all his services. Synan states:<sup>26</sup>

Parham closed his school at Topeka and began conducting revivals. During this period of about four

---

<sup>25</sup>Synan, op. cit., p. 101.

<sup>26</sup>Ibid., p. 103.

years the pentecostal doctrine spread through Kansas, as well as Kansas City.

The apostle of Azusa Street, W. J. Seymour, was born in Louisiana, and<sup>27</sup>

moved to Texas early in life and had become a Baptist minister in the Houston area. Coming in contact with the holiness movement, he had accepted the idea of sanctification as a "second blessing" and had begun to preach in a local holiness church.

The racial mores of the South dictated that Seymour, a Negro, could not attend Parham's school. However, his great desire to attend classes and his apparent thirst for knowledge led Parham to allow him to attend the Bible classes during the day. For several months Seymour heard the new pentecostal theology from his teacher, Parham. He was taught that the holiness movement had been wrong in asserting that sanctification was also the baptism with the Holy Spirit. It was rather a "third experience" separate in time and nature from the "second blessing." Sanctification cleansed and purified the believer, while the baptism with the Holy Spirit brought great power for service.

Although Seymour "accepted unquestioningly and uncritically"<sup>28</sup> Parham's teaching, while studying in Houston he never experienced speaking with tongues, while many "others became quite adept at the practice."<sup>29</sup>

In reference to the invitation to Seymour by the Nazarenes in Los Angeles, Frodsham writes:<sup>30</sup>

It happened that a sister from Los Angeles, who was associated with a small colored Nazarene church,

---

<sup>27</sup>Synan, op. cit.

<sup>28</sup>Ibid.

<sup>29</sup>Ibid.

<sup>30</sup>Op. cit., p. 31.



visited Houston, Texas, and on her return to Los Angeles she told about a "very godly man" she had met in Houston. These colored saints in Los Angeles were moved to send an invitation to Brother Seymour to hold a meeting in their church.

From the foregoing writings, therefore, holiness and pentecost seemed to converge on these two preachers. Not only were they among the first to practice speaking with other tongues in the early days of the pentecostal movement, but "both Parham and Seymour maintained fully the Wesleyan view of sanctification throughout their lives."<sup>31</sup>

#### Formation of the Church of the Nazarene

Dr. Phineas F. Bresee, the founder and pastor of the Peniel Mission in Los Angeles, wished for a place in the heart of that city for the purpose of worshiping God. M. E. Redford quotes Bresee:<sup>32</sup>

It had been my long-cherished desire to have a place in the heart of the city, which could be a center of holy fire, and where the gospel could be preached to the poor.

Dr. Bresee leased a lot on Los Angeles Street between Fifth and Sixth. The groundbreaking ceremony was unique:<sup>33</sup>

The leading members of the church signed a note to obtain a loan of about eight hundred dollars. Instead

---

<sup>31</sup>Synan, op. cit., p. 115.

<sup>32</sup>M. E. Redford, The Rise of the Church of the Nazarene (Kansas City: Nazarene Publishing House, 1961), p. 46.

<sup>33</sup>Ibid.

of a cornerstone's being laid for the new building a large spike was started in the appropriate place and each member of the church took the hammer and helped to drive it. The driving of the spike was done at intervals of prayers, testimonies, and songs of praise.

Fund raising and construction at Dr. Bresee's church reveals the fact that God's people will always respond to the challenge of building a worship center. The building funds do not compare well with today's requirements:<sup>34</sup>

The tabernacle had a seating capacity of about four hundred; but, because the congregation increased so rapidly, it became inadequate in a short time. Soon afterward Dr. Bresee discussed with the congregation the need of enlarging the building and requested them to bring an offering of three hundred dollars and lay it on the table at the altar. When the money was counted, it was discovered that four hundred dollars had been brought. This amount was sufficient to buy the materials necessary to make the addition.

The enlarged tabernacle was a rough frame structure, forty-five by sixty-five feet, costing nine hundred dollars and seating six hundred persons. "We do not ask for," said Dr. Bresee, "we do not desire, costly churches. We do desire the power and glory of the manifest divine presence. We rejoice in Him. In the board tabernacle the poor are made rich, the sorrowing to rejoice. Heaven greets and fills our souls."

Synan says that the first congregation of the Church of the Nazarene was organized in 1895 in Los Angeles by Dr. Phineas Bresee and Dr. J. P. Widney.<sup>35</sup>

Until 1901 "the work of the Church of the Nazarene had been practically confined to southern California."<sup>36</sup>

---

<sup>34</sup>Redford, op. cit., p. 48.

<sup>35</sup>Synan, op. cit., p. 51.

<sup>36</sup>Redford, op. cit., p. 63.



In 1901, a Church of the Nazarene was organized in Seattle. In 1902, Spokane's Nazarene church was organized and incorporated in October, 1903, as "the First Church of the Nazarene of Spokane, Washington."<sup>37</sup> The majority of Churches of the Nazarene until 1919, as mentioned previously, had the name "Pentecostal" in their church names. William Greathouse points out:<sup>38</sup>

The General Assembly of the Church of the Nazarene, in 1923, officially declared the origin of the denomination to be the union of the Pentecostal Church of the Nazarene with the Holiness Church of Christ at Pilot Point, Texas, on October 8, 1908. A year prior to this, the Association of Pentecostal Churches of America, an eastern group, had united with the Los Angeles-based Church of the Nazarene, to form the Pentecostal Church of the Nazarene.

In 1919, the Pentecostal Church of the Nazarene dropped the word "pentecostal" and since that time it has been known simply as "Church of the Nazarene."<sup>39</sup> Holiness groups began forming shortly before the turn of the century and many of these ultimately became Nazarenes:<sup>40</sup>

The two largest holiness denominations that resulted from the National Holiness Movement, the Church of the Nazarene and the Pilgrim Holiness Church, were both the results of a complicated series of mergers of widely separated holiness groups. The Church of the Nazarene emerged in 1914 as a merger of the following groups:

---

<sup>37</sup> Redford, op. cit., p. 64.

<sup>38</sup> Greathouse, op. cit., p. 9.

<sup>39</sup> Synan, op. cit., p. 60.

<sup>40</sup> Ibid.

the "People's Evangelical Church," which began in New England in 1887; the "Pentecostal Churches of America," beginning in Brooklyn, New York, in 1894; the "New Testament Church of Christ," founded at Milan, Tennessee, in 1894; the "Church of the Nazarene," started in Los Angeles, California, in 1895; the "Pentecostal Mission," which began in Nashville, Tennessee, in 1898; and the "Independent Holiness Church," organized in 1900 in Texas. In 1914, most of these bodies were merged into one national denomination at Pilot Point, Texas, with the name "The Pentecostal Church of the Nazarene."

As pointed out earlier, the Nazarenes disagree with the commonly accepted position in so-called Pentecostal churches on the evidence of the baptism of the Holy Spirit. Leslie Parrott claims that<sup>41</sup>

Nazarenes are not to be confused with Pentecostals on at least two counts--speaking in tongues, and the emphasis upon divine healing. Reason, the Holy Scriptures, and human experience are the fundamental bases of any doctrine, and on each of these counts the Church of the Nazarene finds grounds not to accept "speaking in tongues" as an evidence of the baptism of the Holy Spirit.

On the positive side, Greathouse states that,<sup>42</sup> with respect to "glossolalia," Nazarenes are agreed in their view that the true evidence of being baptized or filled with the Holy Spirit is ethical love, or the fruit of the Spirit, and not "speaking in tongues."

Parrott polemically explains the reasoning behind his position:<sup>43</sup>

Emphasis and practice on "tongues" and "healing" are uneven among Pentecostals either as denominations or groups within denominations. Certainly the Church

---

<sup>41</sup>Leslie Parrott, Introducing the Nazarenes (Kansas City, Missouri: Nazarene Publishing House, 1969), p. 26.

<sup>42</sup>Greathouse, op. cit., p. 18.

<sup>43</sup>Parrott, op. cit.



of the Nazarene would not want to be thought of as opposing the work of the Holy Spirit, but they are careful not to use outward "signs" as a criterion of His presence in the Christian's life.

W. Donald Wellman says that "Nazarenes consider the central emphasis in worship to be the preaching of God's Word. Proclamation of the gospel, instruction, and exhortation are primary in Nazarene worship."<sup>44</sup>

#### Formation of the Assemblies of God

The early history of the Assemblies of God is no less colorful than that of the Church of the Nazarene. Since the Azusa Street Revival, pentecostal groups sprang up in almost every city in America. In his new book, The Joy of Belonging, Richard Dresselhaus recounts the events in Parham's Bible School at the turn of the century:<sup>45</sup>

In 1900 at Topeka, Kansas, a group of Bible school students began to search the Scriptures for an understanding of the baptism in the Holy Spirit. After several days of waiting, they were filled with the Spirit and began to speak with other tongues. It was clearly a return to the apostolic experience.

Within a few days visiting pastors had arrived at the Bible school, and they too shared the joys of the "Pentecostal experience." From that humble beginning the spiritual fires of renewal leaped across the nation and around the world. Thousands of believers received the baptism in the Holy Spirit with the evidence of speaking in other tongues. The Pentecostal Movement, so well known in our day, had begun.

---

<sup>44</sup>W. Donald Wellman, We'd Like You to Know About the Church of the Nazarenes (Kansas City, Missouri: Beacon Hill Press, 1977), p. 27.

<sup>45</sup>Richard L. Dresselhaus, The Joy of Belonging (Springfield, Missouri: Gospel Publishing House, 1978), p. 57.

A group of men gathered in Hot Springs, Arkansas, in 1914, for the purpose of discussing those beliefs on which they agreed and differed. They had no intention of forming a denomination. They would simply "assemble themselves together."<sup>46</sup> The Pentecostal leaders were faced with five major concerns at this convention:<sup>47</sup>

(1) Doctrinal unity

(2) Method by which the results of evangelism could be preserved

(3) Development of a program for world missions

(4) Proper legal structure of the church

(5) Establishment of a Bible school program for the training of workers.

Offices for headquarters were first located in Findlay, Ohio, and moved to St. Louis, Missouri in the spring of 1915 and to Springfield, Missouri, in 1918.<sup>48</sup>

From the beginning of the denomination, Assemblies of God were likely to have their own local constitution and bylaws. Dresselhaus explains the structure of the movement which differs from the Nazarenes in local autonomy:<sup>49</sup>

The Assemblies of God was organized to provide the guidelines for a cooperative fellowship of Pentecostal

---

<sup>46</sup>See Hebrews 10:25, KJV.

<sup>47</sup>Dresselhaus, op. cit., p. 58.

<sup>48</sup>Introducing the Assemblies of God (Springfield, Missouri: Gospel Publishing House, 1958), p. 2.



people who shared a common spiritual experience and a common vision to evangelize the world. Each church was to enjoy its own sovereignty and be self-governing. The congregational form of government was adopted, placing the responsibility for decisionmaking in the hands of individual members of the local assembly.

Commenting on the advantages of such structure, Dresselhaus states:<sup>50</sup>

There is within the Fellowship flexibility, diversity, individual creativity, and personal initiative. These qualities of spirit and attitude comprise a great resource. The Fellowship provides the necessary parameters and guidelines to undergird and encourage the work of the local church.

The Assemblies of God has continued to grow until in recent years its worldwide adherents total between six and eight million.

The formation of the Assemblies of God created the first new doctrinal position since the Pentecostal movement began. Vinson Synan recalls that<sup>51</sup>

The new church adopted a statement of faith which included the usual pentecostal article concerning speaking with tongues, while stating in another article that "entire sanctification" should be "earnestly pursued" as a "progressive" rather than an instantaneous experience. The adoption of this statement placed the new "Assemblies of God" outside the Wesleyan tradition, thus creating the first formal doctrinal division in the pentecostal movement.

By the year 1971, the number of churches in the Assemblies of God totalled 8,734 compared to 6,359 Churches of the Nazarene. The Assemblies of God had ordained to the

---

<sup>49</sup>Dresselhaus, op. cit., p. 59.

<sup>50</sup>Ibid.

<sup>51</sup>Synan, op. cit., p. 152.

ministry 11,912 compared to 7,113 ordained Nazarene ministers in the same year.<sup>52</sup>

Today, the Assemblies of God is one of the fastest growing denominations. It has retained the doctrine of sanctification in its tenets of faith:<sup>53</sup>

Sanctification is an act of separation from that which is evil, and of dedication unto God. The Scriptures teach a life of "holiness, without which no man shall see the Lord." By the power of the Holy Ghost, we are able to obey the command: "Be ye holy; for I am holy."

Sanctification is realized in the believer by recognizing his identification with Christ in his death and resurrection, and by faith reckoning daily upon the fact of that union, and by offering every faculty continually to the dominion of the Holy Spirit.

### Summary

When revival fires were burning, holiness and the pentecostal experience of speaking with other tongues were united. In general, the Pentecostals, including those of the Assemblies of God, have continued to hold to the tenet of entire sanctification. Any divorcing of holiness from pentecost must be considered an arbitrary, man-made doing and not by divine directive.

Nazarenes and Assemblies of God believers are close in doctrine. It follows that they should find it advantageous to minimize their differences and, in love, embrace the common historical roots which has brought them to this

---

<sup>52</sup>Parrott, op. cit., p. 48.

<sup>53</sup>Northwest District Council Yearbook of 1978-79, p. 9.



milestone wherein they may each take great pride in their rich heritage among evangelicals.

Not only do members of the Assemblies of God hold to the Biblical doctrine of sanctification, but Nazarenes admit that they "like to think that they, too, belong in what Lesslie Newbigin calls 'for want of a better word... the Pentecostal' type of Christianity."<sup>54</sup>

---

<sup>54</sup>William M. Greathouse, What is the Church of the Nazarene? (Kansas City: Nazarene Publishing House, 1973), p. 19.

## Chapter 2

### LOCATION AND GENERAL DATA OF THE CHURCHES STUDIED

Leaving the interesting matters of similarities in the formation of the two denominations historically and the doctrinal differences and similarities, this chapter will consider the specific churches to be observed. The study was concerned not only with buildings, but with geography, congregations, and intentions of the clerical leaders. A picture of the general setting is sought in this chapter, while more detailed ecological considerations are covered in the impact of the churches on land-use in chapter six.

#### Aurora Church of the Nazarene

The beautiful and spacious Aurora Church of the Nazarene is located in King County, north of Seattle at 1900 North 175th Street. Reverend James C. Baynum is the pastor. Approximately 260 are enrolled in the Sunday school and 350 attend morning worship services. Situated two blocks west of Interstate Five freeway, the church has excellent accessibility to auto traffic.

A brochure was found in the church foyer which read, "Though large, we try to cultivate a small church atmosphere. We want to know you by your name."

A picture of the worship facilities is featured in another brochure which calls it "The Miracle Church of the



Northwest." Beneath the photograph of the pastor is a warm message to newcomers, telling what the church offers:

Our desire is to present an adequate Christ to a confused world.

Christ is the answer to every human need. We present Him through the church to the community.

We believe His teachings are the basis of Christian faith. Christ is our authority.

From the moment you step inside our church we want YOU to feel welcome and at home.

A smile, a friendly greeting, an open Bible--are yours.

An opportunity is given to meet and fellowship personally with the Lord Jesus Christ.

Opportunities for congregational worship on Sundays are at 9:45 a.m. and 11:00 a.m. The Sunday bulletin shows a busy schedule for all ages throughout the week. The ministerial staff at the time of this writing included the Reverend A. E. Gerdes, Associate Pastor, the Reverend E. E. Baker, Visitation, and the Reverend D. Douglas, Christian Education and Youth.

#### Oak Harbor Church of the Nazarene

The lovely Oak Harbor Church of the Nazarene is located on beautiful Whidbey Island in a setting in the midst of stately Evergreen trees at 7672 - 700 West, just one and one-half miles from the U. S. Naval Air Station. Consisting largely of brick masonry, the spacious building features an octagonal sanctuary, capable of seating an unusually large proportion of the congregation near the pulpit area.

Although the town of Oak Harbor can claim only about 12,000 persons, as many as 20,000 live within a radius of ten miles from city center.

Organized on November 25, 1924, the Oak Harbor Church of the Nazarene began with fourteen charter members after a series of camp meetings held in a local automobile camp and a month of revival services in the old Swantown and Crescent Harbor school houses.

Groundbreaking ceremonies for the new building were held in August, 1975, and a year later the congregation moved into the present facilities. The Reverend Fred Fowler is the present pastor. He noted in his fourth annual report that many key families moved from the area due to military transfers. Despite this fact, numerical and financial gains were cited. Attendance at morning worship during the year 1977 averaged 225 persons. Giving for all purposes climbed from \$57,000 in 1974 to \$114,000 in 1977 after completion of the new building.

Opportunities for congregational worship on Sundays are at 11:00 a.m. and 6:00 p.m. The Sunday bulletin reveals a busy schedule for all ages during the week.

The author and his wife enjoyed the worship service with this Oak Harbor congregation Sunday morning, October 22, 1978. Emphasis was placed on the preached Word, a fact also deducible from Pastor Fowler's personal remarks in his report to the congregation:



I thank all of you for your prayerful support. I have never felt more non-professional. I have only one goal: "to be a good man full of faith and of the Holy Spirit." I covet your prayers that my calling shall always be "qualitative"; that my preaching shall include strong truth, but always with compassion and tenderness. I preach so that you may preach for it is thus that the "manifold wisdom of God is made known through the church." We are able to do together what none would even dare to attempt in isolation.

### Olympia Church of the Nazarene

The First Church of the Nazarene is located in the capital of the state of Washington. This church organized in 1925 with thirteen charter members after a tent meeting. Membership is currently 226.

Property was purchased in 1958. The congregation worshipped in a sanctuary within the existing educational unit, built in 1961. The new sanctuary was completed in 1971. The comfortably spacious church occupies a corner at 2020 East 22nd Avenue in Olympia, about two miles east of the state capitol building.

Opportunities for congregational worship are at 11:00 a.m. and 6:30 p.m. on Sundays. The Sunday bulletin shows that a prayer service is held Wednesday evenings at 7:00 p.m. Although the church did not have a regular pastor when the author visited with his wife for worship Sunday, October 15, 1978, the Reverend P. J. Bartram, interim pastor, sent a letter which read in part: "We have made a commitment to serve in the name of Christ for the benefit of all whom we are able to reach. If we are able to serve you

in any way, please feel free to contact us." Margaret Lampard, Church Secretary, also graciously assisted the author with information for this study.

### Cedar Park Assembly of God

In contrast with the foregoing Nazarene churches with decades of rich history, Cedar Park Assembly of God is a young newcomer. Youth are predominant in the congregation. Early in 1970, Pastor George Johnson and his wife, Joyce, were impressed that God wanted a church in the Juanita-Bothell area, northeast of Seattle. The Northwest District Council of the Assemblies of God gave approval. On June 28, 1970, twenty-seven people met in the Helen Keller School gymnasium for the first church service.

The present wooded five acres on which the beautiful church is located was purchased in January of 1972. The towering majestic cedar trees on the site inspired the name given to the worship center. The church has continued to grow spiritually, numerically and financially since its beginning. Serving on the ministerial staff with Pastor Johnson is the Reverend Jim Parker, Minister of Teens, and the Reverend Howard Flaherty who is in charge of Music.

Opportunities for congregational worship on Sundays are at 11:00 a.m. and 6:00 p.m. The Sunday bulletin reveals an ambitious calendar with activities for all ages throughout the week. Located at 10421 N. E. 140th Street, Kirkland, Washington, the church is the home of worship also for many



students from Northwest College of the Assemblies of God, a liberal arts and church-related college with a fifty-five acre campus and student body numbering 727.

#### Fairwood Assembly of God

Fairwood Assembly of God is located at 13120 S. E. 192nd Street in Renton, Washington. The new church facilities were completed in 1971. Fairwood, too, is a pioneer church with a brief history. Reverend David Pearson, the pastor, is assisted by the Reverend Les Haarstad. A youthful congregation exceeds 100 with nearly as many also in attendance at Sunday school.

Opportunities for Sunday worship are at 11:00 a.m. and 6:00 p.m. The Sunday bulletin for July 2, 1978 (used in the service attended by the author and his wife) shows an active program with study and social opportunities for all ages. In the bulletin also, the pastor observed that

God is doing some great things in our church body. The Sunday evening services especially have been so beautiful. The Holy Spirit has been ministering to us in such a meaningful way.

#### Federal Way Christian Life Assembly

Christian Life Assembly is located in Federal Way, Washington, at South 320th and 6th Avenue South. Situated in a growing neighborhood, the functionally beautiful building was constructed in 1970 and 1971. Originally a project jointly sponsored by the congregation and by the Northwest District Council of the Assemblies of God, this

church is now self-supporting.

Pioneering the church in its early years were the Reverend and Mrs. Woodrow J. Fletcher and the Reverend and Mrs. M. B. Delgatty, all of whom volunteered their time and talents, ministering without salaries for four and one-half years. Pastor Fletcher laughingly said, "We started there with no money, no people, no anything." Ada, his charming wife, added "God's work done in God's way will never lack God's supply."

Opportunities for congregational worship on Sundays are at 11:00 a.m. and 6:00 p.m. A Sunday bulletin calls attention to a busy week of activities for all ages. In the bulletin were the names of visitors from the previous Sunday's services. At the time of this study, the church's pastor is the Reverend L. B. Dickson, assisted by the Reverend Harold Buckingham who is in charge of Youth.

Average attendance during 1977 at Christian Life Assembly was 150 in Sunday morning services and 115 in the Sunday school.

Basic as it is to the construction of a new church

most all too many are begun without careful cost analysis.

Luke 14:28-30, The Living Bible



## Chapter 3

### COSTS OF CONSTRUCTION

Among the many parables of Jesus, one contains an important truth pertinent to this chapter:<sup>55</sup>

But don't begin until you count the cost. For who would begin construction of a building without first getting estimates and then checking to see if he has enough money to pay the bills? Otherwise he might complete only the foundation before running out of funds. And then how everyone would laugh! "See that fellow there?" they would mock. "He started that building and ran out of money before it was finished!"

The author's pastor vividly described such a faux pas in a sermon delivered on a Sunday morning at the First Assembly of God in Puyallup, Washington:<sup>56</sup>

To begin any enterprise without thoughtful consideration to the cost of it, or to build without thought of the cost of it, is courting disaster. Some years ago in the Spokane Valley, a church group decided to build a church. They had a very small group. And they hadn't been together very long. But they had big ideas. And so, they purchased land along the valley freeway. They began the erection of an imposing building.

They got as far as the foundation work and the pilaster that the building would be supported by, standing like stark posts, and that's as far as they got, because they hadn't even counted the cost that far. And, for some years, that foundation and that stark pilaster stood beside the freeway as a mockery to a group of people who had not counted the cost. It was never finished by that group.

Basic as it is to the construction of a new church house, all too many are begun without careful cost analysis.

---

<sup>55</sup>Luke 14:28-30, The Living Bible.

### The Effect of Inflation on Construction Costs

The gnawing effect of inflation on construction costs has posed problems for most builders. Church building has not escaped the eroding effect which the shrinking dollar has had upon the acquisition of materials and the price tag on labor. These costs have climbed sharply in the past few months. C. Richard Shumaker, in a recent article, pointed out that<sup>57</sup>

The local church is also feeling pinched. The cost of building new churches and adding to present structures has been increasing at the annual rate of twelve to fifteen percent for several years.

As a result of these skyrocketing costs, some churches have found it necessary to cut back on their annual budgets. Unless they are exceeding a seven percent growth in receipts per year, they are standing still economically.<sup>58</sup>

### Cutting Costs Through Good Procedure

It can be argued that ministers, as a group, are in a class by themselves when it comes to saving money. Perhaps necessity has driven them to it. But while austerity may be a commendable trait, the tried and proven rules should be followed when building the Lord's house. Some of the rules

---

<sup>56</sup>Sermon delivered August 20, 1978, entitled "What Cost is There?" by the Reverend Kenneth R. Woll.

<sup>57</sup>Christianity Today, June 2, 1978, Article by C. Richard Shumaker, p. 8.

<sup>58</sup>Ibid.



may seem to have little bearing upon actual costs--until much later, when it may be too late to correct an error in judgment. For instance, Truman Dollar says, "Refuse to accept cost overruns! Just refuse to sign "change orders" when building unless there is no cost overrun."<sup>59</sup>

The construction of a new church edifice generally calls for the selection of a building contractor. He will be the one who will give material substance to the desires of the congregation and its building committee.

Although it may appear obvious and axiomatic, the employment of a general contractor will require the making of a contract or several contracts to spell out in detail the work that is to be performed. The original contract should be kept simple. While speaking on the theme of Church Building and Bank Finance, Pastor Johnson of Springfield, Illinois' Calvary Temple, advised that one cannot be too careful in putting in the details. For example, both the contractor and the church's agent should sign the specification sheet denoting the "kinds of stained glass, the kinds of carpet, and how much per brick." The exact cost of cabinets should be listed. "A gentleman's agreement is no good!" Johnson warns.<sup>60</sup> Not just glass, but the kind of glass: "Thermopane, double-strength glass, etc."

---

<sup>59</sup>Quoted from lecture by Professor Truman Dollar at the California Graduate School of Theology, July 20, 1978.

<sup>60</sup>Pastor Johnson, A tape recording, n. d.

The superintendent of construction may be the one who oversees the details on behalf of the church. If so, close liaison between him and the general contractor is essential. Lien waivers are available at many stationery stores and their use is advisable to further protect the building funds. Pastor Johnson suggests:<sup>61</sup>

When you are paying for lumber, materials and other supplies, the contractor and supplier both sign lien waivers. Make checks payable to both the lumber company and the contractor. And get lien waivers first, before releasing the checks.

#### Interview With a General Contractor

Mr. Irwin Krueger, formerly of Bellevue, now makes his home in Yakima, Washington. He is a general contractor who has specialized in construction of new church houses for approximately fifteen years. The author interviewed him on a job site at Poulsbo, Washington, November 21, 1978. At that location, he and his crew were well along in the construction of the new Christ Memorial Church, a "cooperative" affiliate of the Assemblies of God. The site was covered with snow and ice, but it was a regular work day for all. The interview was recorded in the mobile office on the job site:

DeBock: Irwin, you have built a number of Assemblies of God church houses, haven't you?

---

<sup>61</sup>Ibid.



Krueger: Yes, we have done quite a few. I don't remember the exact total because we have done a number of other denominations, too. But we are on our twenty-seventh project.

DeBock: Here at Poulsbo you are building a new church (house). Please describe what this one will be like.

Krueger: Well, it actually is a new sanctuary facility with new office headquarters. Then, they have a day care and child nursery center which also attaches by a covered walkway, their present day school which they already have.

DeBock: I understand you have also built a Nazarene Church (house). Where was that one located?

Krueger: Yes, we built one a few years ago at Cheney, Washington.

DeBock: Do you recall the approximate square footage of the Nazarene church at Cheney?

Krueger: I believe it was somewhere between eighteen thousand and twenty thousand square feet. We had a contract of three hundred twenty-five thousand dollars and we were able, with volunteer help to build it, including tax and everything, for three hundred thirteen thousand dollars.

DeBock: What problems does a contractor face these days with regard to rising costs?

Krueger: Rising costs is a real problem for any general contractor for the simple reason that, when you cost out a job, you make your cost analysis, and from there, you

go into a bid form. You project it. Plus you are not guaranteed anything tomorrow based on what you are being quoted today! Consequently, on this job, for instance, we went ahead and purchased the materials at the time we started the job immediately. Consequently, we have not had an escalation in price up till now. All of our lumber has been purchased. So we are fortunate in that respect.

DeBock: For the benefit of pastors, building committees, and congregations, would you recommend, therefore, that the contractor buy as much of the material for the job immediately on beginning the project?

Krueger: Oh yes, immediately! Because your escalation price is far higher than the interest rate--even though the interest rates are high.

DeBock: What about that problem of financing? What are we facing?

Krueger: I think the biggest problem with financing is that you have to have signers to back a loan. This is not a problem with some churches. But, with some churches it is because people don't want to lay all that they have on the line. And you can't blame them. But in the Assemblies of God we haven't hardly any problem because there are always those in the congregation that are with the building program, are on it, and they say "We're going and we will sign for it!" The costs today have gone so high. Of course, the banks want to see the costs projections. I have always worked with good estimators. I do not do my own



estimating. I've worked with fellows who are capable of doing the job, of projecting it, and as a result, when we present a cost analysis to any group, it is so complete that you can order materials off of that sheet.

DeBock: That's terrific. Does the bank ask that the denomination's headquarters stand behind such a loan?

Krueger: Yes, they prefer that. They don't always get that, of course.

DeBock: How about the Nazarene church you built?

Krueger: Yes, the Nazarenes did stand behind the local church with a co-signature. We just did a large Lutheran church in Coeur d' Alene a year ago and they were backed completely by headquarters. In fact, very stringently operated through the headquarters.

DeBock: What new innovations are churches looking for today that they did not look for in the past? What are they building now that they did not build ten years ago?

Krueger: Well, I think we are going very much into this area of providing recreation for the church family. More and more this is being done. We used to have just a fellowship hall type of thing. Now we are going in more for recreation. The church here is going into drama. They feel that drama is a very effective way of presenting the Gospel. And I think that lighting is a big thing in the churches that we used to never do so much. Heating and air conditioning and all these have brought the costs up. I like the concept of seating more around the platform area instead of so

far out. For instance, in this building, it has a tremendous appeal to a minister where he stands practically in the middle of a circle with his congregation--very close to even the last pew. So, these are some of the concepts that we are seeing today. I think we are going into some better design characteristics. But, I do not enter into designs. I take it from there.

DeBock: To wrap this up, Irwin, what might be the single biggest problem you run into when you build a new church house?

Krueger: Well, every building has its own little problems, and what is a problem in one area is not a problem in another building. It would have to do with the design factors of the building, the construction, the time of the year. Weather is a big factor. Of course, we have always practiced a good safety program, and we won't take the chances.

DeBock: Thank you. May God bless you in your work!

### Organizing to Build

John Scotsford states:<sup>62</sup>

If its (the church) purpose is to reach men with the message of Christ, it follows that no efforts should be spared to make it easy for men and women to find their way within its walls. The greater the goals which are sought, the more meticulous our endeavors should be. The Kingdom of God demands our best.

---

<sup>62</sup>John R. Scotsford, The Church Beautiful (Boston: The Pilgrim Press, 1945), p. 5.



If we concur with Scotsford that the great purpose of reaching souls with the Gospel deserves our best, it follows that we must adhere to a standard of excellence in keeping with the best of design and construction without sacrificing quality on the one hand or lavishly squandering the limited funds on the other. In his book, The Church Builder, Elbert Conover recommends that a great deal of preliminary work needs to be accomplished even before the architect arrives. He offers a twelve step checklist:<sup>63</sup>

Before the architect comes, plans secured, or definite plans made regarding even the smallest building improvement, it is important to have at least the following work done:

1. Organization of a forward movement council for the study, promotion, financing and construction of the project.
2. A study of the church activities and methods found successful in worship, Christian education, fellowship and service ministries.
3. A study of the community, the population by age groups, population trends, religious census, trends in industrial developments, etc. (Please see chapter six)
4. A study of other churches and institutions in the community to help determine the needed program, and possible comity arrangements.
5. An evaluation study of other church building projects in similar situations.
6. Prepare a statement of the needs of the activities and groups to be provided for and the rooms and floor area required for each. A consideration of possible remodeling or enlarging of the existing building.
7. A study of possible locations and sites.

---

<sup>65</sup>Elbert M. Conover, The Church Builder (New York: The International Bureau of Architecture, 1948), p. 144.

8. An estimate and development of financial resources.

9. Promotional material for the church constituency.

10. A written statement of the building program so that an architect will know all of the requirements to be provided.

11. Omitted.

12. A plan to make the financial program a means of spiritual growth.

### Selecting the Site

Congregations that plan ahead, more often than not, will have already purchased a building site long before the green light is given at a business meeting to start building. The needs of a rapidly growing church can accelerate to the point where alternate acreage is necessary for even those who thought the lot they bought years ago was large enough for future expansion. William Leach believes that the church site "should be near the geographical center of the parish."<sup>64</sup> He also likes the site "near public transportation" and suggests:<sup>65</sup>

When the church is built on a lot even with or higher than the street level, a more commanding appearance is secured. Impressiveness is gained by an expanse of lawn leading to the entrance.

Clark is impressed by a site that is truly beautiful, with mature shade trees. Particular attention should

---

<sup>64</sup>William Leach, Protestant Church Building (New York: Abingdon-Cokesbury Press, 1948), p. 20.

<sup>65</sup>Ibid.



The subsoil conditions on the site should be investigated as they may affect the building foundations and drainage. In selecting the site the committee must constantly keep in mind what will be required in the way of parking space and outdoor recreation facilities.

A beautiful setting for the house of worship will enable the architect, the builder, the craftsmen and the artists to make more manifest the atmosphere of worship they are charged to create.

Size of the Lot. William Watkin laments the fact that:<sup>67</sup> Small sites typical of city churches during the past two generations led to the building of church walls and the walls of the church school very close to the lines of the church property. The lack of lawns and grass areas tended to harden and make less inviting the appearance of the entire church building. It definitely intensified the noise problem.

The more charming modern designs have availed themselves of glass exposures looking out on attractive gardens.

There seems to be a trend among evangelical groups to build on larger sites to provide for a variety of recreational and social functions for their people. John Morse observed:<sup>68</sup>

Many churches have carried on programs of great significance without large acreage. In a given situation, an established location may be more important than visibility. Visibility and accessibility are guidelines as to what a site should be, but the ultimate question is: "How suited is it as a place for the church to carry out its Christian mission?"

---

<sup>66</sup> Ibid.

<sup>67</sup> William W. Watkin, Planning and Building the Modern Church (New York: F. W. Dodge Corporation, 1951), p. 15.

<sup>68</sup> John E. Morse, To Build A Church (New York: Holt, Rinehart and Winston, 1969), p. 67.

Land is increasing in price at a rapid rate. This fact is due to such economic factors as scarcity and population increase. Morse warns that it would be better to acquire too much than too little land on which to build:<sup>69</sup>

Most churches feel that three acres is the minimum needed in an average suburban situation, while others believe that five, six, and up to ten or more acres are needed. As a general rule, it is better to acquire too much than too little; the unneeded land can usually be sold, but adjoining parcels can seldom be acquired later except at an exorbitant price.

The best estimate is up to five acres for a congregation of more than seven hundred to one thousand members. The size of the site must always be related to program, cost, land availability, and location.

Allowing for Vehicle Parking. The selection of a site on which to build a new church will depend also upon the amount of space that will be set aside for the parking of automobiles and church busses. Not only is the size of the congregation a factor, but local zoning ordinances. All too often, an otherwise desirable site must be rejected because it will not be large enough to build the facilities required and still allow for ample parking space. Zoning restrictions vary widely.

Because of the importance of the matter of allowing space for parking, significant court decisions follow. The current zoning restrictions which affect King County will then be included since four of the churches of this study

---

<sup>69</sup>William S. Clark, Building The New Church (Jenkin-town, PA: The Religious Publishing Co., 1957), p. 35.



are located within the boundaries of King County.

It should constantly be kept in mind that, although the courts have shown flexibility and even seem to favor the churches where variances have been sought, acquisition of additional land at the outset would avoid the hassle over a variance.

The city of Decatur, Illinois, for example, lost in an effort to prevent a congregation of Jehovah's Witnesses from building due in large measure to the lack of provision for an adequate number of parking spaces, according to the local zoning ordinance.<sup>70</sup> The Decatur Zoning Ordinance required off-street parking of not less than two hundred fifty square feet for each space and one vehicle parking space for each six seats in the proposed church. Charles Haar cites the interesting case in his compilation, Land-Use Planning, in which the court finally asked,<sup>71</sup>

Are the restrictions imposed by the sections of the Decatur Zoning Ordinance reasonable regulations on the building of a church and under the facts and circumstances as shown by the record before us?

The decision (quoted in part) was as follows:

We now consider the provision of said ordinance pertaining to off-street parking, which presents a question of first impression in this state. Under the provisions of the ordinance appellee is required to provide 6,250 square feet of off-street parking for the accommodation of 25 automobiles, or one parking space

---

<sup>70</sup>Charles M. Haar, Land-Use Planning (Boston: Little Brown and Company, 1959), p. 211.

<sup>71</sup>Ibid.

for each six seats in the church.

If the regulation requiring off-street parking for churches in proportion to the number of seats in the church is to be sustained, it must be upon the ground that the benefit to the public health, morals, general welfare and safety outweighs the restriction which such regulation places upon the right of freedom of worship and assembly.

It is no doubt true that automobile traffic often chokes the streets and endangers both the general and the traveling public. However, it is rarely, if ever, that people entering or leaving a church cause or contribute to traffic accidents.

When, under the facts in this case, the welfare and safety of the people in the neighborhood is placed in the scales of justice on one side, and the right to freedom of worship and assembly is placed on the other, the balance weighs heavily on the side guaranteeing the right to peaceful assembly and to worship God according to the dictates of conscience, regardless of faith or creed.

In our judgment Section 1(c) of Article XIII of the zoning ordinance of the city of Decatur as it has been applied to appellee's property in the factual situation before us contravenes the First and Fourteenth Amendments to the Constitution of the United States as they pertain to freedom of worship and assembly, and are unconstitutional in their application to appellee's particular property...

Within the decision was also cited The Supreme Court of Florida in *State ex re. Tampa v. City of Tampa, Florida*, 1950, 48 So.2d 78, in which a similar provision of the zoning ordinance of the city of Tampa was held invalid:<sup>72</sup>

The contention that people congregating for religious purposes cause such congestion as to create a traffic hazard has very little in substance to support it. Religious services are normally for brief periods two or three days in the week and this at hours when

---

<sup>72</sup>Haar, op. cit., p. 213.



traffic is lightest--early in the morning, early in the evening and at 10:00 and 11:00 on Sundays. Many churches are like this one, in residential areas, where traffic is not heavy and where there are side streets and other facilities for parking.

If some of the congregation are forced to use part of Ninth Street or Monroe Street for parking we cannot see how a traffic hazard would be created sufficient to tip the scales of justice in favor of the police power in the interest of public welfare and safety, as against the fundamental right of freedom of worship and peaceful assembly.

With regard to requirements for parking spaces, King County's zoning ordinances, Chapter 21.50.040 entitled, "Parking spaces required." states in paragraph (4), (b) for Churches:<sup>73</sup>

One parking space for each five seats in the principal place of assembly for worship, including balconies and choir loft. Where fixed seats consist of pews or benches, the seating capacity shall be computed upon not less than twenty lineal inches of pew or bench length per seat. If there be no fixed seats, then one parking space for each forty square feet of gross floor area in such principal place of assembly or worship shall be provided.

### Looking at Architecture

Once it has been determined how much cash and future receipts will be available, then the church is at the point where it can consider design and the selection of an architect.

### Choosing an Architect.

Leslie Parrott proudly asserted, "If one word characterizes the general architecture of Nazarene churches, it is

---

<sup>73</sup>King County Zoning Ordinance, revised 5-30-77, Chapter 21.50.040 (4)(b), p. 807.

'functional.'"<sup>74</sup> When the author asked for comment on that quote, Mr. Gordon E. Nickell<sup>75</sup> replied: "Everything I design is based on pure function. That's the name of the game. If you don't have function, you don't know what to hang the ornamentation on." An interview with Mr. Nickell, architect for Fairwood Assembly of God and Federal Way Christian Life Assembly, appears later in this chapter.

To achieve a functional building, what should the church consider in selecting its architect? Conover wisely suggests that "churches are advised to secure an architect who will make a separate study of each individual church problem, its history, traditions, surroundings and ideals."<sup>76</sup> It must be remembered that senior architects employ junior architects to work on the design and drawings. Therefore, as Conover further suggests:<sup>77</sup>

When selecting an architect learn who on his staff is in charge of the work of design and whether this person is likely to continue as a member of the staff, at least until your building has been completed.

Designing the Building. The skill of an artist is needed to achieve a qualitative work on the house of God. "Architectural design must be alive, not of a stereotyped or imitative nature," says Conover, "There is no reason to design your building so that it appears to have been built

---

<sup>74</sup>Parrott, op. cit., p. 14.

<sup>75</sup>Mr. Nickell's comment appears later in this chapter.

<sup>76</sup>Conover, op. cit., p. 33.      <sup>77</sup>Ibid.



for another time and place."<sup>78</sup> Not in agreement at this point is Mr. Nickell, who developed a simple, small church design which proved to be very functional and was widely accepted across the nation.

William Leach observes that<sup>79</sup>

There are certain basic qualities that we must endeavor, to our utmost, to incorporate in the House of God. It must inspire reverence through its beauty, its economy and its unity. It must provide the worshipper with an atmosphere in which his spiritual needs can be fulfilled by making judicious use of the familiar symbols in church history. Architectural design, in the final analysis, is the creation of a total symbol. In this case the symbol expressed is THE CHURCH.

Suppose the congregation is not satisfied with the drawings presented by the architect. What is the next step? Conover points out:<sup>80</sup>

After the floor plans have been fairly well developed the architect should present exterior sketches, but it remains for the people to reject or adopt the architect's exterior design. If they are intelligent and sincere in their responses and criticisms, they may assist the architect in achieving the design most suitable for their church. However, wise churchmen having engaged the architect to design a church will trust his superior experience and knowledge. Here are some questions that should be asked concerning any design:

Is it suited to the site and its setting?

Does it look like a church?

Is it distinctive and appropriate for this location and congregation?

---

<sup>78</sup>Elbert M. Conover, The Church Builder (New York: The International Bureau of Architecture, 1948), p. 33.

<sup>79</sup>William Leach, Protestant Church Building (New York: Abingdon-Cokesbury Press, 1948), p. 40.

<sup>80</sup>Conover, op. cit.

The "church building design should express aspiration. Architectural lines that have an upward trend seem to aid in expressing faith and praise in the midst of a materialistic world."<sup>81</sup>

Hopefully, the finished product will be a thing of beauty. It does not need to be ornate because simplicity is also beautiful as seen in much of God's handiwork in flowers and shrubs. "Beauty is highly useful in church work."<sup>82</sup>

Talking with Architects. Mr. Wendell E. Beckwith of Bellevue was the architect for a limited portion of the Cedar Park Assembly of God. The author discussed this project with Mr. Beckwith. Cedar Park had engaged an out-of-state firm and later requested the Beckwith architectural firm to step in. The Beckwith firm was able to greatly assist the local building despite the fact that the church had in effect "changed horses in the middle of the stream."

Mr. Gordon E. Nickell, a Baptist pastor's son, lives in Seattle. He is a noted architect with wide experience, especially in designing of churches. He has designed many church buildings for the Assemblies of God in the Northwest region of the United States. As designer of two of the

---

<sup>81</sup>Conover, op. cit., p. 32.

<sup>82</sup>Ibid., p. 41.



churches of this study, Mr. Nickell was able to furnish some excellent general and specific information in an interview at his Seattle home:

DeBock: How many church houses have you designed?

Nickell: I'm sure it's in the numbers. Four kinds of Baptists, two or three kinds of Brethren, a couple kinds of Lutherans, Christian Science, Christian Reformed, and Presbyterian.

DeBock: Geographically, have the Assemblies of God which you have designed been in the Northwest?

Nickell: Yes, the Northwest, counting the panhandle of Idaho, in Montana; but only one church in Oregon. And I have probably designed the majority of the Assemblies of God churches in Alaska.

DeBock: I suppose Alaska presents some special problems?

Nickell: Yes, depth of foundation because of frost in the soil.

DeBock: Let's focus on design of churches, Gordon.

Nickell: Yes, the ones that get the attention are the large churches. But the majority of churches are still small or medium size.

DeBock: What are building committees looking for now that they did not look for twenty years ago?

Nickell: Well, building committees now are looking for a little more space on which to build.

DeBock: How many acres?

Nickell: Well, anywhere from five and up. Although

some are settling for smaller. However, in this day and age we have engaged in some additions and also some relocations projects because of the fact that they didn't get large enough properties. With that in mind and not knowing what the trends will be, we are leaning toward building a better auxiliary building in which to meet temporarily until the future does present itself substantially so we know what the auditorium will be.

DeBock: Would you say that Nazarene churches and the Assemblies of God are equally functional?

Nickell: Everything I design is based on pure function. That's the name of the game. If you don't have the function, you don't know what to hang the ornamentation on.

DeBock: You designed the Fairwood Assembly of God.

Nickell: Yes, we did run onto something there with the help of the pastor that was rather unique. It is a building that has one central hall which goes right on out to the east end. At the present time we are designing a two-story, eight-classroom building, all classrooms of which are designed for a public day school. They will have their own outside exits. So it's going to be a very, very efficient building and it will put them into the possibility of a day school, the first eight grades. That has presented itself as the first possibility. And the other possibility is, according to the pastor--I talked to him last week--He was to double the size of the auditorium, making a junior high gym floor, plus there's the possibility of doubling, if



not tripling, the congregation before they get into their auditorium. So the future is open and very bright. That building is already proving itself. So we are duplicating that design with variations in Spokane.

DeBock: What about parking? Is there quite a variation across Washington State regarding the number of seats per parking space to be found in zoning ordinances?

Nickell: Seattle, at one time, did not have an off-street parking ordinance. So, to be kind to those already in existence, they have adopted a very liberal rule which states that one car space should be provided for every eight seats. Now, that is liberal; but it is not realistic. We find that generally one car space for every five seats of fixed seating, which would include the platform, choir, the auditorium and the balcony--fixed seating. Probably the most stringent would be some of the counties where they've gone down to one space for every three seats. The one to five ratio in Alaska is rather predominant.

DeBock: My study showed that the cost per square foot at the Federal Way Christian Life Assembly was less than the cost of building the other churches.

Nickell: Yes, that was due to the fact that it was built a few years ago. Since we've had this new inflation and higher cost of materials, that would not hold true. However, one district official made the observation that he was putting ever increasing value on donated labor because he found so much was his own. (We laughed together).

DeBock: Is there anything unique about the design of the Federal Way Christian Life Assembly?

Nickell: Years ago we thought that Sunday schools would grow if we divided classes, just like cutting up potatoes, an eye in each hill, and grew up to have a harvest. The only fallacy was that those who preponderated that theory forgot that kids were not potatoes. So it was not necessarily true. Years ago, we thought if we could just corral and hermetically seal a total of eight children, you were doing a great job in education. And then came the other denominations who said, "Aren't you assembling a group of thirty children to disperse them into these other classrooms for the other half of their time? Yes, but are you not providing twice as much space as you will ever use at any particular time?" Twenty years ago, other denominations were calling for larger classrooms. Twelve or fourteen years later, we (the Assemblies of God) finally caught up. The Southern Baptists, from whom we got the idea, finally, a few years later, changed, almost reluctantly, after we have. So now we are all pretty much on the idea that we have larger classes whereas twenty-five years ago, we provided about six or seven assembly areas with about twenty-five to thirty classrooms which later were referred to as "cubicles." Those rooms were typically eight feet by ten feet. It was hardly large enough to swing a cat without endangering the cat.

DeBock: But Federal Way has larger rooms.



Nickell: The Federal Way Christian Life Assembly is interesting in that the initial building contained first the larger foyer plus the supporting restrooms. The fellowship hall which is square, is set--but at an angle--in which they meet. It is large enough to have most of their fellowship functions. Plus a two-story educational wing which comes off at another angle, leaving the restroom-side of the foyer open to accommodate the new and enlarged sanctuary, with basement facilities below. This will provide better and larger restroom facilities for the total package when it comes.

DeBock: They are fortunate in having ample acreage.

Nickell: But none too much! Just enough, I think, to support the new sanctuary and the implications of new seating.

DeBock: You've been very helpful and informative, Gordon, and I thank you very much!

Using Symbols in the Church. In evangelical churches the use of symbols in the buildings is often limited to the cross and the altar. However, stained glass windows will be the place to include others as a meaningful door of expression.

Conover points out that "symbols should be used understandingly and constructively"<sup>83</sup> and includes this list:

---

<sup>83</sup>Op. cit., p. 88.

Acorn	Latent greatness or strength
Altar	Presence of our Lord
Anchor	Hope
Anchor and Cross	Jesus Christ, our Sure Anchor
Candles	Jesus Christ, Light of the World
Cross	Crucifixion; Finished redemption
Dove	The Holy Spirit
Easter Lily	Resurrection of our Lord
Evergreen	Immortality of the Soul
Flame	Martyrdom; Inspiration; Youthful Fervors
Grapes	The Eucharist
Vine	Christ, the Vine; His followers, the branches

Colors also have symbolic meaning and include:<sup>84</sup>

Black	Mourning and death
Blue	Truth; Faithfulness; Wisdom; Charity
Green	Growth; Life; Hope
Red	Love; Fervor; Holy zeal
White	Light; Purity; Joy

---

<sup>84</sup>Elbert M. Conover, The Church Builder (New York: The International Bureau of Architecture, 1948), p. 88.



## EXPERIENCE OF THE CHURCHES OF THE NAZARENE

Aurora Church of the Nazarene

The worship facilities of the Aurora Church of the Nazarene cost fifteen dollars per square foot. Seating capacity in the sanctuary is 325 persons. There are 200 parking spaces. The estimated market value of the entire worship facilities is \$750,000. Total cost, including land, construction and furnishings was \$530,000.

Oak Harbor Church of the Nazarene

The 22,000 square foot Oak Harbor Church of the Nazarene cost eighteen dollars per square foot to build. Seating for 400 persons in the sanctuary is enlarged to 525 persons if the overflow area is used. There are 200 parking spaces. The estimated market value is \$600,000. Total cost for the land, construction and furnishings was \$425,000.

Olympia Church of the Nazarene

Seating capacity in the sanctuary of Olympia's first Church of the Nazarene is 400 persons. The overflow will accommodate another 100. There are 170 parking spaces. The estimated market value is \$480,000. Total cost including land, construction and furnishings was \$220,000.

## EXPERIENCE OF THE ASSEMBLIES OF GOD

Cedar Park Assembly of God

Cost of building Cedar Park Assembly of God was twenty-two dollars fifty cents per square foot. Seating capacity in the sanctuary is 450 persons with an additional 150 in the overflow area. There are 120 parking spaces. The estimated market value is \$650,000. Total cost including land, construction and furnishings was \$370,000.

Fairwood Assembly of God

The Fairwood Assembly of God cost approximately twenty dollars per square foot when built in 1970-71. Seating in the sanctuary is 175 persons with 75 in overflow area. There are 75 parking spaces. The estimated market value is \$250,000. Total cost including land, construction and furnishings was \$200,000.

Federal Way Christian Life Assembly

The edifice built by the Federal Way Christian Life Assembly cost only \$13.64 per square foot. The figure was diminished due to 4,825 hours of volunteered labor. Seating capacity in the sanctuary is 180 persons with an additional 65 seats available in the overflow area. The estimated market value is \$300,000, about twice the cost including land, construction and furnishings, which was \$150,000.



## SUMMARY

Experiences of the six churches showed that their increasing costs were due in large measure to an inflated economy. Federal Way Christian Life Assembly paid less for their facilities primarily because they built several years ago. Growing congregations needing larger facilities probably should not delay construction in the false hopes that material or labor costs will decrease. Keeping a tight rein on costs through good procedure is important to those who build. The purchase of a majority or all materials immediately by the general contractor will save money. Those with responsibility for acquiring the building site must not settle for a site too small to meet all needs, including ample parking according to the local zoning code. Preliminary work needs to be done by the building committee before selecting an architect; but, once selected, he needs a free hand to develop the design to present to the church.

A. Using the current estimated market value of your entire worship facilities, what is the value of each seat in the sanctuary?

1. Aurora Church of the Nazarene	\$ 2,307.69
2. Christian Life Assembly	1,666.67
3. Oak Harbor Church of the Nazarene	1,500.00
4. Cedar Park Assembly of God	1,444.44
5. Fairwood Assembly of God	1,428.57
6. Olympia Church of the Nazarene	1,200.00

B. If each worshipper in your church were to contribute an equal share of the debt based upon the total cost of the worship facilities, what dollar amount must he give to retire the obligation within four years?

1. Oak Harbor Church of the Nazarene	\$ 9.08 per week
2. Fairwood Assembly of God	8.74 per week
3. Aurora Church of the Nazarene	7.28 per week
4. Christian Life Assembly	4.81 per week
5. Cedar Park Assembly of God	4.68 per week
6. Olympia Church of the Nazarene	4.41 per week

C. If ninety percent of the seats in your main sanctuary were filled each Sunday and each worshipper placed exactly \$6.50 in the offering each week, how long would it take to retire your original debt which existed on completion of the building?

1. Olympia Church of the Nazarene	1.64 years
2. Christian Life Assembly	2.01 years
3. Cedar Park Assembly of God	2.01 years
4. Oak Harbor Church of the Nazarene	2.05 years
5. Fairwood Assembly of God	3.19 years
6. Aurora Church of the Nazarene	3.31 years

D. What percent of the estimated market value was the original debt?

1. Christian Life Assembly	37 percent
2. Cedar Park Assembly of God	42 percent



3. Oak Harbor Church of the Nazarene	42 percent
4. Olympia Church of the Nazarene	42 percent
5. Aurora Church of the Nazarene	44 percent
6. Fairwood Assembly of God	68 percent

E. If worshippers agreed to burn the mortgage within the first year after completion of the construction of the new building, what amount must each equally contribute?

1. Cedar Park Assembly of God	\$ 13.92 per week
2. Christian Life Assembly	14.10 per week
3. Olympia Church of the Nazarene	16.03 per week
4. Aurora Church of the Nazarene	17.97 per week
5. Oak Harbor Church of the Nazarene	21.37 per week
6. Fairwood Assembly of God	29.72 per week

Churches of the Nazarene at Oak Harbor and Olympia favored brick masonry. Generally, the Assemblies of God were not so large as the Churches of the Nazarene.

Comparing market values of the worship facilities, the debt percentages were remarkably consistent, except for that of the Fairwood Assembly of God. (See D.) While the other five churches averaged a 41 percent debt to value ratio, Fairwood Assembly of God carried a heavier mortgage at 68 percent. Obviously, this fact will account for its last place position in answer to Question E. Significantly, if the number of worshippers at Fairwood were to increase to

220 each Sunday morning,<sup>85</sup> the church would have been in third position in Question E.

As expected, the overall cost was greater for the churches which built more recently. Nevertheless, larger congregations can be expected to retire a sizable debt in less time than smaller ones. See Question E where Cedar Park Assembly of God placed first, reflecting its strength in the number of adherents.

It seemed apparent to the author that the Aurora Church of the Nazarene wisely built quality into their worship facilities. At a value of \$750,000, it is the most valuable of the churches studied. The design affords the unique combination of enhancement for worship and concern for the Christian education arm of the church. Stained-glass windows in the nave are especially delightful. Yet, the debt which this church bears does not appear out of line when compared to the other churches in the study.

Volunteer labor utilized by Christian Life Assembly provided a substantial savings in labor costs. Using \$10 per hour arbitrarily assigned, their donated labor was the equivalent to \$48,250 in labor costs. Olympia Church of the Nazarene estimated that \$8,000 was saved as a result of donated labor. It can be argued, of course, that not all

---

<sup>85</sup> Doubling the number of worshippers will halve the equal contribution required for purposes of this comparison which results in changing Fairwood's figure to \$14.86 each.



220 each Sunday morning,<sup>85</sup> the church would have been in third position in Question E.

As expected, the overall cost was greater for the churches which built more recently. Nevertheless, larger congregations can be expected to retire a sizable debt in less time than smaller ones. See Question E where Cedar Park Assembly of God placed first, reflecting its strength in the number of adherents.

It seemed apparent to the author that the Aurora Church of the Nazarene wisely built quality into their worship facilities. At a value of \$750,000, it is the most valuable of the churches studied. The design affords the unique combination of enhancement for worship and concern for the Christian education arm of the church. Stained-glass windows in the nave are especially delightful. Yet, the debt which this church bears does not appear out of line when compared to the other churches in the study.

Volunteer labor utilized by Christian Life Assembly provided a substantial savings in labor costs. Using \$10 per hour arbitrarily assigned, their donated labor was the equivalent to \$48,250 in labor costs. Olympia Church of the Nazarene estimated that \$8,000 was saved as a result of donated labor. It can be argued, of course, that not all

---

<sup>85</sup> Doubling the number of worshippers will halve the equal contribution required for purposes of this comparison which results in changing Fairwood's figure to \$14.86 each.

donated labor is desirable or even acceptable. But if men and women in the church are qualified to build the Lord's house, surely this should be brought to the attention of the building superintendent or general contractor. At the same time, it needs to be kept in mind that a cash donation to the building fund has the strength to hire qualified journeymen, the kind of expert tradesmen that the house of the Lord needs and deserves.

It is that all of the money needed can come from within the church itself. Some congregations have done this by means of a carefully planned campaign. An example is the so-called "Miracle Offering" of Overlake Christian Church cited later in this chapter. The savings in interest is tremendous if the church is able to raise building funds with cash donations rather than going to a lending agency to borrow at high interest rates.

Planning ahead financially is easier to talk about than to practice. Admittedly, the real business of any Christian congregation is primarily to carry out the mission of spreading the Gospel message in fulfillment of the Great Commission. But churches are also operating in the economic reality of higher and higher costs for labor and materials. Many now have an on-going building fund similar to the one that William Leach mentions:

---

<sup>36</sup> Leach, *op. cit.*, p. 41.



FINANCING NEW CHURCH CONSTRUCTION

What Some Writers Say About Borrowing Funds

When construction money is needed for new church facilities, a bank is obviously not the only source for the funds. It is conceivable that all of the money needed can come from within the church itself. Some congregations raise huge sums by means of a carefully planned campaign. An example is the so-called "Miracle Offering" of Overlake Christian Church cited later in this chapter. The savings in interest is tremendous if the church is able to raise building funds with cash donations rather than going to a lending agency to borrow at high interest rates.

Planning ahead financially is easier to talk about than to practice. Admittedly, the real business of any Christian congregation is primarily to carry out the mission of spreading the Gospel message in fulfillment of the Great Commission. But churches are also operating in the economic reality of higher and higher costs for labor and materials. Wisely, some have an on-going building fund similar to the kind William Leach mentions:<sup>86</sup>

---

<sup>86</sup>Leach, op. cit., p. 42.

A few churches--there are altogether too few of these--try to write an amount in the annual budget for a new building. There is a constant depreciation in any church building. If that could be balanced by an equal amount of money laid aside for a building fund, the erection of a new building when needed would be easily financed. Preconstruction financing is a luxury few churches enjoy.

Limitations on Indebtedness. Large sums must be raised either by the solicitation of cash gifts from members of the church or by borrowing the money needed. Borrowing may be from members or from a lending agency. An important question to be answered is "How much is actually needed for the immediate costs which is not already in reserves?" The long range funding picture must be carefully projected. It is foolish to borrow money today which is not needed until months later. Interest on loans over the dormant period is as much a real cost of the building as lumber and carpets!

Martin Anderson asks<sup>87</sup>

How much should a church borrow? The approach should be not how much can we borrow, but how much ought we borrow? The emphasis should be on maximum fund raising by the members of the congregation, not on maximum borrowing. The lender usually sets the limit on what you will be able to borrow. One-third of the combined value of the structure to be built on the site is conservative borrowing.

As was noted in the previous chapter, none of the churches in this study was as conservative as a one-third indebtedness. In the case of Fairwood Assembly of God, the experience was more than twice that proportion. The National

---

<sup>87</sup> Martin Anderson, A Guide to Church Building and Fund Raising (Minneapolis: Augsburg Publishing House, 1959), p. 67.



Council of the Churches of Christ in the U.S.A. called a conference of church building leaders which offered suggestions relative to the amount of indebtedness a church can be expected to carry successfully:<sup>88</sup>

1. A church should not have a building debt more than three times its total annual income; or \$200 per earning unit (family or individual), or \$100 per member, payable in a ten-year period. Fifty percent of the total cost of the project, preferably not over 35 percent of the total cost, should be borrowed.

2. It is generally agreed that the cost of amortizing a long-term loan--say, of ten years' duration--should not make a demand upon the operating budget of the church of more than 30 to 35 percent over and above what it normally would be.

Leach refers to another table on debt ratios which was advocated by the Presbyterian (U.S.A.) Board of Missions in which Mr. John G. Gredler is quoted as saying that:<sup>89</sup>

A church may feel safe when investing in such a project an amount equal to seven times its annual budget. Of this money four sevenths should be in hand at the beginning of the construction.

What is the strength of the regular offerings in the church? Aside from the projected value of the new facilities, the factual income experience over an extended period of time needs to be assessed. In a guidebook for builders, T. Lee Anderton recommends this approach:<sup>90</sup>

A church may borrow an amount that previous monthly savings will repay. (If a church has, over a period of

---

<sup>88</sup>C. Harry Atkinson, How To Finance Your Church Building Program (Westwood, New Jersey: Fleming H. Revell Company, 1963), p. 60.

<sup>89</sup>Leach, op. cit., p. 39.

years, deposited \$100 per month in a building fund, then certainly that church can afford to amortize an indebtedness of \$100 per month.)

Commercial institutions will lend up to three times the average (last three years) annual income.

A church usually has no difficulty borrowing 40 to 60 percent of the total funds needed.

A church can safely put one Sunday's collection out of four into debt retirement.

A church may normally borrow up to \$100 per family (not per member) and in some cases may borrow as high as \$200 per family.

Scotsford says that "two formulas have been developed for judging this (debt ratio) amount: three and a half times the annual budget, or \$200 per family."<sup>91</sup>

Reasons for Difficulty in Obtaining Loans. Unless a church is prepared to hear the negatives from bankers, it may be in for a rude awakening. Experience reveals that to obtain funding with ease is rare indeed. Pastor Pearson of Fairwood Assembly of God advises would-be borrowers not to be discouraged when some institution turns you down. But the most remarkable experience of the churches studied in this regard was that of Cedar Park Assembly of God. It was turned down seven times by the same bank. The loan was then granted by the same bank upon receiving the eighth application. Importunity brought results! The availability of

---

<sup>90</sup>T. Lee Anderton, Church Property/Building Guidebook (Nashville, Tennessee: Convention Press, 1973), p. 177.

<sup>91</sup>John R. Scotsford, The Church Beautiful (Boston: The Pilgrim Press, 1945), p. 219.



funds for new church construction seems to have tightened somewhat in recent times. Martin observes that it was not difficult to obtain a church loan some years ago:<sup>92</sup>

In the years following the depression of the nineteen thirties, it became quite difficult. A number of churches defaulted in their payments. A church edifice is a one purpose building and hence is not a good security for a loan. Besides, a lender hesitates to foreclose on a church. It is bad public relations. Hence the reluctance of some lenders to make a church loan.

While concurring with the foregoing reasons, Harry Atkinson adds the problem of continuity of responsible leadership as a factor bearing upon the difficulty in obtaining a church loan:<sup>93</sup>

Loaning agencies are often reluctant to make church building loans. Their objections stem from the fact that a church is a one-purpose structure and has limitations as security for a mortgage loan. Loaning agencies are also sensitive to the unfavorable publicity which they think would attend a foreclosure, if such became necessary. In many churches, officers are elected for very limited terms of office, thereby limiting the continuity of responsibility in the administrative leadership. This creates a sense of insecurity when loan payments must extend beyond the tenure of office of these elected officials.

The fact that the income which a church receives is derived mostly from contributions is also a factor. In an article by John Koten in a recent issue of The Wall Street Journal, this problem was discussed:

---

<sup>92</sup>Martin Anderson, A Guide to Church Building and Fund Raising (Minneapolis: Augsburg Publishing House, 1959), p. 67.

<sup>93</sup>Atkinson, op. cit., p. 61.

Banks are reluctant to lend to churches because a church building is poor collateral, rarely salable for another use. Banks also dislike lending to institutions whose income consists almost exclusively of contributions.<sup>94</sup>

#### Identifying a Suitable Loan for Church Construction.

The question naturally arises as to what constitutes an acceptable loan from a dollars and "sense" viewpoint.

Anderson cites some important characteristics of a good loan:<sup>95</sup>

A substantial number of years in which to repay the loan, not less than ten--fifteen or twenty is better;

The privilege of pre-payment without penalty or with a minimum penalty;

The lowest interest rate obtainable for this type of loan;

No interest payment for six months.

It is highly desirable that money is received and interest paid only as construction proceeds and cash is needed.

It is not always possible to get such terms. The loss through interest paid before cash is needed can be partially offset by interest paid on deposits at a local bank.

Avenues Open to Borrowing Funds. A number of lending agencies have provided construction funds in the past. The following list of lending sources appeared in a recent survey taken from churches having built new facilities:

---

<sup>94</sup>The Wall Street Journal, Article by John Koten, Feb. 27, 1978, p. 1.

<sup>95</sup>Martin Anderson, op. cit., p. 67.



Banks <sup>96</sup>	44.6 %
Savings and loan associations	18.5 %
Coupon bonds	16.3 %
Dividend bonds	5.4 %
Individuals	5.5 %
Insurance companies	2.2 %
Others	7.5 %

In the borrowing of funds the church must decide whether it will look beyond its own membership. In the state of Washington "commercial bond and finance programs, where brokers receive a fee or commission for the sale of securities to the general public, are considered public offerings."<sup>97</sup> As expected, strict guidelines are meant to be followed.

In a recent issue of the Northwest Messenger, the official publication of the Northwest District Council of the Assemblies of God, the Reverend Clifford L. Hobson, District Secretary-Treasurer, furnished helpful information intended for churches seeking borrowed funds:<sup>98</sup>

A public offering of securities is carefully regulated by state statute. If the church decides to go public with its securities offering, it will be required to have its financial house in order. The church

---

<sup>96</sup>T. Lee Anderton, op. cit., p. 177.

<sup>97</sup>Northwest Messenger, Article by Clifford Hobson, Volume 39--No. 9, (Kirkland, Washington: November, 1978), p. 7.

<sup>98</sup>Ibid.

must show an adequate liquidity in cash reserves (thirty percent or more) and an ample cash flow to meet all maturity dates. An offering circular defining the security and an audited financial statement must be supplied to the purchaser. The State of Washington Securities Division may challenge the church's financial ability to amortize the public offering. Public offerings bring the church into regulation.

It was suggested that commercial brokers may not be presenting to the churches all the options open to them. We suggest that the churches first consider the use of the exemption provided for in RCW 21.20 which is relatively free of regulation.

In the same article, Reverend Hobson includes a list of the items of information which must be included in the letter which claims exemption:<sup>99</sup>

A letter of "Notification of Claim of Exemption," pursuant to RCW 21.20, must be filed with the State of Washington Securities Division, P. O. Box 648, Olympia, WA 98504. This letter must include:

1. the amount of the securities offering,
2. the interest to be paid,
3. the purpose of the offering, and
4. that the sale of the securities is limited to members and friends of the church who are residents of the State of Washington and who are participants or contributors to the non-profit organization.

When a church files a letter of intention to sell such securities, it must show that no sales commission or brokerage services are a part of the offering.

The promissory notes issued by the church cannot be transferred by sale, nor assigned as a security for an investor's loan. The security may be transferred only by gift, bequest, or operation of law. A filing fee of \$50 is required under this provision, and covers a two-year period. It must also indicate the risk involved to

---

<sup>99</sup>Ibid.



the purchaser.

Churches will occasionally use bonds as collateral for the money borrowed. Such bonds may be in the form of a debenture or a mortgage. Anderton explains the difference between these instruments:<sup>100</sup>

A debenture is a faith bond. A mortgage bond is one secured by a first-lien mortgage on the real property of the church. The church makes weekly deposits in the paying-agent bank to pay the interest and to retire the bond issue.

Professional help is available from several companies. Their fees usually range from three to seven percent. These may be added to the first year's interest or applied over the entire bond issue.

Selling bonds is sometimes confused with raising cash. It is too easy to forget that this money must be returned and with interest. The church cannot afford to forget that:<sup>101</sup>

Issuing bonds is a method of "borrowing" money, usually from members of the church. It has to be repaid. The same financial guidelines used in borrowing from commercial sources should be used in determining the amount and terms of a bond issue. This caution regarding guidelines is important and must not be overlooked.

Other sources for funds were suggested by Anderton although not always immediately available:<sup>102</sup>

1. Life insurance. Naming the church as beneficiary to a sizable life insurance policy.
2. Securities and annuities. Given to the church.

---

<sup>100</sup>Anderton, op. cit., p. 177.

<sup>101</sup>Ibid.

<sup>102</sup>Ibid.

3. Living memorials. A way of honoring family members or friends at death.

4. Bequests under wills.

Avoiding Potential Problems. The careful selection of a source for building funds must be coupled with wise protection of the capital when obtained. Pastor Johnson said, "It is just as important to protect your church's money as it is to raise more funds."<sup>103</sup> There is always the possibility of sudden losses or even bankruptcy if stewards are negligent in the handling of funds, large or small. Unfortunately, the church is not exempt from unpleasant experiences amounting to financial disaster.

Inappropriate as it may seem to some to consider the avoidance of bankruptcy at this point, a spokesman for the state securities division in Florida said that six church-related bond defaults, involving a total of \$12.7 million, have occurred in the past two years.<sup>104</sup>

Church bond programs, usually begun to finance construction, fail for various reasons. Some founder because of well-meaning clergymen who, relying mostly on faith, issue more bonds than the church can afford.

To avoid the possibility of bankruptcy, John Koten suggests that<sup>105</sup>

Churches should simply act conservatively. They should employ a qualified financial consultant to

---

<sup>103</sup>Pastor Johnson, Two tape recordings entitled "Church Building and Bank Finance," n.d.

<sup>104</sup>The Wall Street Journal, op. cit. <sup>105</sup>Ibid.



calculate how many bonds they can issue, based on realistic projections of the church's income. An escrow agent should be hired to handle the funds and to ensure payments are made on schedule. And a church should make sure that the bond issue is large enough to finish the intended construction.

The way in which the applicant comes to the lender is in itself important. First impressions are important. "When approaching a prospective lending agency," Atkinson advises, "church leaders should never assume an apologetic attitude or the posture of a hat-in-the-hand mendicant."<sup>106</sup>

Some losses occur even before the funds are received if one considers the omissions or at least neglect in the arena of solicitation of funds. Some of these are the result of false assumptions pertaining to giving and receiving. Raymond Knudsen's list of wrong assumptions in funding will illustrate that this is possible:<sup>107</sup>

1. Those who have given all that they could give, would give, and will give.
2. People just do not have money to give. A larger percentage of our population is economically self-sufficient than in any period of human history.
3. All that people have to contribute they already contribute to their local church in the Sunday offerings.
4. Only the rich engage in estate planning and ordinary people cannot be expected to include the church in their wills.

---

<sup>106</sup>C. Harry Atkinson, How To Finance Your Church Building Program (Westwood, New Jersey: Fleming H. Revell Company, 1963), p. 60.

<sup>107</sup>Raymond B. Knudsen, New Models for Financing the Local Church (New York: Association Press, 1974), p. 25.

5. Once a commitment is made the task is done.

Atkinson believes that "the two biggest losses are incurred by an incomplete canvass and failure to devise means for collecting the pledges."<sup>108</sup>

Once the church has obtained borrowed funds from any source, the first assumption is that payments on the principal and interest will be made as scheduled. A good relationship with the lending institution must be built on a foundation of promptness at meeting one's obligations. The importance of meeting every payment on schedule cannot be overemphasized. On this matter, Atkinson commented:<sup>109</sup>

Someone has said that "character, capacity to pay, and capital" are the watchwords of loaning institutions. The church, by virtue of her high calling, should be foremost in exemplifying the first of these and in demonstrating the others when approaching a financial agency for a building loan. Every loan obligation met on schedule is an incentive to lenders to look with favor upon subsequent loan applications.

#### How Churches of the Nazarene Obtained Building Funds

The following information concerning the acquisition of building funds was taken from the responses to the survey given to the six churches. As might be expected, complete uniformity of responses was not realized.

Aurora Church of the Nazarene. The church had on hand \$100,000 in cash reserves prior to construction. Approximately two-thirds of the building funds were borrowed

---

<sup>108</sup>Atkinson, op. cit., p. 60

<sup>109</sup>Ibid.



from a bank and one-third from members. After completion of the project, the indebtedness stood at \$327,000. This is an amount equal to \$17.97 per week for each Sunday morning worshipper during the first year after completion of the building. The debt also represents approximately 44 percent of the estimated market value of the entire worship facilities.

Oak Harbor Church of the Nazarene. No cash reserves were on hand before construction began. \$250,000 were borrowed from a local institution. No funds were borrowed from members. After completion of the project, the indebtedness was \$250,000. This is an amount equal to \$21.37 per week for each Sunday morning worshipper during the first year after completion of the building. The debt also represents approximately 42 percent of the estimated market value of the entire worship facilities.

Olympia Church of the Nazarene. The church refinanced an existing mortgage which it had been carrying on the educational unit, combining it with a loan for new construction. The entire new loan of \$200,000 was obtained. A building fund was maintained through pledges of approximately \$48,000. Prior to the construction of the educational unit, the church failed in an attempt to float a \$75,000 bond issue by reason of difficulty encountered in the sale of the bonds. Money was eventually realized by closing out the bonds and utilizing an insurance plan "by purchasing policies for children, on which money was advanced for

construction."<sup>110</sup>

After the church completed its educational unit, it was able to refinance with the bank, later consolidating with advance funding as one mortgage to build the sanctuary. A contractor was hired and used mostly volunteer labor. According to the church secretary, the church currently finds no difficulty in meeting mortgage payments of \$2,000 per month. During 1976 and 1977, the Olympia Church of the Nazarene also built a kitchen facility with a value of \$10,000 without outside financial assistance.

#### How the Assemblies of God Obtained Building Funds

The foregoing Nazarene congregations had been intact for a much longer period of time than were the congregations of the Assemblies of God. The latter were pioneer works in each case and had not outgrown a previous building. Therefore, the consideration here is not only new buildings, but new congregations as well.

Cedar Park Assembly of God. The church had \$3,000 cash on hand before construction began. \$275,000 were borrowed from a local bank. This amounted to 83 percent of the funds required for the project. "We were turned down seven times by the same bank, and the eighth time we got the loan," Pastor Johnson confided. No funds were borrowed from members.

---

<sup>110</sup>Quoted from a letter from Margaret Lampard, the Church Secretary, dated October 5, 1978.



After completion of the project, the indebtedness came to \$275,000. This is an amount equal to \$13.92 per week for each Sunday morning worshipper during the first year after completion of the building. The debt also represents approximately 42 percent of the market value of the entire worship facilities. A savings of approximately \$150,000 was estimated due to volunteered, donated labor.

Commenting upon his problems obtaining funds for construction, Pastor Johnson advises those who have not yet gone through the dilemma: "Be articulate and persistent in pursuit of financing. Don't be discouraged by the 'No's; keep pressing on, never give up. There is a way."<sup>111</sup>

Fairwood Assembly of God. No cash reserves were on hand before construction began. No funds were borrowed from members. \$170,000 were borrowed from a lending agency. Pastor Pearson commented: "Don't give up because some institution turns you down or something doesn't work. Keep at it until a door opens. Approximately \$50,000 were saved due to donated labor. The borrowed funds of \$170,000 was equal to \$29.72 per week for each Sunday morning worshipper during the first year after completion of the building. The debt also represents approximately 68 percent of the estimated market value of the entire worship facilities.

---

<sup>111</sup>This remark is characteristic of Reverend George Johnson, the only pastor of the churches studied with whom the author has been personally acquainted. He carries this positive attitude in other aspects of his ministry.

Federal Way Christian Life Assembly. No cash was on hand before construction began. Approximately two and one-half acres were purchased for \$25,000 with the Northwest District Council of the Assemblies of God paying \$2,500 and neighboring churches retiring the debt over a period of four years at \$235 per month, after which the new church continued payment on the remaining building loan.

Members and friends loaned \$50,000 to the church and \$60,000 were borrowed from a lending agency. A plumber discounted ten percent on supplies and labor. An electrician allowed a similar discount. The 4,825 hours of volunteer labor greatly reduced the cost of building and indebtedness. This was a "pioneer" work. Those initial pastors volunteered their services, accepting no salary for four and one-half years. The indebtedness upon completion of the project was \$110,000. This is an amount equal to \$14.10 per week for each Sunday morning worshipper during the first year after completion of the building. The debt also represents approximately 37 percent of the estimated market value of the entire worship facilities.

### Giving Versus Borrowing

A church member who is expected to cast his ballot in a congregational business meeting either for or against a huge building loan at high interest, might well be advised to ask himself if it is not "better to give than to receive." It is common knowledge that if all in the church would pay



tithes on their incomes, most church loans would not be necessary.

The Unified Appeal. In his book, Money and the Church, Luther Powell observed that:<sup>112</sup>

It has become apparent to many leaders in the church that the Every Member Canvass is the most ideal method known today for the providing of gifts from Christians.

The Every Member Canvass had its roots in the old subscription system, and grew out of a number of significant innovations during the early part of the twentieth century. As the churches began to face the problems of the pew-rent system, the multiple money-making activities, and the increasing number of special appeals by both church and nonchurch groups, a rethinking of church finance was considered necessary.

There has always been the problem of special offerings in the church. To avoid the excessive use of these special, designated offerings, the unified appeal was soon to gain recognition among many denominations:<sup>113</sup>

Denominational boards, instead of appealing individually to the congregation, organized to present a unified appeal. This united appeal encouraged congregations and national denominations to eliminate some of their special appeals and to include all askings in one or two budgets. Out of these needs and developments have come the Every Member Canvass.

The Every Member Canvass is a carefully planned program whereby a congregation seeks to provide funds to meet local and benevolent needs by a thorough visitation of the membership. It is known by a variety of names.

Proportionate Giving. The kind of giving which the

---

<sup>112</sup>Luther P. Powell, Money and the Church (New York: Association Press, 1962), p. 172.

<sup>113</sup>Op. cit., p. 173.

Apostle Paul advocates is, in the opinion of Brian Rice, what might be called "proportionate giving:"<sup>114</sup>

It is particularly interesting to see that Paul recommends "proportionate" giving. God and one's fellow Christians, he suggests, have a claim to a proportionate share of one's income. Christians are stewards, not absolute owners of their wealth.

Also he (Paul) insists that "everyone" should give. ("each one of you"). This is the first every member canvass.

Attempting a definition, Powell believes that<sup>115</sup>

To understand the meaning for proportionate giving, one must see a significant difference between dedicating oneself to a certain proportion and merely giving an arbitrary amount in dollars and cents.

If one has decided on a specific proportion--previous to the time the giving begins--he is practicing proportionate giving.

The timing and frequency of giving may also be considered an argument in favor of proportionate giving.

Paul taught proportionate giving also when he urged the people to lay be in store upon the first day of the week as God had prospered them.

Moreover, Powell believes that to use the actual financial need of the church as an objective to determine the amount of contributions may actually detract from the kind of giving shown in the New Testament example:<sup>116</sup>

---

<sup>114</sup>Reginald H. Fuller and Brian K. Rice, Christianity and the Affluent Society (Grand Rapids: W. B. Eerdmans Publishing Company, 1967), p. 51.

<sup>115</sup>Powell, op. cit., p. 205.

<sup>116</sup>Ibid., p. 206.



In our day, some churches attempt to distribute, equally, the financial responsibility of the church among the members, talking about average gifts, or by dividing the total amount of the budget by the number of members and arriving at a suggested gift. Such practices are dangerous as they detract from proportionate giving, based upon one's ability to give.

Sacrificial Giving. The whole New Testament story is one of sacrificial giving. God, the Father, gave His Son, Jesus Christ. He loved the world that much. Then, Jesus willingly gave Himself for all. In view of the sacrifices made by God, Himself, it should not be surprising that His disciples follow their Example.

In speaking of giving to the Lord's work in a sacrificial manner, no particular sums of money are envisioned. The amounts are removed from consideration because it is a matter of the proportion of one's substance. The classic example is the New Testament account of "The Widow's Mite." Although more familiar to most in the King James Version, the Living Bible adds contemporary color to the story:<sup>117</sup>

Then he (Jesus) went over to the collection boxes in the Temple and sat and watched as the crowds dropped in their money. Some who were rich put in large amounts. Then a poor widow came and dropped in two pennies.

He called his disciples to him and remarked, "That poor widow has given more than all those rich men put together! For they gave a little of their extra fat, while she gave up her last penny."

Miracle Offering at Overlake Christian Church. The Overlake Christian Church in Kirkland, Washington, provides

---

<sup>117</sup>The Living Bible (Wheaton, Illinois: Tyndale House Publishers, Inc., 1971 and 1976), Mark 12:41-44.

a contemporary example of sacrificial giving at the congregational level. The church took up a collection June 25, 1978, which was thought to be the largest church offering received on a single Sunday in United States history.<sup>118</sup>

In twin collections Sunday, the congregation filled little buckets with cash, property deeds, jewelry, checks, stock and bond certificates and pledges for the construction of a mortgage-free auditorium. "The bad news is we didn't reach our goal," the Reverend Bob Moorehead remarked, after his church collected \$1,596,309. "The good news is we set a record offering," he told 1,000 worshippers who packed the church gymnasium and five hundred others watching on color television monitors.

Actually they figure that they topped Miracle Day's goal of \$1.8 million when one member stood to his feet in the Sunday evening to offer free labor and material for the new building's foundation. Pastor Moorehead soon announced that such a donation was reportedly worth about \$250,000, a figure later increased to \$360,000 of estimated value.

Before introducing Tucker Cole, the church's business manager, Pastor Moorehead prayed, "Father, we are not here to bring glory to ourselves, but to you." Then Mr. Cole reminded his audience that "My devotion is not the signature on the check. It is the result of God's handwriting

---

<sup>118</sup>The United Press International carried a story subsequently, appearing in the Chehalis Daily Chronicle, Nov. 25, 1978, telling of an offering of more than \$2 million received at the Broadway Church of Christ, Lubbock, Texas.



on the heart."

Art Phillips of Boeing Aircraft Company was invited to comment:<sup>119</sup>

I've been in church work thirty-five or forty years and in twelve, fifteen or twenty fund drives. I have grown intolerant with mediocrity! You ain't seen nothin' yet. We did start slowly, quietly; then we began to realize what we could do if we built without a mortgage.

Then Mr. Phillips closed with a prayer, "O God of miracles, move today. Move in our lives as we lay on the altar our sacrifice. In Jesus Name, accept our offering."

A total of over two thousand persons, including this author, attended the morning and evening services. When the great day was concluded, \$1,424,000 had been collected in Miracle Day envelopes in the morning service and \$172,309 in the Sunday evening service. The morning total of \$1.4 million topped the record \$1.25 million collected by five thousand people at three services one week earlier at Garden Grove Community Church in Garden Grove, California.

One man reportedly gave \$200,000, according to the business manager. The average donation was between \$2,000 and \$3,000.

"We even had people devote a year's salary," Pastor Moorehead said. "Some brought their trailers and rigs and some brought their life savings. We went broke for God!"

---

<sup>119</sup>Art Phillips, chairman of the building committee, is an engineer at Boeing Aircraft Company.

Dr. Moorehead, a graduate of the California Graduate School of Theology in Glendale, California, announced after the services that any church member who mortgaged his house to make a donation, and then encountered financial difficulty, would be helped by the congregation.

Mr. Cole remarked, "When you think half our congregation tithes (gives ten percent of their income) already, that's more than the average U. S. citizen gives to any charity."

The idea for the big offering came from Pastor Moorehead. He said he heard about it from a Houston, Texas, minister whose Bammell Road Church of Christ raised \$1 million during one offering. Overlake's fifty-three members of the board of directors, including elders and deacons, made the historic decision by pledging \$360,000 with gifts ranging from \$500 to \$35,000 at the time.

Faith, hope and charity seemed evident in the worship services. A roving microphone picked up testimonies in the evening service--praises to God for His faithfulness amidst obedience and some sacrifice. An old-timer related how that he observed how God had met the needs of Overlake Christian Church since its beginning days. The author noted that no one was asked to donate in order that God might bless them in return. The urgency was that of the church's building needs. People seemed to respond out of love and out of obedience to the leadership of their pastor and board.



Summary

To finance the construction of a new church building it is likely that more funds will be needed than those on hand and readily available. The church's financial needs in terms of its fulfilling its Christian mission, must be determined. Emphasis should be placed upon raising as much cash from members and friends within the church as possible before looking to other sources. Cash donations must be encouraged because of the high cost of borrowing money. For a safeguard, borrowed funds should be kept to a minimum. Not more than twenty percent of the gross receipts should have to be set aside for debt service. Persistence at the loan agency pays off. However, it may be wise to look to members of the congregation before applying to the bank for building funds. Church bonds or church debentures may be considered. The point is to enlist every possible source of funds from within the church itself.

To accomplish a successful fund raising experience in the local church, a well-planned stewardship campaign is essential. This needs to be prepared well in advance of the commencement of construction. Clearly, the more funds the church has on hand before building, the less the overall cost of construction is going to be.

Potential problems with a burdensome debt can best be avoided by remaining conservative. Despite their good intentions, a surprising number of churches do find themselves in a tenuous position financially.

Of the six churches studied, the Aurora Church of the Nazarene was the only one with substantial cash on hand before construction began. This will account for the achievement of quality facilities and reasonably conservative debt.

The Federal Way Christian Life Assembly and Olympia Church of the Nazarene enjoy excellent facilities today with less overall cost due to the fact that they built before the recent high costs were imposed. These two churches also took maximum advantage of donated labor to keep costs down.

Although lacking in substance, either in a sizable congregation or cash reserves, Fairwood Assembly of God is compensating with vision for growth and expansion. This is evident by the plans for adding to their building needs as the congregation increases. Despite the church's comparatively extravagant debt, plans for additions to present facilities will enable them to grow without relocation in the immediate future.

Cedar Park Assembly of God seems destined for a bright future, predicated upon its conservative debt and rapidly growing young congregation in a burgeoning neighborhood.

The Oak Harbor Church of the Nazarene is blessed with excellent spacious facilities. Its location makes it dependent upon the unpredictable movement of military families to a large extent. While its debt is not a burdensome one, the importance of a growing number of faithful supporters in the church family will be understood.



Proportionate giving should be encouraged in an effort to engage each and every person in the congregation to share in the new building. Men of faith should consider a miracle offering. But it should not be entered into hastily, but carefully and well-planned. Paying cash without having to borrow may start as only a dream. The fact that it is now being done should inspire other churches to attempt it. By paying cash, the church will free some of the funds formerly allocated to interest payments, to support mission projects.

The answer to the above questions will depend upon the pastor's view of Christian stewardship. Any definition of Christian stewardship will depend inevitably upon one's philosophical presuppositions in the field of Christian service. Many theologians have addressed the subject with enthusiasm, but agreement among them is by no means ascertainable. Perhaps this is a greater problem than is generally recognized--one that underlies all of God's work on earth.

A dictionary definition of "stewardship" is:  
 ...the aspect of the religious life and church administration dealing with the individual's responsibility for having systematically and proportionately his time, talent, and material possessions in the service of God and for the benefit of all mankind.

Helge Bractgard is of the opinion that stewardship

<sup>120</sup> Merriam Webster, 3d New International Dictionary, Unabridged (Springfield, Massachusetts, U. S. Merriam Company, 1976).

## Chapter 5

### VIEWS OF CHRISTIAN STEWARDSHIP

Building a new church costs money. Where does the money come from? What approach does the pastor use as he looks to his congregation for the funds?

#### The Problem of Defining "Stewardship"

The answer to the above questions will depend upon the pastor's view of Christian stewardship. Any definition of Christian stewardship will depend inevitably upon one's philosophical presupposition in the field of Christian service. Many theologians have addressed the subject with enthusiasm, but agreement among them is by no means ascertainable. Perhaps this is a greater problem than is generally recognized--one that underlies all of God's work on earth.

A dictionary definition of "stewardship" is:<sup>120</sup>

...the aspect of the religious life and church administration dealing with the individual's responsibility for sharing systematically and proportionately his time, talent, and material possessions in the service of God and for the benefit of all mankind.

Helge Brattgard is of the opinion that stewardship

---

<sup>120</sup>Merriam Webster, 3d New International Dictionary, Unabridged (Springfield, Massachusetts: G. C. Merriam Company, 1976).



is not so much a question of an act, but of an attitude: "We cannot always meet life's changing situations with one action, but we can meet them with one attitude (or behavior)." <sup>121</sup>

"The time seems right for a creative discussion between economic theorists and practitioners and the interpreters of our Christian faith." <sup>122</sup>

The most common approach toward defining stewardship seems to be an equation of the term with giving. But giving of what? Brattgard will respond as follows: <sup>123</sup>

If, with a common American term, one would characterize stewardship as "giving" that would primarily have to mean the "giving" of oneself (2 Corinthians 8:5). It is a question of total giving. In that kind of life, all the resources of the husbandman are at the disposal of the steward.

Not only material possessions, but, according to the dictionary definition already given, time and talent also must be included in the matter of genuine service to God. Moreover, systematic and proportionate characteristics seem to be essential. The New Testament pattern for the early Christians indicates proportionate, systematic giving: <sup>124</sup>

Upon the first day of the week let every one of you

---

<sup>121</sup> Helge Brattgard, God's Stewards, translated by Gene J. Lund (Augsburg Publishing House, 1963), p. 192.

<sup>122</sup> Albert T. Rasmussen, Christian Responsibility in Economic Life (Philadelphia: The Westminster Press, 1965), p. 4.

<sup>123</sup> Brattgard, op. cit., p. 190. <sup>124</sup> I Cor. 16:2 KJV

lay by him in store, as God hath prospered him, that there be no gatherings when I come.

Paul's admonition concerning collections discourages special offerings and favors regular contributions in proportion to the amount which God has blessed the donor. The giver's share was determined by how much God had prospered him during the week. In this way, giving was kept up to date with the giver's receiving. Giving and receiving maintained an interrelationship.

### Ownership of Property

Any consideration of Christian stewardship would not be thorough without placing in juxtaposition the place which real estate holds in the philosophy of the stewards. Why is this so? Simply because it is a matter of record that the larger gifts to the church are the result of the sale or refinancing of the contributor's real property. It is a fact of our society that property values have soared in recent times and Christian stewards have taken advantage of expanding home equities to give sacrificially (something precious) to the church as cited in the miracle offering at Overlake Christian Church in the previous chapter. Church-related colleges and a few larger churches employ men on their staff who assist constituents and friends with their estates, encouraging the naming of their institution in the will. Obviously, family estates with real property can provide a substantial source of income for God's work. Since such gifts can be sizable indeed, they are worth waiting



for, even if contingent upon the death of the steward.

In Old Testament times, the Hebrew people sensed that they were tenants who were utilizing what really belonged to God. They felt that a man was not an owner of property in an absolute sense. The Israelites considered themselves strangers and sojourners under God who was the real owner of the land: "The land shall not be sold for ever: for the land is mine; for ye are strangers and sojourners with me."<sup>125</sup> T. K. Thompson stated that "God is the true owner of all land and property, and man is only God's steward into whose hands the administration and use of property is committed."<sup>126</sup>

Does man own property or is he merely a steward of it? The question is pertinent to our study. Professor Truman Dollar, pastor of Kansas City Baptist Temple and author of the unpublished "Planning and Organizing a Total Stewardship Program," told students at a summer session at the California Graduate School of Theology, that "a basic principle of stewardship is the ownership of God of all things." Man needs to be reminded that he is mortal, that "we brought nothing into this world, and it is certain we can carry nothing out."<sup>127</sup>

Ideally, the ownership of property will be to serve

---

<sup>125</sup>Leviticus 25:23, KJV.

<sup>126</sup>T. K. Thompson, Stewardship in Contemporary Theology (New York: Association Press, 1960), p. 20.

<sup>127</sup>I Timothy 6:7, KJV.

God or mankind in some beneficial way. Something with such value and so marketable must not fail to bring a blessing to other believers. Thompson sees it as a means to a worthy end:<sup>128</sup>

The ownership and administration of property properly belongs to the stewardship of God's servants. This ownership is never to be regarded as an end in itself nor as something which is an absolute right. Rather, property is to be administered and used for the proper exercise of one's responsibilities in society and toward the benefit and welfare of all. Negatively, property cannot become a means of exploiting the poor and the weak. On the contrary, property and its administration is to be used positively for the welfare and benefit of others.

Thompson further argues that "property is rightly held and administered only in keeping with the radical demands of God for justice, mercy, and faithfulness."<sup>129</sup>

D. L. Munby quotes Benjamin Jowett:<sup>130</sup>

Prosperity is the blessing of the Old Testament, adversity of the New. Still that Old Testament blessing would do a great deal of good to some of us.

Rasmussen points out that during the time of Jesus "economic life was not separated out and dealt with as a special sphere, because it was all an integral part of life in God's world lived in relation to Him."<sup>131</sup>

<sup>128</sup>Thompson, op. cit., p. 36.

<sup>129</sup>Ibid.

<sup>130</sup>D. L. Munby, God and the Rich Society (New York: Oxford University Press, 1961), p. 41.

<sup>131</sup>Ibid.



In the days of the early Christian church, material abundance was considered a blessing from, and the right to hold property was assumed. According to Christopher Hollis, "faithful stewardship was expected, and many sharp warnings were issued by Jesus concerning the misuse of wealth and its corrupting possibilities."<sup>132</sup>

Hollis also observed that our Lord did not feel that ownership of property was intrinsically wicked:<sup>133</sup>

Our Lord enjoined obedience to the Jewish law explicitly recognized a right of property, and a number of parables--the parable of the talents, the parable of the eleventh hour, the parable of the unjust steward--themselves clearly imply a system of property rights.

The well-known example of Ananiás and Sapphira tends to support the view that property ownership met with the approval of early Christians. Hollis observes that:<sup>134</sup>

Ananias and Sapphira are specifically told by St. Peter that, even as Christians, they would have been totally free to keep for themselves some, or all, of their property, had they wished. Their sin was not that they had not surrendered all their property but that they had lied about it--pretending that they had surrendered all when they had not done so.

In his recent book, Ronald J. Sider points out:<sup>135</sup>

'Not even the dramatic economic sharing in the first

---

<sup>132</sup>Christopher Hollis, Christianity and Economics (New York: Hawthorn Books, 1961), p. 10.

<sup>133</sup>Rasmussen, op. cit.

<sup>134</sup>Ibid.

<sup>135</sup>Ronald J. Sider, Rich Christians in an Age of Hunger (Downers Grove, Illinois: Intervarsity Press, 1977), p. 114.

Jerusalem church led to a rejection of private ownership. Throughout biblical revelation, the legitimacy of private property is constantly affirmed."

In an attempt to see both sides of the issue, Brian Rice asks: <sup>136</sup>

What was our Lord's attitude towards possessions? Poverty is held in high esteem in the Beatitudes and in various parables and numerous ethical sayings in the Gospels. Nevertheless it is important to understand that this is no "mystique" of non-possession. We can verify this in the parade of both good and bad rich men through the Gospels and of poor men in both categories...

The theological premise found in the Old Testament that God is the sovereign Creator who owns and reigns over all creation is also found in the New Testament where the same God still permits man to claim temporary title to the wealth in his day.

Andrew Carnegie, probably one of the best known protagonists of property ownership and real estate investment, wrote: <sup>137</sup>

We might as well urge the destruction of the highest existing type of man because he failed to reach our ideal as to favor the destruction of Individualism, Private Property, the Law of Accumulation of Wealth, and the Law of Competition; for these are the highest results of human experience, the soil in which society so far has produced the best fruit.

---

<sup>136</sup>Reginald H. Fuller and Brian K. Rice, Christianity and the Affluent Society (Grand Rapids: W. B. Eerdmans Publishing Company, 1967), p. 187.

<sup>137</sup>Allan Nevins, General Editor, Democracy and the Gospel of Wealth, (Boston: D. C. Heath and Co.), p. 3.



While conceding that "material prosperity is in the long run favorable to morality,"<sup>138</sup> the Right Reverend William Lawrence quickly adds that "neither a man's nor a nation's life consists in the abundance of things that he possesseth."<sup>139</sup>

### Affluence on the Contemporary Scene

The foregoing consideration of ownership of real property leads naturally into the broader problem facing the Christian church today. It is not expected that all believers will agree with Carnegie's view that "not evil, but good, has come to the race from the accumulation of wealth by those who have the ability and energy that produce it."<sup>140</sup>

But the extremes of wealth and poverty remain until the present time and pose some real problems for an ever-increasing number of Christian believers. "We live in a world of abundance and riches, and the New Testament has some severe things to say about the dangers that the rich incur."<sup>141</sup> "Americans consume about 35 percent of the world's goods and services with 6 percent of the world's

---

<sup>138</sup>William Lawrence in an article entitled, "The Relation of Wealth to Morals," Democracy and the Gospel of Wealth, (Boston: D. C. Heath and Co.), p. 76.

<sup>139</sup>Ibid.

<sup>140</sup>Ibid., p. 3.

<sup>141</sup>Munby, op. cit., p. 54.

population."<sup>142</sup> "Only if we are thoroughly grounded in the scriptural view of possessions, wealth and poverty will we be capable of living an obedient lifestyle."<sup>143</sup>

If the possession of material substance creates an obligation for the Christian steward, it follows that affluence may be a problem to some. It may seem strange to think of affluence as a liability when, intrinsically, the very reference is to assets. Several Christian authors have made the subject a matter for perusal. Fuller and Rice state:<sup>144</sup>

The affluent society is more than a slogan. It expresses enormous change in the way people live. Better housing, better saving, better domestic appliances, better cars, better working conditions, and more of all these things. They are no longer confined to a privileged minority but belong to most of the population.

A primitive attempt at communism is noted in the early church. But Hollis observes that it was not clearly by divine authority:<sup>145</sup>

It is true that we are told in the Acts of the Apostles of an apparent experiment in primitive communism among the early disciples. There is no claim that

---

<sup>142</sup>Albert T. Rasmussen, Christian Responsibility in Economic Life (Philadelphia: The Westminster Press, 1965), p. 2 of the Foreward by Gayrand S. Wilmore.

<sup>143</sup>Sider, op. cit., p. 27.

<sup>144</sup>Reginald H. Fuller, op. cit., p. 65.

<sup>145</sup>Christopher Hollis, Christianity and Economics (New York: Hawthorn Books, 1961), p. 9.



in making this experiment they were acting on any explicit instructions of our Lord's. In the Gospels Zacchaeus, who had given half his goods to the poor, was not commanded to give the other half.

Some have suggested that a distinction should be made between the devil's money and God's money, the former supposedly ill-gotten by devious means. But Rasmussen sees instead that "the notion of a separation between the spiritual and the material, or between worship and occupation, is clearly foreign to the Biblical perspective."<sup>146</sup>

Interestingly, the New Testament seems to show that all men are not created equal. Reginald Fuller notes:

There is very little equality in the New Testament and no mention of democracy in the early Church. Our Lord seemed to appreciate that we are not equal. Life could not go on if we were all the same: we must have different skills, aptitudes, and personalities. The idea that all men are equal is not to be found in the New Testament; but the idea that men are unequal does not contradict the doctrine of the brotherhood of man.

Fuller and Rice go on to enumerate three main insights which are from the Bible and worthy of all men to be received:<sup>147</sup>

1. Affluence is the good gift of the Creator God.
2. Affluence in the hands of fallen man is a double-edged blessing.
3. Christ has redeemed man, so that in his hands affluence may be used sacramentally as a means of expressing Christian love, both to God and man.

---

<sup>146</sup>Rasmussen, op. cit., p. 9.

<sup>147</sup>Reginald H. Fuller and Brian K. Rice, Christianity and the Affluent Society (Grand Rapids: W. B. Eerdmans Publishing Company, 1967), p. 6.

The authors believe, therefore, that:<sup>148</sup>

Prosperity is a good thing, but it causes many serious problems. We have long suspected that the problem of affluence and the Christian responsibility may be a blind spot for many. This is the concern of the whole community and therefore cannot be neglected by the people of God.

Timothy Smith peered back into the mid-nineteenth century where the problem of affluence led to a spirit of aloofness on the part of the wealthy:<sup>149</sup>

From 1858 onwards, in fact, revivalists issued repeated warnings against the danger that the love of money would benumb social concern. In an address before Yale alumni in 1861 James M. Sturtevant, president of Illinois College, scorned wealthy merchants who had "thought it out of taste to be troubled about politics" while they let slavery fester in the land.

The revival of 1858 was in many respects the harvest reaped from this gospel seed. It convinced churchmen everywhere that the story of the Good Samaritan was a parable for their times.

In the minds of some, affluence is not merely one of the common problems being experienced by Christians in the twentieth century, but it is the biggest problem of all:<sup>150</sup>

Perhaps the greatest problem facing the average Christian in America today is that of a Christian stewardship in a time of material abundance. For the first time in human history man knows how to produce in an

---

<sup>148</sup> Fuller, op. cit., p. 63.

<sup>149</sup> Timothy L. Smith, Revivalism and Social Reform (New York: Abingdon Press, 1957), p. 174 and 177.

<sup>150</sup> T. K. Thompson, Stewardship in Contemporary Theology (New York: Association Press, 1960), p. xiv.



abundance far above mere subsistence. A vast advertising industry stimulates an ever increasing appetite for material comforts and gadgets. Yesterday's luxuries become today's necessities. But 200 million North Americans flourish in a world where 2 billion starve. How can we--efficiently and effectively--share our prosperity across national and continental barriers?

Such questions as the above deserve a response from men and women in the church today. It is not enough to be faced with the problem. Affluent Christians today must plan their course of action. Munby warns that<sup>151</sup>

We need to be aware of the danger of our riches; we need also to be ready to enjoy wholeheartedly the good things that God has given us to enjoy, and to be thankful for them.

Sider calls for a genuine sharing with the underprivileged of the world lest the wealthier nations find themselves in global conflict or a full-blown war:<sup>152</sup>

Realism demands that we honestly face the fact that unless the affluent one-third of the world makes some fundamental changes quickly, wars of unprecedented size and ferocity are quite probable.

Munby concurs, "Above all, we need to be aware of the mass of men living in poverty in the underdeveloped countries."<sup>153</sup>

In view of the above views of thinking authors, what is a healthy, Christian approach to the fact of unprecedented wealth among those who profess to be Christians?

---

<sup>151</sup>D. L. Munby, God and the Rich Society (New York: Oxford University Press, 1961), p. 56.

<sup>152</sup>Sider, op. cit., p. 22.      <sup>153</sup>Munby, op. cit.

It has been suggested that the only direct teaching on economics to be found in the Gospels is John the Baptist's advice to the Roman soldiers to be content with their wages. Can it be true?<sup>154</sup> Even if the correct answer were in the affirmative, there remains a number of didactic, practical illustrations in God's Word about men and women who either showed uncommon generosity or learned to be content with a meager fare. Fuller and Rice point out that God delights in providing an abundant life to His children and the good things He gives are meant to be appreciated:<sup>155</sup>

There is no Christian objection to prosperity. On the contrary: Christ claimed that He came that we might have life and have it more abundantly. All good gifts around us are sent from heaven above, we sing. "I was glad" says the psalmist "that their corn and oil and wine increased." The good things of life are gifts of God to be enjoyed, and the good things of our prosperous society can be very good indeed.

Facing the problem squarely, Thompson muses:<sup>156</sup>

Let's put it this way. Christian stewardship faces us with a "success" problem--i.e. we have learned how to overcome the historic evil of naked need. But now we have to learn how to handle our opulence.

The new economy needs desperately to be buttressed by an organization ethic. We cannot fulfill our stewardship any longer in the outmoded terms of scarcity or by any classical policy of sharing on a private-offering basis. The human needs that cry aloud for stewardship are on the social scale and require socially structured and socially administered forms of response--

---

<sup>154</sup>Munby, op. cit.

<sup>155</sup>Fuller, op. cit., p. 69

<sup>156</sup>T. K. Thompson, op. cit.



chiefly, I suggest, a tax on opulence. Anything less than this is micro-ethics, petty moralism.

### A Limited Mission

Too often the excuse given by a Christian steward for not sharing his substance with the needy is that his small portion will not be missed. In this regard, it may be helpful to remember that the Christian steward is expected to give according to that portion with which he has been blessed by God. The effect is to make his limited gift and ministry acceptable. Helge Brattgard explains<sup>157</sup>

An essential characteristic of stewardship is the strong emphasis laid upon this, that each individual has his own particular mission or task. That not all should do everything must mean that each individual should do his part. This concentration upon the particular gives a unique coloring to the stewardship idea. When the good steward becomes aware of the limited area of his own life, he realizes that there is a richness in this very limitation. When God gives a man a special task to carry out and puts a limit before him and says that he is to do only that work, it means that he is to do just that. God's limiting is an expression of his gracious giving. That he limits means that he wishes it done that way. It is the man limited by God who is the man beloved of God.

Speaking before the student body in a chapel service at Northwest College of the Assemblies of God in Kirkland, Washington, Professor Daniel B. Pecota quoted remarks in "The Risk's Worth Taking" by David Augsburger:<sup>158</sup> "God has

---

<sup>157</sup> Helge Brattgard, God's Stewards, trans. by Gene J. Lund, (Augsburg Publishing House, 1963), p. 195.

<sup>158</sup> Opinions expressed by Dr. Daniel B. Pecota in the C. E. Butterfield Chapel on October 30, 1978, are available on cassette tape at the D. V. Hurst Library, Northwest College.

not asked us to be successful. He has asked us to be faithful. He does not hold us responsible for success. He holds us responsible for obedience."

## MOTIVATING FACTORS IN GIVING

### Buildings or People?

When the pastor or building committee approaches the congregation for building funds, what will they bring to the adherents as evidence of the need?

In his Church Property/Building Guidebook, T. Lee Anderton points out:<sup>159</sup>

A common misconception is that a church must have in hand floor plans and an elevation, or picture, of the proposed building. Many successful fund raisers do not want any of these. The motive is not to raise money for buildings, but to raise money to meet needs.

Scotsford observes that "a church building should never be an end in itself. In one sense it is merely the outer garment of the church. It is a means towards bringing the Christian gospel to bear upon human lives."<sup>160</sup> The Old Testament admonition to "bring all the tithes into the storehouse"<sup>161</sup> not only offered an acceptable method for financing the work of the early Christian church, but is a proven method on the contemporary church scene. A building is where God's people worship--and this includes giving.

---

<sup>159</sup>Anderton, op. cit., p. 175.

<sup>160</sup>John R. Scotsford, op. cit., p. 215.

<sup>161</sup>Malachi 3:10, KJV.



102

The Reverend Truman Dollar said that he was almost embarrassed to say his church had a goal of 1,000 tithers. "That is almost like having a goal to keep eight of the ten commandments. Until every single person in our church tithes, I shall remain unhappy with our teaching program."<sup>162</sup>

### Unworthy Motives

An examination of the steward's reasons for giving is important. Although the church's local program may be in receipt of funds with which to carry out the daily operations, it happens that the donor frequently gives with motives that are less than worthy. Four of these unworthy motives deserve mention here.

Legal Compulsion. Pastor Paul B. Smith of The Peoples Church in Toronto, Canada, stated:<sup>163</sup>

Some of us give in order to "save face." When the offering basket is passed, it may be somewhat embarrassing if our friends notice that we put nothing in it. Therefore, we at least make the gesture with a dime, a quarter, or a dollar bill. This money will be a blessing in the ministry of the church, but it will be no blessing to the giver because it was not motivated by the love of God.

Luther Powell observed that<sup>164</sup> "a questionnaire circulated among thousands of people, listing 35 reasons for giving to the church, turned up a considerable percentage who indicated they gave to help pay their debt to God."

---

<sup>162</sup>Truman Dollar, Planning and Organizing a Total Stewardship Program. From a sermon entitled "The Believer's Attitude Toward Money," n. d.

<sup>163</sup>Paul B. Smith, The Church on the Brink (Wheaton, Illinois: Tyndale House Publishers, Inc., 1977), p. 148.

Tax Deduction. Paul Smith mentioned that<sup>165</sup>

Our giving is motivated purely by the incentive of a tax deduction in other cases. That is why many churches have a much higher income during the latter weeks of December than they do during other months. Certainly it is valid for a Christian to take advantage of whatever income tax deduction may be possible as a result of his giving; but if this is the only motivating force, then although the gift may prove to be a great blessing in the ministry of the church, it will be of no spiritual value to the giver.

Personal Profit. Luther Powell found that "one of the undated leaflets published by the Layman Company indicates that of the 72 biblical references to giving, 48 show open promises of God's blessing to the giver."<sup>166</sup>

The above being true, why is giving for personal profit an unworthy motive? Because if the steward's consuming, driving aim was to get something in return, he has hardly experiences the happy place of the "cheerful giver."<sup>167</sup>

Members may purchase bonds because they want to help the church, but others on fixed incomes want the higher interest rates which these bonds typically offer, generally ranging between 7 percent and 13 percent.<sup>168</sup>

While considering the distinction between working

<sup>164</sup>Luther P. Powell, Money and the Church (New York: Association Press, 1962), p. 184.

<sup>165</sup>Paul B. Smith, op. cit.      <sup>166</sup>Powell, op. cit.

<sup>167</sup>2 Corinthians 9:7 KJV.

<sup>168</sup>The Wall Street Journal, Vol. 53, No. 93, February 27, 1978. Article by John Koten, entitled "Faith Under Test, Some Church Bonds Plunge into Default," p. 1.



for self and working for God, Dietrich Bonhoeffer takes the position that<sup>169</sup>

Anxiety for food and clothing is clearly not the same thing as anxiety for the kingdom of God, however much we should like to persuade ourselves that when we are working for our families and concerning ourselves with bread and houses we are thereby building the kingdom, as though the kingdom could be realized only through our worldly cares.

Personal Glorification. Another unworthy motive for giving to the work of the kingdom of God is that of personal aggrandizement. In his book, The Grace of Giving, Stephen Olford observed: There are many people who give merely to maintain their reputation, or to silence the voice of conscience; but what pleases God is the spontaneous intention of a willing mind."<sup>170</sup>

#### Worthy Motives

While this is not intended to be an exhaustive list of good motives for giving, two that stand out are clearly worthwhile. The appropriateness of any consideration of motives for giving may be appreciated in view of the unclear signals some congregations are receiving from the pulpits. Too often is heard the "give to God so He can give to you" approach. However, as Truman Dollar puts it, "The motive

---

<sup>169</sup> Dietrich Bonhoeffer, The Cost of Discipleship (New York: Macmillan, 1963), p. 160.

<sup>170</sup> Stephen Olford, The Grace of Giving (Grand Rapids, Michigan: Zondervan Publishing House, 1972), p. 61.

to give is not to get. The motive to give is to get to give."<sup>171</sup>

Collection for the Poor at Jerusalem. Old and New Testament alike emphasize the importance of sharing one's substance with the poor: "Blessed is he that considereth the poor: the Lord will deliver him in time of trouble. The Lord will preserve him, and keep him alive; and he shall be blessed upon the earth..."<sup>172</sup> Commenting on the special collection for the poor in Jerusalem as described by Paul in 1 Corinthians 16:1-4, Fuller and Rice remark:<sup>173</sup>

Paul makes some very interesting points here. He wants their giving to be regular and systematic. He does not want to whip round with the plate when he comes, perhaps rousing their emotions by an eloquent sermon. Every Sunday each of the faithful is to set aside a carefully-calculated amount, proportionate to his earnings during the previous week.

Certainly the poor of this world are among the most deserving recipients of the love of God as shown through His people. An emotional appeal would be effective, too. But why should not the Christian steward freely give out of a heart of love, recognizing the need. This clear occasion for sharing is open to nations with abundant grain reserves in storage. White House correspondent Wesley Pippert was

---

<sup>171</sup>Quoted from Professor Truman Dollar, from notes taken at class lecture July 21, 1978 in a course, "How to Carry Out God's Stewardship Plan," at California Graduate School of Theology.

<sup>172</sup>Psalm 41:1,2a, KJV. <sup>173</sup>Fuller, op. cit, p. 51.



quoted in Christianity Today concerning the obligation of an American president to the world's poor:<sup>174</sup>

It is not adequate that a president simply be a Christian. He must also bring to bear the demands of the Gospel on every aspect of his administration, especially in dealing with the poor and the powerless of this nation and the world.

One of the most eloquent pleas in recent literature for Christians to awaken to the starving millions in the world today is made by Ronald J. Sider. Alluding to the collection for the Jerusalem poor, Sider writes:<sup>175</sup>

When Paul took up the collection for the poor in Jerusalem, he pointedly reminded the Corinthians that the Lord Jesus became poor so that they might become rich (2 Corinthians 8:9). When the author of 1 John called on Christians to share with the needy, he first mentioned the example of Christ: "By this we know love, that he laid down his life for us; and we ought to lay down our lives for the brethren." (1 John 3:16). Then, in the very next verse, he urged Christians to give generously to the needy.

In Response to the Gift of Salvation. Pastor Johnson of Calvary Temple, Springfield, Illinois, says that "giving is one of the most tangible ways that we have to praise our God."<sup>176</sup> Giving is the steward in action--acting his best

---

<sup>174</sup>Christianity Today, November 3, 1978. Article by Wesley G. Pippert, White House correspondent for United Press International, entitled "Does Carter's Christianity Count?, Moral Leadership is Essential," p. 19.

<sup>175</sup>Ronald J. Sider, Rich Christians in an Age of Hunger (Downers Grove, Illinois: Intervarsity Press, 1977), p. 79.

<sup>176</sup>Pastor Johnson, "Church Building and Bank Finance," Two tapes on file at D. V. Hurst Library, Northwest College, Kirkland, Washington.

role. "There is an eternity of difference between acting to gain merit and acting in response to the gift of salvation through Jesus Christ."<sup>177</sup> Reginald Fuller considers the implication of John 3:16:<sup>178</sup>

God so loved the world--not the faithful, not the Church, but the world, this world around us. "This world"--with its rising prosperity, its starving millions, its criminals, its mentally sick, its lonely, its juvenile delinquents, its bigness--is ever God's world. He is Father of the affluent society.

In a similar vein, Powell observed that<sup>179</sup>

God gave because he "so loved the world." There is no higher motive for Christian giving than to remember the grace of God in Jesus Christ. Can it be done? It can. Such giving has been demonstrated many times throughout the centuries of the Christian church, beginning with the church at Corinth. It was to that church the Apostle Paul wrote of the highest motive for giving.

Paul's exhortation to benevolence says:<sup>180</sup>

For ye know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

<sup>177</sup> Luther P. Powell, Money and the Church (New York: Association Press, 1962), p. 185.

<sup>178</sup> Reginald H. Fuller and Brian K. Rice, Christianity and the Affluent Society (Grand Rapids: W. B. Eerdmans Publishing Company, 1967), p. 63.

<sup>179</sup> Powell, op. cit., p. 200.

<sup>180</sup> The original Greek manuscript of this passage in 2 Corinthians 8:9 shows the word *ἐπτώχευσεν*, which is translated in the King James Versions as merely "he became poor." From the stem *πτωχεύω* = extreme poverty, a better translation might be: yet for your sakes he impoverished himself...



Consequently, Paul adds in the following chapter: "Every man according as he purposeth in this heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."<sup>181</sup>

#### IMPACT OF NEW CHURCHES ON GROWTH AND GIVING

Having investigated some of the problems faced by evangelicals as to what constitutes proper stewardship in today's affluent milieu, it remains to lay the foregoing theories alongside the actual experience of the six churches in regard to their giving. What effect did the building of a new church house have upon the giving habits of members of the congregations? Did the church contribute more to missions before or after the new church was completed? Since the questions involve overall giving, it is now time to discover the impact of the new church building on attendance, too. This will provide per capita giving figures, permitting an interesting comparison between the churches both before and after the construction period.

#### Churches of the Nazarene

Aurora Church of the Nazarene. The congregational giving was approximately \$50,000 annually before they commenced the construction of new church facilities. This figure jumped to \$242,000 annually after the building was

---

<sup>181</sup> 2 Corinthians 9:7, KJV.

completed. This experience amounted to an increase of 384 percent. The giving included was for all purposes and, therefore, included specially designated as well as general offerings.

At the Aurora Church of the Nazarene, before any building construction began, twenty percent of the annual budget went to designations outside the local church such as to home and foreign missions. After the building was completed, this allocation climbed to twenty-seven and one-half percent.

In a comparison of the average active enrollment in the Aurora Church of the Nazarene's Sunday school before building construction began with its enrollment after the building was completed, the enrollment rose from 195 persons to 260 persons, an increase of 33.33 percent. Attendance at morning worship skyrocketed from 150 persons to 350 persons, up 133.33 percent.

Church membership stood at 333 persons before building construction began at Aurora, climbing to 447 persons after the building was completed. This is a 34.23 percent increase. New conversions annually were 25 percent greater after the church was built than those accepting Christ before building construction began.

Oak Harbor Church of the Nazarene. The congregational giving was approximately \$57,000 annually before they commenced the construction of new church facilities.



This figure doubled to \$114,000 annually after the building was completed. This experience amounted to a remarkable gain. The giving included was for all purposes and, therefore, included specially designated as well as general offerings.

At the Oak Harbor Church of the Nazarene, before any building construction began, eighteen and one-half percent of the annual budget went to designations outside the local church such as to home and foreign missions. After the building was completed, this allocation climbed to twenty-seven percent!

In a comparison of the average active enrollment in the Oak Harbor Church of the Nazarene's Sunday school before building construction began with its enrollment after the building was completed, the enrollment decreased from 230 to 202 persons, a drop of 12.17 percent. Pastor Fowler explained that the nearby Whidbey Island Naval Air Station suddenly transferred naval personnel in substantial numbers. This had a profound effect upon the local church, located as it is in a town composed of a strong military population. Attendance at morning worship also dropped from 250 persons to 225 persons, down ten percent.

Church membership stood at 108 persons before building construction began at Oak Harbor, climbing to 141 persons after the building was completed. This was a 30.56 percent increase. New conversions annually were 80 percent greater after the church was built than those accepting Christ before

building construction began.

A strong children's church previously organized also dropped off but was starting up again at the time of this survey.

Olympia Church of the Nazarene. The congregational giving was approximately \$45,672 annually before they commenced the construction of new church facilities. This figure jumped to \$118,362 annually after the building was completed. This experience amounted to an increase of 159.16 percent. The giving included was for all purposes and, therefore, included specially designated as well as general offerings.

At the Olympia Church of the Nazarene, before any building construction began, 16.4 percent of the annual budget went to designations outside the local church such as to home and foreign missions. After the building was completed, this allocation climbed to 21.3 percent.

In a comparison of the average active enrollment in the Olympia Church of the Nazarene's Sunday school before building construction began with its enrollment after the building was completed, the enrollment rose from 114 persons to 254 persons, an increase of 122.81 percent. The attendance at morning worship more than doubled, going from approximately 115 persons to 240 persons, up 108.70 percent.

Church membership stood at 75 in 1960 at Olympia, climbing to 226 persons after the building was completed.



The latter figure represents current membership, up 201.33 percent based on the extended period. New conversions annually were 150 percent greater after the church was built than those accepting Christ before construction.

### Assemblies of God

Cedar Park Assembly of God. The congregational giving was approximately \$104,000 annually before they commenced the construction of new church facilities. This figure rose to \$140,000 annually after the building was completed. This experience amounted to an increase of 22.81 percent. The giving included was for all purposes and, therefore, included specially designated as well as general offerings.

At Cedar Park Assembly of God, before any building construction began, three percent of the annual budget went to designations outside the local church such as to home and foreign missions. After the building was completed, this allocation grew to eleven percent.

In a comparison of the average active enrollment in the Cedar Park Assembly of God's Sunday school before building construction began with its enrollment after the building was completed, the enrollment rose from 140 persons to 190 persons, an increase of 35.71 percent. Attendance at morning worship jumped from 315 persons to 380 persons, up 20.63 percent.

Church membership stood at 90 persons before building

construction began at Cedar Park, climbing to 128 after the building was completed. Pastor Johnson pointed out that the church does not emphasize membership, keeps standards strict and counts only adults eighteen years of age and older. This was an increase of 42.22 percent. New conversions annually were 133.33 percent greater after the church was built than those accepting Christ before building construction began.

Fairwood Assembly of God. The congregational giving was approximately \$40,000 annually before they commenced construction of the new church facilities. This figure rose to \$55,000 annually after the building was completed. This experience amounted to an increase of 37.5 percent. The giving included was for all purposes and, therefore, included specially designated as well as general offerings.

At Fairwood Assembly of God, before any building construction began, ten percent of the annual budget went to designations outside the local church such as to home and foreign missions. After the building was completed, this allocation remained unchanged.

In a comparison of the average active enrollment in the Fairwood Assembly of God's Sunday school before building construction began with its enrollment after the building was completed, the enrollment rose from 75 persons to 100 persons, an increase of 33.33 percent. Attendance at morning worship climbed from 75 persons to 110 persons, up 46.7 percent.



Church membership stood at 32 persons before building construction began at Fairwood, moving to 43 persons after the building was completed. New conversions were twenty percent greater annually after the church was built than those accepting Christ before building construction began.

Federal Way Christian Life Assembly. Congregational giving was approximately \$35,000 in 1974. This figure rose to \$64,198 in 1977 after the building was completed. This experience amounted to an increase of 83.42 percent. Since the church was built in 1970-71, the 1974 giving figure is much greater than was realized by the pioneer church before the church was built.<sup>182</sup> The giving included was for all purposes and, therefore, included specially designated as well as general offerings.

At Federal Way Christian Life Assembly, before any building construction began, there was no Sunday school or morning worship since there was no congregation. This was a pioneer work, starting with zero in all departments. The morning worship grew to 90 persons after the building was completed.

In a comparison of the average active enrollment in the Christian Life Assembly's Sunday school in 1973 with its enrollment in 1977, the enrollment rose from 90 persons to

---

<sup>182</sup>Since the Federal Way church had no congregation whatsoever prior to construction of worship facilities, for purposes of this study, giving and attendance figures in 1974 have been used, unless otherwise specified.

115 persons in 1975 to 150 in 1977, up 30.43 percent.

Church membership stood at 87 persons in 1975. It climbed to 125 by 1977. This was an increase of 43.68 percent. The number of new conversions was not reported.

#### SUMMARY

Christian believers who are asked to contribute to an extensive building program deserve ample instruction on the implications of what it means to be a good steward in the contemporary biblical sense. This places responsibility on the pastor to give careful thought to his own personal philosophy of Christian stewardship. He should consider meeting often with the key men on building and finance committees and to devote sermons to the theme of giving. A well-planned stewardship campaign will not only continue through one year but be repeated annually.

Although costs are high and going higher, quality buildings may still be erected to the glory of God because giving is also up. In the providence of God, ownership of real property has greatly enabled Christian stewards in a capitalistic society to give large sums to the work of the church. This is due to the fact that owners have experienced rapidly increasing equities and are sharing the increase by larger donations to the church needs. Ownership of property was sanctioned by both the Old Testament and New Testament, but the Christian believer, mortal that he is, would do well to regard God as owner and himself as a blessed steward.



In today's affluent society, the Christian steward must be on guard against a materialistic lifestyle which places too much emphasis upon the acquisition of an overabundance of the beckoning array of modern appliances and luxuries. He needs to look beyond his selfish wants to the underprivileged and poor at home and abroad. His home church deserves no less than the tenth of his earnings but also his time and his talents.

Pastors can enhance the cheerful giving of their congregations by paying more attention to the requirements of stewardship in daily living. It is believed that those who worship in our churches will eagerly join in to assist worthy building projects providing clear instruction and example is given toward the implementation sought. Worthy motives should be taught and, while proportionate giving may deserve the emphasis, special miracle offerings such as a few churches are now receiving, should not be overlooked.

To arrive at a detailed comparison between the growth and giving of the six churches before and after the construction of their new worship facilities, a series of fifteen questions follow. The sequential position of each church affords interesting and informative relativity.

2. Olympia Church of the Nazarene	159.16 percent
3. Oak Harbor Church of the Nazarene	100 percent

<sup>181</sup> based upon the year 1974

A. How do the six churches compare in annual congregational giving before the construction of a new building began?

1. Cedar Park Assembly of God	\$ 104,000
2. Oak Harbor Church of the Nazarene	57,000
3. Aurora Church of the Nazarene	50,000
4. Olympia Church of the Nazarene	45,672
5. Fairwood Assembly of God	40,000
6. Federal Way Christian Life Assembly <sup>183</sup>	35,000

B. How do the six churches compare in annual congregational giving after the building was completed?

1. Aurora Church of the Nazarene	\$ 242,000
2. Cedar Park Assembly of God	140,000
3. Olympia Church of the Nazarene	118,362
4. Oak Harbor Church of the Nazarene	114,000
5. Federal Way Christian Life Assembly	64,198
6. Fairwood Assembly of God	55,000

C. How do the six churches compare in percentage increase of annual total giving, partly as the result of building new worship facilities?

1. Aurora Church of the Nazarene	384	percent
2. Olympia Church of the Nazarene	159.16	percent
3. Oak Harbor Church of the Nazarene	100	percent

---

<sup>183</sup>Based upon the year 1974



4. Federal Way Christian Life Assembly	83.42 percent
5. Fairwood Assembly of God	37.50 percent
6. Cedar Park Assembly of God	22.81 percent

D. How do the six churches compare in the percentage of their annual budget designated outside the local church (missions, etc.) before building construction began?

1. Aurora Church of the Nazarene	20.0 percent
2. Oak Harbor Church of the Nazarene	18.5 percent
3. Olympia Church of the Nazarene	16.4 percent
4. Fairwood Assembly of God	10.0 percent
5. Cedar Park Assembly of God	3.0 percent
6. Federal Way Christian Life Assembly	not available

E. How do the six churches compare in the percentage of their annual budget designated outside the local church (missions, etc.) after the building was completed?

1. Aurora Church of the Nazarene	27.5 percent
2. Oak Harbor Church of the Nazarene	27.0 percent
3. Olympia Church of the Nazarene	21.3 percent
4. Cedar Park Assembly of God	11.0 percent
5. Fairwood Assembly of God	10.0 percent
6. Federal Way Christian Life Assembly	not available

F. How do the six churches compare in percentage increase in the amount of church budgets allocated to outside designations, measured from before and after building?

1. Cedar Park Assembly of God	266.67 percent
2. Oak Harbor Church of the Nazarene	45.95 percent
3. Aurora Church of the Nazarene	37.50 percent
4. Olympia Church of the Nazarene	29.88 percent
5. Fairwood Assembly of God	no change
6. Federal Way Christian Life Assembly	not available

G. How do the six churches compare in Sunday school attendance before the building construction began?

1. Oak Harbor Church of the Nazarene	230 persons
2. Aurora Church of the Nazarene	195 persons
3. Cedar Park Assembly of God	140 persons
4. Olympia Church of the Nazarene	114 persons
5. Federal Way Christian Life Assembly <sup>184</sup>	90 persons
6. Fairwood Assembly of God	75 persons

H. How do the six churches compare in Sunday school attendance after the building was completed?

1. Aurora Church of the Nazarene	260 persons
2. Olympia Church of the Nazarene	254 persons
3. Oak Harbor Church of the Nazarene	202 persons
4. Cedar Park Assembly of God	190 persons
5. Federal Way Christian Life Assembly	115 persons
6. Fairwood Assembly of God	100 persons

---

<sup>184</sup>Based upon the year 1973.



I. What was the change in Sunday school attendance experienced by the six churches measured before and after the building was constructed?

1. Olympia Church of the Nazarene	Up 122.81 %
2. Cedar Park Assembly of God	Up 35.71 %
3. Fairwood Assembly of God	Up 33.33 %
4. Aurora Church of the Nazarene	Up 33.33 %
5. Federal Way Christian Life Assembly	Up 27.78 %
6. Oak Harbor Church of the Nazarene	Down 12.17 %

J. What was the change in the number of new conversions annually experienced by the six churches measured before and after the building was constructed?

1. Olympia Church of the Nazarene	Up 150 %
2. Cedar Park Assembly of God	Up 133 %
3. Oak Harbor Church of the Nazarene	Up 80 %
4. Aurora Church of the Nazarene	Up 25 %
5. Fairwood Assembly of God	Up 20 %
6. Federal Way Christian Life Assembly	no response

K. What was the attendance at morning worship in the six churches before the building construction began?

1. Cedar Park Assembly of God	315 persons
2. Oak Harbor Church of the Nazarene	250 persons
3. Aurora Church of the Nazarene	150 persons
4. Federal Way Assembly of God	115 persons
5. Olympia Church of the Nazarene	115 persons
6. Fairwood Assembly of God	75 persons

L. What was the attendance at morning worship in the six churches after the building was completed?

1. Cedar Park Assembly of God	380 persons
2. Aurora Church of the Nazarene	350 persons
3. Olympia Church of the Nazarene	240 persons
4. Oak Harbor Church of the Nazarene	225 persons
5. Federal Way Christian Life Assembly	150 persons
6. Fairwood Assembly of God	110 persons

M. What was the change in attendance at morning worship in the six churches after the building was completed when compared to attendance before the construction?

1. Aurora Church of the Nazarene	Up 133.33 %
2. Olympia Church of the Nazarene	Up 108.70 %
3. Fairwood Assembly of God	Up 46.67 %
4. Cedar Park Assembly of God	Up 20.63 %
5. Federal Way Christian Life Assembly	Up 30.43 %
6. Oak Harbor Church of the Nazarene	Down 10.00 %

N. What was the per capita giving in the six churches before the construction of the new facilities?

1. Fairwood Assembly of God	\$ 10.26 a week
2. Olympia Church of the Nazarene	7.64 a week
3. Aurora Church of the Nazarene	6.41 a week
4. Cedar Park Assembly of God	6.35 a week
5. Federal Way Christian Life Assembly	5.85 a week
6. Oak Harbor Church of the Nazarene	4.38 a week



O. What was the per capita giving in the six churches after the building was completed?

1. Aurora Church of the Nazarene	\$ 13.30 a week
2. Oak Harbor Church of the Nazarene	9.74 a week
3. Fairwood Assembly of God	9.62 a week
4. Olympia Church of the Nazarene	9.48 a week
5. Federal Way Christian Life Assembly	8.23 a week
6. Cedar Park Assembly of God	7.09 a week

According to the Bureau of the Census:<sup>185</sup>

During the 1960 to 1970 decade, Washington Metropolitan area population grew more than twice as fast as its

<sup>185</sup> General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of Economic Analysis, WASHINGTON, D. C.; U. S. Government Printing Office, 1971).

## Chapter 6

### IMPACT OF CHURCHES ON LAND-USE

What are some of the factors that lead to a decision that a new church is needed in a given location? This chapter is concerned first, with the effect of the environment upon the church sites, and secondly, with the effect of the churches on the communities in which they are situated.

Data on such things as population trends, traffic flow, annual rainfall, temperatures, the quality of air and water, and employment opportunities is easily obtained. Not all church leaders who intend to start a new church will pay attention to such data. Nor is the author implying that failure is imminent if it is disregarded. But, if a fast food restaurateur will not break ground for a new hamburger shop without preparing a thorough market analysis, surely the new church deserves equal care in planning. And, if the same restaurateur will hire an econometrician, those who propose to build God's house should, at the least, consider the impact which the environment may have upon that church house.

According to the Bureau of the Census:<sup>185</sup>

During the 1960 to 1970 decade, Washington metropolitan population grew more than twice as fast as its

---

<sup>185</sup>General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of the Census, WASHINGTON (Washington, D. C.: U. S. Government Printing Office, 1971).



nonmetropolitan population. The metropolitan population increased by 25 percent from 1,801,000 to 2,249,000, and the nonmetropolitan population increased by 10 percent from 1,052,000 to 1,160,000.

The Effect of Environment upon Churches of the Nazarene

Aurora Church of the Nazarene. At the last census, the population of Seattle, where the Aurora Church of the Nazarene is located, was 530,831, down 4.7 percent from the previous decade.<sup>186</sup> There is a major intersection at the corner of Northeast 175th and Interstate 5. In 1976, the average daily traffic volume on the South leg was 91,400. This increased to 96,900 in 1977, up six percent. The North leg volume, for the same periods, increased from 81,000 to 85,900, also up six percent.<sup>187</sup>

Annual rainfall totaled 31.8 inches during 1977 in Seattle.<sup>188</sup> During September, 1978, the rainfall was 5.49 inches.<sup>189</sup> Also in that month, the temperature ranged from 66.6 degrees to 53.5 degrees Fahrenheit, averaging 60.1

---

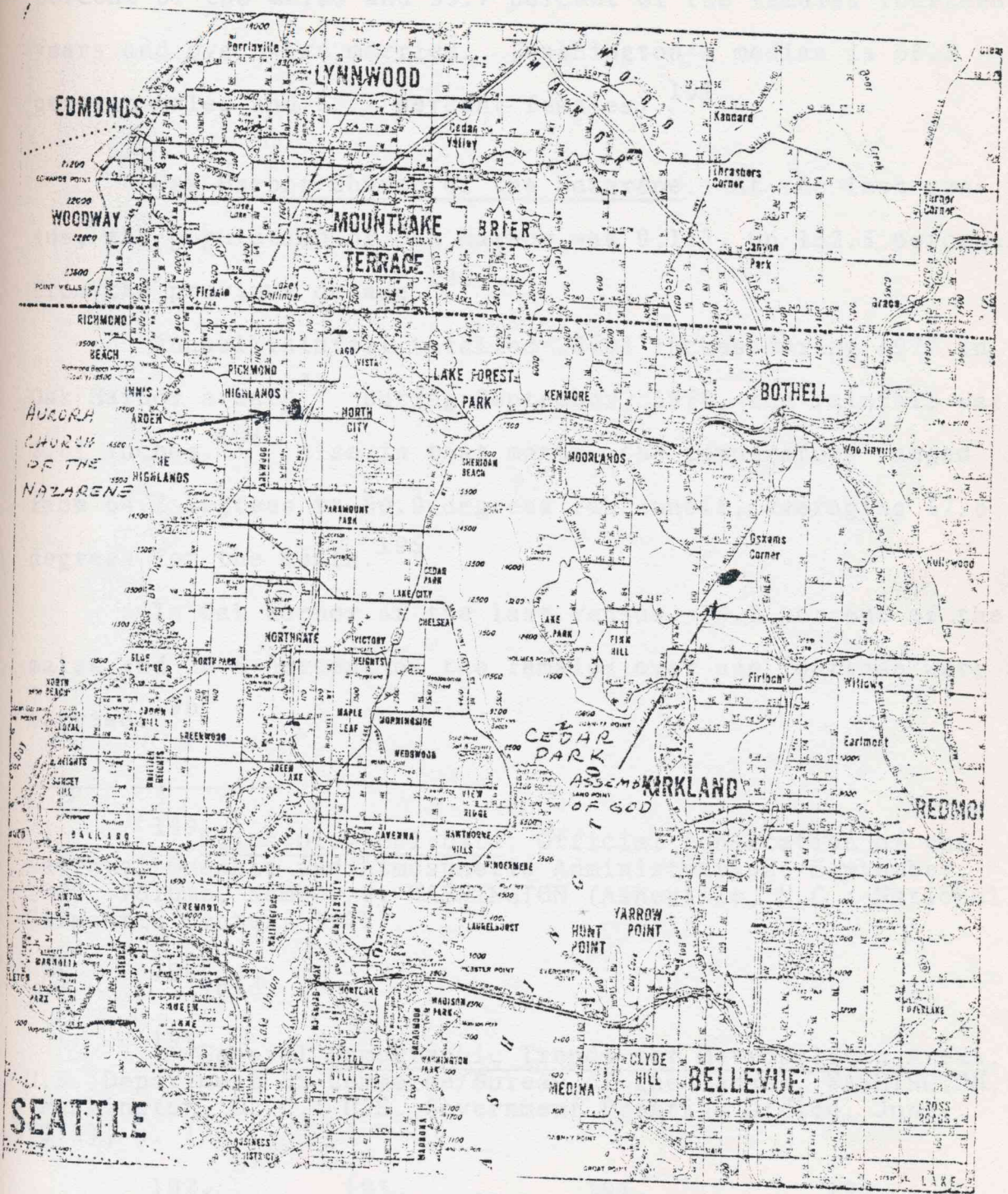
<sup>186</sup>General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of the Census, WASHINGTON (Washington, D. C.: U. S. Government Printing Office, June, 1971), p. 13.

<sup>187</sup>Obtained from Traffic Count office, State of Washington, Planning Annex, 318 State, Olympia, Washington.

<sup>188</sup>Climatological Data, Annual Summary, WASHINGTON, Volume 81, Number 13, National Oceanic and Atmospheric Administration (Asheville, N.C.: National Climactic Center, Department of Commerce, U.S.A., 1977), p. 5.



AURORA CHURCH  
OF THE NAZARENE





degrees for the month.<sup>190</sup>

Within the Seattle area at the last census, 59.6 percent of the males and 53.7 percent of the females fourteen years and over were married. (Washington's median is 65.3 percent males and 53.7 percent females).<sup>191</sup>

Oak Harbor Church of the Nazarene. At the last census, the population of Oak Harbor was 9,167, up 132.5 percent from the previous decade.<sup>192</sup>

Annual rainfall totalled 25.03 inches during 1977 in Oak Harbor area.<sup>193</sup> During September, 1978, the rainfall was 2.61 inches.<sup>194</sup> Also in that month, the temperature ranged from 64.2 degrees to 50.9 degrees Fahrenheit, averaging 57.6 degrees for the month.<sup>195</sup>

In Oak Harbor at the last census, 78.5 percent of the males and 78.6 percent of the females over age fourteen were married.<sup>196</sup>

---

<sup>189</sup>Climatological Data, Official Publication of the National Oceanic and Atmospheric Administration, September, 1978, Volume, Number 9, WASHINGTON (Asheville, N.C.: National Climactic Center, 1978).

<sup>190</sup>Ibid.

<sup>191</sup>General Demographic Trends for Metropolitan Areas, U.S. Department of Commerce/Bureau of the Census, WASHINGTON, (Washington, D. C.: U.S. Government Printing Office, June, 1971), p. 13.

<sup>192</sup>Ibid.

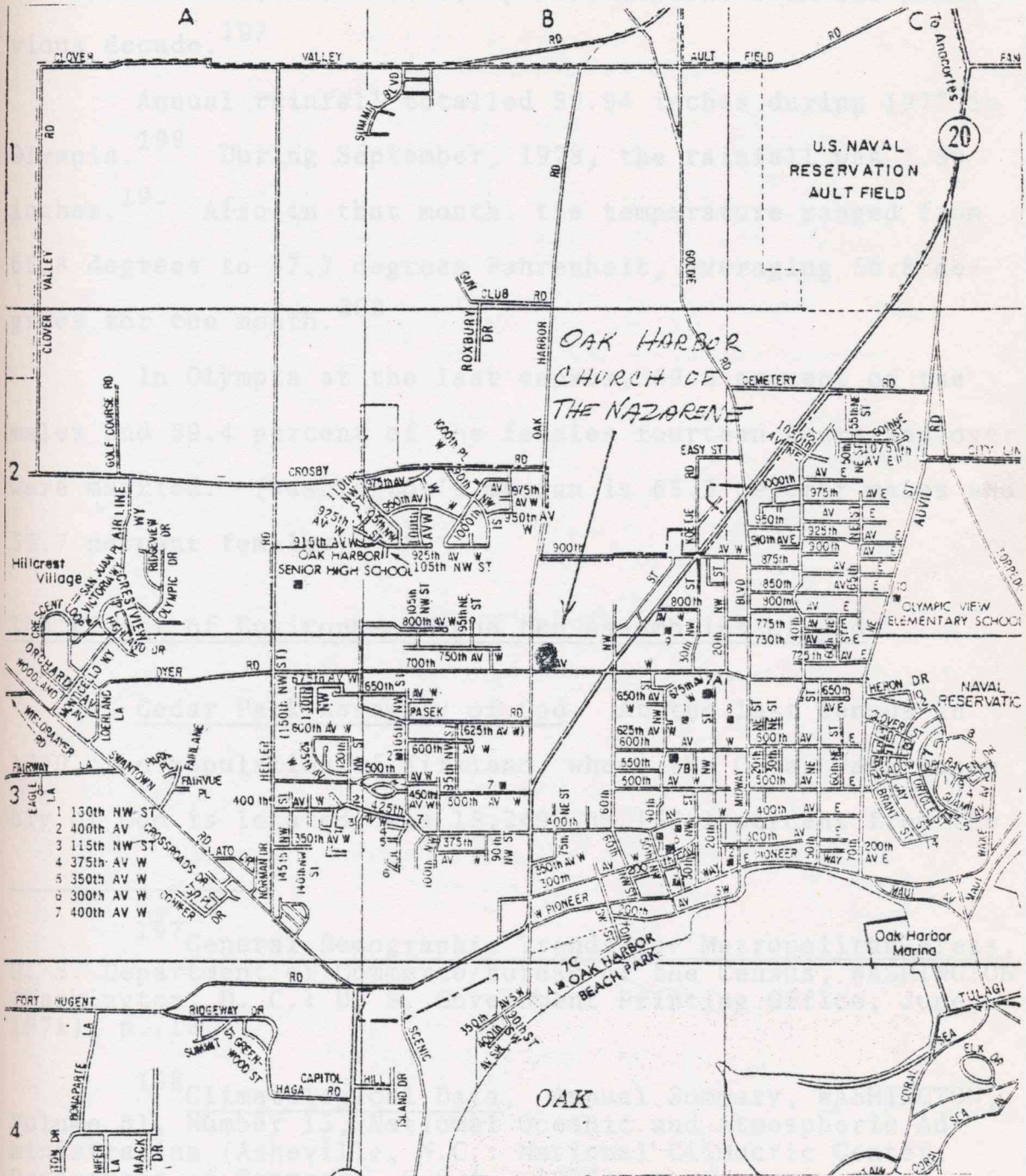
<sup>193</sup>Op. cit.

<sup>194</sup>Op. cit.

<sup>195</sup>Ibid.

<sup>196</sup>Op. cit.

# OAK HARBOR CHURCH OF THE NAZARENE



OAK HARBOR CHURCH OF THE NAZARENE

U.S. NAVAL RESERVATION AULT FIELD

20

OLYMPIC VIEW ELEMENTARY SCHOOL

NAVAL RESERVATION

Oak Harbor Marina

OAK

- 1 130th NW ST
- 2 400th AV
- 3 115th NW ST
- 4 375th AV W
- 5 350th AV W
- 6 300th AV W
- 7 400th AV W



Olympia Church of the Nazarene. At the last census, the population of Olympia, where the First Church of the Nazarene is located, was 23,111, up 26.5 percent from the previous decade.<sup>197</sup>

Annual rainfall totalled 50.94 inches during 1977 in Olympia.<sup>198</sup> During September, 1978, the rainfall was 7.59 inches.<sup>199</sup> Also in that month, the temperature ranged from 65.8 degrees to 47.7 degrees Fahrenheit, averaging 56.8 degrees for the month.<sup>200</sup>

In Olympia at the last census, 69.5 percent of the males and 59.4 percent of the females fourteen years and over were married. (Washington's median is 65.3 percent males and 53.7 percent females).<sup>201</sup>

The Effect of Environment upon the Assemblies of God.

Cedar Park Assembly of God. At the last census in 1970, the population of Kirkland, where the Cedar Park Assembly of God is located, was 15,249, up 153.1 percent from the

<sup>197</sup>General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of the Census, WASHINGTON (Washington, D. C.: U. S. Government Printing Office, June, 1971), p. 13.

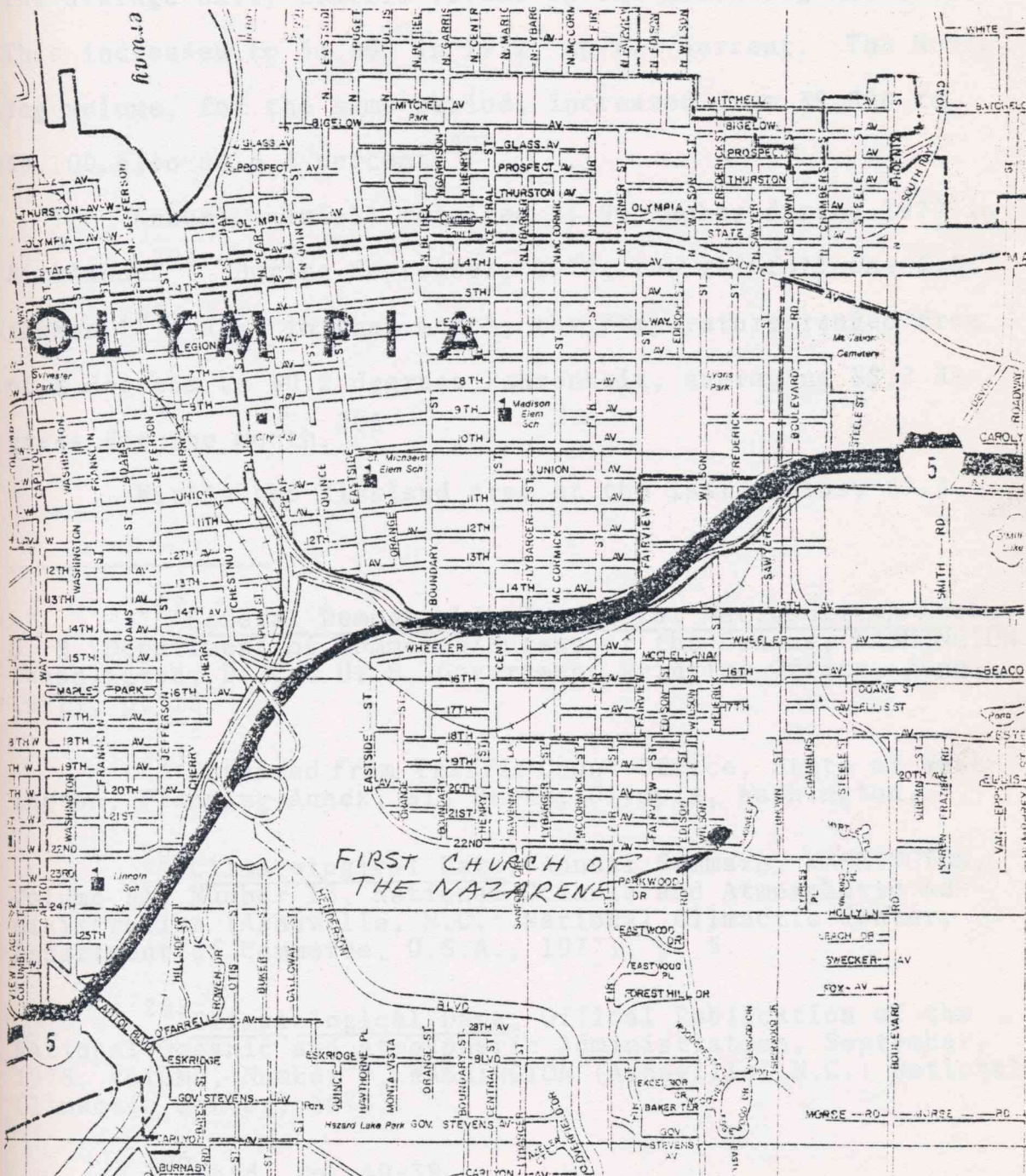
<sup>198</sup>Climatological Data, Annual Summary, WASHINGTON, Volume 81, Number 13, National Oceanic and Atmospheric Administration (Asheville, N.C.: National Climactic Center, Department of Commerce, U.S.A., 1977), p. 5.

<sup>199</sup>Op. cit.

<sup>200</sup>Op. cit., p. 49-39.

<sup>201</sup>Op. cit.

# FIRST CHURCH OF THE NAZARENE



FIRST CHURCH OF  
THE NAZARENE

OLYMPIA



previous decade.<sup>202</sup> There is a major intersection at the corner of Northeast 160th Street and Highway 405. In 1976, the average daily traffic volume on the South leg was 34,300. This increased to 36,500 in 1977, up 6.4 percent. The North leg volume, for the same period, increased from 35,800 to 38,100, also up 6.4 percent.<sup>203</sup>

Annual rainfall totalled 34.96 inches during 1977 in Kirkland.<sup>204</sup> During September, 1978, the rainfall was 5.3 inches.<sup>205</sup> Also in that month, the temperature ranged from 66.2 degrees to 50.2 degrees Fahrenheit, averaging 58.2 degrees for the month.<sup>206</sup>

Within the Kirkland area at the last census, 67.8

---

<sup>202</sup> General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of the Census, WASHINGTON (Washington, D. C.: U. S. Government Printing Office, June, 1971), p. 13.

<sup>203</sup> Obtained from Traffic Count Office, State of Washington, Planning Annex, 318 State, Olympia, Washington.

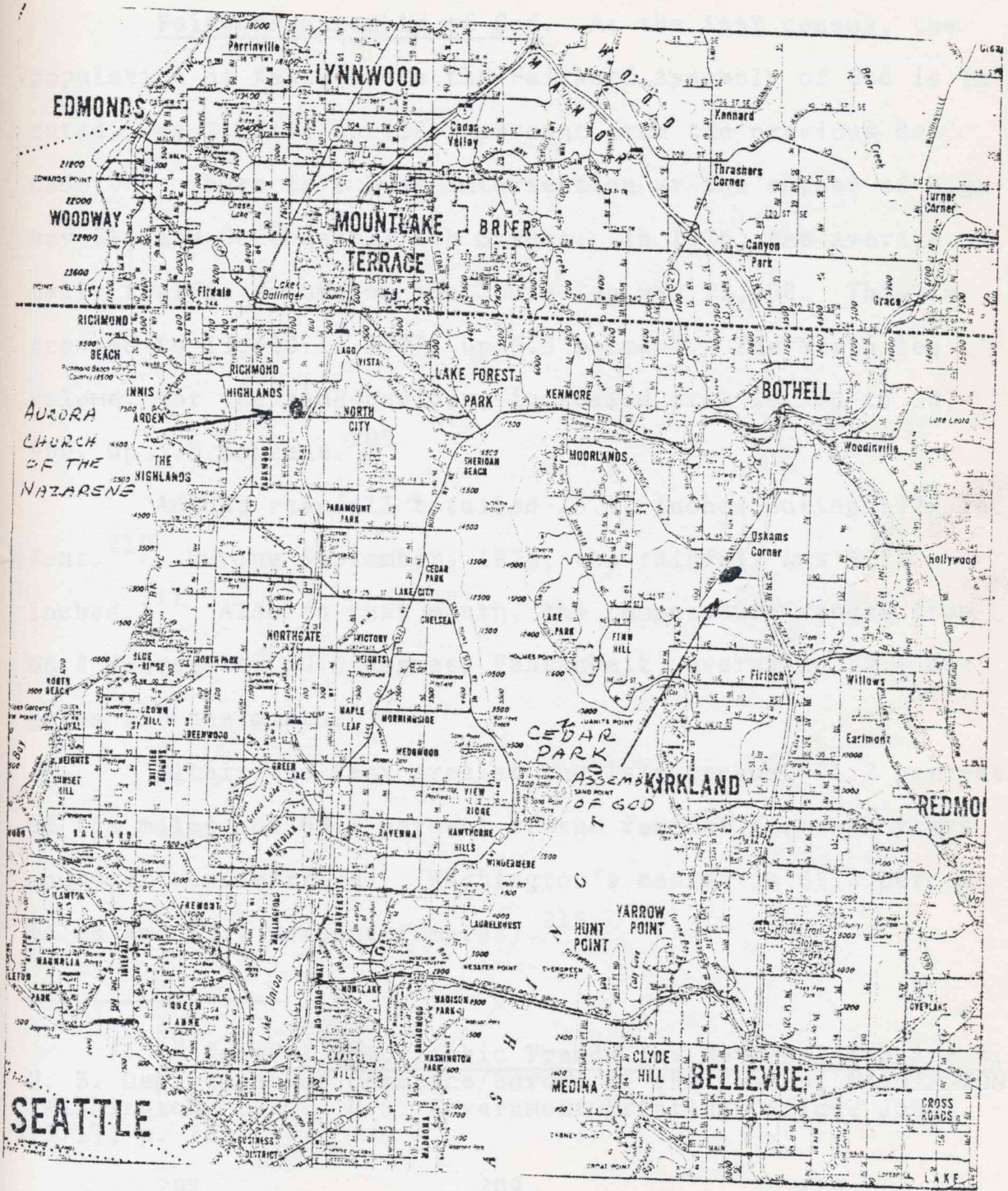
<sup>204</sup> Climatological Data, Annual Summaru, WASHINGTON, Volume 81, Number 13, National Oceanic and Atmospheric Administration (Asheville, N.C.: National Climactic Center, Department of Commerce, U.S.A., 1977), p. 5.

<sup>205</sup> Climatological Data, Offical Publication of the National Oceanic and Atmospheric Administration, September, 1978, Volume, Number 9, WASHINGTON (Asheville, N.C.: National Climactic Center, 1978).

<sup>206</sup> Ibid., p. 49-39.



CEDAR PARK  
ASSEMBLY OF GOD





percent of the males and 62.5 percent of the females fourteen years and over were married.<sup>207</sup>

Fairwood Assembly of God. At the last census, the population of Kent, where the Fairwood Assembly of God is located, was 21,510, up 138.5 percent from the previous decade.<sup>208</sup> There is a busy intersection at the corner of Highway 515 and Southeast 176th Street. In 1976, the average daily traffic volume on the South leg was 12,600. This increased to 13,400 in 1977, up 6.3 percent. The North leg volume, for the same periods, increased from 10,300 to 10,900, up 5.8 percent.<sup>209</sup>

Annual rainfall totalled 35.52 inches during 1977 in Kent.<sup>210</sup> During September, 1978, the rainfall was 5.75 inches.<sup>211</sup> Also in that month, the temperature ranged from 66.8 degrees to 50.0 degrees Fahrenheit, averaging 58.4 degrees for the month.<sup>212</sup>

Within the Kent area at the last census, 71.2 percent of the males and 69.5 percent of the females fourteen years and over were married. (Washington's median is 65.3 percent males and 53.7 percent females).<sup>213</sup>

---

<sup>207</sup>General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of the Census, WASHINGTON, (Washington, D. C.: U.S. Government Printing Office, June, 1971), p. 13.

<sup>208</sup>Op. cit.

<sup>209</sup>Op. cit.

<sup>210</sup>Op. cit.

<sup>211</sup>Op. cit.

<sup>212</sup>Op. cit.

<sup>213</sup>Op. cit.





Federal Way Christian Life Assembly. At the last census in 1970, the population of Federal Way was 40,803, up 186.9 percent from the previous decade.<sup>214</sup> There is a major intersection at the corner of South 320th and Pacific Highway South. In 1976, the average daily traffic volume on the South leg was 19,100. This increased to 20,300 in 1977, up nearly 6.3 percent. The North leg volume, for the same periods, increased from 25,200 to 27,600, 9.5 percent.<sup>215</sup>

Annual rainfall totaled 32.84 inches during 1977 in the vicinity of Federal Way.<sup>216</sup> During September, 1978, the rainfall was 5.95 inches.<sup>217</sup> Also in that month, the temperature ranged from 65.3 degrees to 52.3 degrees Fahrenheit, averaging 58.8 degrees for the month.<sup>218</sup>

---

<sup>214</sup>General Demographic Trends for Metropolitan Areas, U. S. Department of Commerce/Bureau of the Census, WASHINGTON (Washington, D. C.: U. S. Government Printing Office, June, 1971), p. 17.

<sup>215</sup>Obtained from Traffic Count Office, County of King, King County Administration Building, 500 4th Avenue, Seattle, Washington.

<sup>216</sup>Climatological Data, Annual Summary, WASHINGTON Volume 81, Number 13, National Oceanic and Atmospheric Administration (Asheville, N.C.: National Climactic Center, Department of Commerce, U.S.A., 1977), p. 5.

<sup>217</sup>Climatological Data, Official Publication of the National Oceanic and Atmospheric Administration, September, 1978, Volume, Number 9, WASHINGTON (Asheville, N.C.: National Climactic Center, 1978).

<sup>218</sup>Ibid.





To arrive at a detailed comparison concerning the effect of environment upon the six churches, a series of questions follow. The sequential position of each church affords interesting and informative relativity.

A. What is the population in the area of your church according to the last census?

1. Aurora Church of the Nazarene	530,831 persons
2. Federal Way Christian Life Assembly	40,803 persons
3. Olympia Church of the Nazarene	23,111 persons
4. Fairwood Assembly of God	21,510 persons
5. Cedar Park Assembly of God	15,249 persons
6. Oak Harbor Church of the Nazarene	9,167 persons

B. What is the percentage change in population in the area of your church for the period from 1960 to 1970?

1. Federal Way Christian Life Assembly	Up 186.9 %
2. Cedar Park Assembly of God	Up 153.1 %
3. Fairwood Assembly of God	Up 138.5 %
4. Oak Harbor Church of the Nazarene	Up 132.5 %
5. Olympia Church of the Nazarene	Up 26.5 %
6. Aurora Church of the Nazarene	Down 4.7 %

C. What is the latest count of the average daily traffic volume on the South leg of the busiest, near-by intersection?

1. Aurora Church of the Nazarene	96,900 vehicles
2. Cedar Park Assembly of God	36,500 vehicles

- |    |                                     |                 |
|----|-------------------------------------|-----------------|
| 3. | Federal Way Christian Life Assembly | 20,300 vehicles |
| 4. | Fairwood Assembly of God            | 13,400 vehicles |
| 5. | Oak Harbor Church of the Nazarene   | Not applicable  |
| 6. | Olympia Church of the Nazarene      | Not applicable  |

D. What is the latest count of the average daily traffic volume on the North leg of the busiest, near-by intersection?

- |    |                                   |                 |
|----|-----------------------------------|-----------------|
| 1. | Aurora Church of the Nazarene     | 85,900 vehicles |
| 2. | Cedar Park Assembly of God        | 38,100 vehicles |
| 3. | Christian Life Assembly           | 27,600 vehicles |
| 4. | Fairwood Assembly of God          | 10,900 vehicles |
| 5. | Oak Harbor Church of the Nazarene | Not applicable  |
| 6. | Olympia Church of the Nazarene    | Not applicable  |

E. What is the change in traffic flow on the busiest intersection near your church over the past two years?

- |    |                                   |                        |
|----|-----------------------------------|------------------------|
| 1. | Christian Life Assembly           | North leg is up 9.5 %  |
| 2. | Cedar Park Assembly of God        | Both legs are up 6.4 % |
| 3. | Fairwood Assembly of God          | South leg is up 6.3 %  |
| 4. | Aurora Church of the Nazarene     | Both are up 6.0 %      |
| 5. | Oak Harbor Church of the Nazarene | Not applicable         |
| 6. | Olympia Church of the Nazarene    | Not applicable         |

F. What was the total rainfall in 1977 in the area where your new church building is located?

- |    |                                   |              |
|----|-----------------------------------|--------------|
| 1. | Oak Harbor Church of the Nazarene | 25.03 inches |
|----|-----------------------------------|--------------|



2. Aurora Church of the Nazarene	31.80 inches
3. Christian Life Assembly	32.84 inches
4. Cedar Park Assembly of God	34.96 inches
5. Fairwood Assembly of God	35.52 inches
6. Olympia Church of the Nazarene	50.94 inches

G. How do the six churches compare with regard to the amount of rainfall experienced during the month of September, 1978?

1. Oak Harbor Church of the Nazarene	2.61 inches
2. Cedar Park Assembly of God	5.30 inches
3. Aurora Church of the Nazarene	5.49 inches
4. Fairwood Assembly of God	5.75 inches
5. Christian Life Assembly	5.95 inches
6. Olympia Church of the Nazarene	7.59 inches

H. How do the six churches compare with regard to the warmest day experienced during the month of September, 1978?

1. Fairwood Assembly of God	66.8 degrees
2. Aurora Church of the Nazarene	66.6 degrees
3. Cedar Park Assembly of God	66.2 degrees
4. Olympia Church of the Nazarene	65.8 degrees
5. Christian Life Assembly	65.3 degrees
6. Oak Harbor Church of the Nazarene	64.2 degrees

I. How do the six churches compare with regard to the coldest day experienced during September, 1978?

1. Olympia Church of the Nazarene	47.7 degrees
2. Fairwood Assembly of God	50.0 degrees
3. Cedar Park Assembly of God	50.2 degrees
4. Oak Harbor Church of the Nazarene	50.9 degrees
5. Christian Life Assembly	52.3 degrees
6. Aurora Church of the Nazarene	53.5 degrees

J. How do the six churches compare with regard to the average daily temperature experienced during the month of September, 1978?

1. Aurora Church of the Nazarene	60.1 degrees
2. Christian Life Assembly	58.8 degrees
3. Fairwood Assembly of God	58.4 degrees
4. Cedar Park Assembly of God	58.2 degrees
5. Oak Harbor Church of the Nazarene	57.6 degrees
6. Olympia Church of the Nazarene	56.8 degrees

K. What proportion of the male population residing in your area is married?

1. Oak Harbor Church of the Nazarene	78.5 percent
2. Fairwood Assembly of God	71.2 percent
3. Olympia Church of the Nazarene	69.5 percent
4. Cedar Park Assembly of God	67.8 percent
5. Aurora Church of the Nazarene	59.6 percent
6. Christian Life Assembly	Not available

L. What proportion of the female population residing in your area is married?



1. Fairwood Assembly of God	69.5 percent
2. Cedar Park Assembly of God	62.5 percent
3. Olympia Church of the Nazarene	59.4 percent
4. Oak Harbor Church of the Nazarene	53.7 percent
5. Aurora Church of the Nazarene <sup>218</sup>	53.7 percent
6. Christian Life Assembly	Not available

M. By placing the six churches in juxtaposition and making certain assumptions, what order will result?<sup>219</sup>

1. Aurora Church of the Nazarene	52.0 points
2. Christian Life Assembly	51.0 points
3. Cedar Park Assembly of God	48.0 points
4. Oak Harbor Church of the Nazarene	45.5 points
5. Fairwood Assembly of God	45.0 points
6. Olympia Church of the Nazarene	34.5 points

#### The Effect of the Churches of the Nazarene upon Communities.

Aurora Church of the Nazarene. Situated on three and one-half acres, the Aurora Church of the Nazarene dealt with the King County government concerning zoning and planning. Erection of the church has not significantly affected the usage of the land adjacent to the church. Reverend Al

---

<sup>218</sup>The median for Washington state is also 53.7 %.

<sup>219</sup>For purposes of this unscientific matching game, warm was considered to be better than cold, less rainfall preferred, married better than single, density preferred in both population and traffic flow. Compensatory points were awarded to churches in cases where no data was available.

Gerdes, Associate Pastor, wrote:<sup>220</sup>

Verbal contact with our neighbors have expressed their joy in having the church erected on this property. Prior to our purchase of the land they had been mobilized as a neighborhood and fought the purchase of property by filling stations and an auto wrecking yard, as well as other uses by (at least in their opinion) objectionable businesses.

Pastor Gerdes concluded that, insofar as the impact which the church has had on the community, "all comments have been positive and our neighbors are glad to have us here."<sup>221</sup>

Oak Harbor Church of the Nazarene. For zoning and planning details, the Oak Harbor Church of the Nazarene dealt with the Oak Harbor city council and building inspector. Erection of the church has not significantly affected the usage of the land adjacent to the church. Pastor Fred Fowler wrote:<sup>222</sup>

The architecture and landscaping of our church blends well with the surrounding community. Some of our next door neighbors would liked to have purchased some of our land which we used for a greenbelt for larger backyards, however.

Pastor Fowler concluded that, insofar as the impact which the church has had on the community, "the compliments from the people indicate a very favorable acceptance."<sup>223</sup>

<sup>220</sup> Obtained from the Land-Use Questionnaire.

<sup>221</sup> Ibid.

<sup>222</sup> Obtained from the Land-Use Questionnaire.

<sup>223</sup> Ibid.



Olympia Church of the Nazarene. Situated on four acres, the First Church of the Nazarene in Olympia dealt with the Thurston County Building Department for zoning and planning of the first section of their building. For the second section, they dealt with the City Building Department which later became the City of Olympia Planning Department. Erection of the church has not significantly affected the usage of the land adjacent to the church, although there are new homes being built nearby. In the absence of a regular pastor at the time of the survey, Carol Phelps wrote: "A fence was erected on one side of the parking lot to be sure cars did not pull over onto a neighbor's lawn..."<sup>224</sup>

Insofar as the impact which the church has had on the community, Carol Phelps concludes, "there have been no real problems."<sup>225</sup>

The Effect of the Assemblies of God upon Communities.

Cedar Park Assembly of God. Situated on five acres, the Cedar Park Assembly of God dealt with the King County government concerning zoning and planning. Erection of the church has not significantly affected the usage of the land adjacent to the church. Pastor George Johnson wrote:<sup>226</sup>

Several of the parents within a few blocks of our building are involved in an active and vibrant Boy Scout

---

<sup>224</sup>Obtained from the Land-Use Questionnaire.

<sup>225</sup>Ibid.      <sup>226</sup>Ibid.

Troop that meets in and is sponsored by our church.

Pastor Johnson concluded that "our church has had a generally good impact on the neighbors."<sup>227</sup>

Fairwood Assembly of God. Situated on slightly more than three acres, the Fairwood Assembly of God dealt with the King County Building Department concerning zoning and planning. Erection of the church has not significantly affected the usage of land adjacent to the church. Since the church had adequate space for parking, no variance was needed. Pastor David Pearson wrote:<sup>228</sup>

People make remarks concerning the attractiveness of our building. I definitely feel that it compliments the community and blends in very well with the adjacent residential developments. The Catholic Church across the street from us were almost as excited as we were during construction etc.

Pastor Pearson concluded that "I think it (the church) has had a favorable influence. I have never heard any unfavorable comments."<sup>229</sup>

Federal Way Christian Life Assembly. Situated on two and one-half acres, the Federal Way Christian Life Assembly dealt with the King County government concerning zoning and planning. Erection of the church has not significantly affected the usage of the land adjacent to the church. Insofar

<sup>227</sup> Obtained from the Land-Use Questionnaire.

<sup>228</sup> Ibid.

<sup>229</sup> Ibid.



as the impact which the church has had on the community, Pastor L. B. Dickson said: "Favorable--Many moving into area and seeing our church in such a prominent area have been more than favorably impressed and likely been one factor in their move."<sup>230</sup>

### Summary

From an environmental standpoint, the Aurora Church of the Nazarene is uniquely situated. The church not only enjoys a location where the population is great, but does take full advantage of it by ensuring accessibility--situated only two blocks from one of the busiest freeways in the state. An exit ramp at Northeast 175th puts their church within easy reach of a far greater number of people than can any of the other churches studied here.

Few persons, in making a decision as to where they will live, will base their choice primarily upon weather conditions. Yet, it was interesting to discover from the records, that Olympia is somewhat cooler and a great deal wetter than the other areas compared. Oak Harbor, for instance, received less than one-half of the precipitation that Olympia received last year.

According to the responses received from the surveys, the churches experienced virtually no problems from those in charge of zoning and planning in government. Undoubtedly, a

---

<sup>230</sup>Obtained from the Land-Use Questionnaire.

big reason for the lack of problems in this regard was due to the fact that the churches had acquired sites which were large enough to meet all their needs, including parking.

Finally, it should be pointed out that, when the author asked at the respective planning departments concerning any problems or complaints from persons near the churches, in no case was any complaint exposed. This will corroborate the information already noted from the Land-Use Questionnaire on the impact which the churches have had on their communities.

The largest holiness denomination in the world today, the Church of the Nazarenes retains its adherence for the pentecostal type of Christianity. Similarly, the Assemblies of God, largest of the pentecostal denominations, does still embrace the doctrine of sanctification in its sense of faith. This is not to imply that the Assemblies of God as a denomination has emphasized "entire sanctification" more than Nazarenes emphasize "speaking with tongues." However, these doctrinal distinctives remarkably dissipate as major significant differences between these two great evangelical bodies in the light of their common roots and experiences. Therefore, although three of the churches studied were of a different denomination than the other three, their doctrinal and organizational similarities clearly outweighed their differences.

All six churches studied were located West of the Cascade Range in the state of Washington. The three Nazarene



## Chapter 7

### FINDINGS AND CONCLUSIONS

Historically, the Nazarenes and the Assemblies of God both sprang from a pronounced pentecostal revival which was reported from within the United States and from a few other countries during the period approximately six years before and after the year 1900. It was both a pentecostal and a holiness movement and was characterized in those early days by the Azusa Street Revival in Los Angeles.

The largest holiness denomination in the world today, the Church of the Nazarene retains its admiration for the pentecostal type of Christianity. Similarly, the Assemblies of God, largest of the pentecostal denominations, does still embrace the doctrine of sanctification in its tenets of faith. This is not to imply that the Assemblies of God as a denomination has emphasized "entire sanctification" any more than Nazarenes emphasize "speaking with tongues." However, these doctrinal distinctives remarkably dissipate as major, significant differences between these two great evangelical bodies in the light of their common roots and experiences. Therefore, although three of the churches studied were of a different denomination than the other three, their doctrinal and organizational similarities clearly outweighed their differences.

All six churches studied were located West of the Cascade Range in the state of Washington. The three Nazarene

churches studied were: (1) Aurora Church of the Nazarene, (2) Oak Harbor Church of the Nazarene, and (3) Olympia Church of the Nazarene. The three Assemblies of God studied were: (1) Cedar Park Assembly of God, (2) Fairwood Assembly of God, and (3) Federal Way Christian Life Assembly. These congregations were all worshipping in church facilities which were newly constructed within the past seven years.

It was not surprising to discover that inflation is the chief stumbling block in the path of low-cost building. Since inflation continues to force prices upward, churches foreseeing a need for expanded facilities in the years ahead should not delay in their planning for the new building. Generally, the earlier the construction is begun, the less will be the overall cost of the new facilities. Also, a major purchase by the general contractor of most of the needed materials in a single order should help to cut costs. The aim is to place the order before the inevitable increases in prices for lumber and other materials are posted.

Unless five or more acres are available on which to build, the church may need to acquire a larger site. Space for parking is required by local zoning ordinances and is generally based upon a ratio of the number of seats in the nave, chancel and balconies.

A variety of good designs are available. An architect should be chosen carefully and afforded the liberty to present his sketch to the building committee. Although the special needs of the church must be shared with the architect,



he should be given a free hand to prepare a design of which he, as an experienced professional, is proud.

The value of one church pew<sup>231</sup> ranged from \$1,200 in the Olympia Church of the Nazarene to \$2,308 in the Aurora Church of the Nazarene. The Olympia Nazarene Church also had the most conservative debt ratio<sup>232</sup> while Fairwood Assembly of God had the most extravagant. The latter also had a disproportionate sixty-eight percent mortgage compared to the forty-one percent average mortgage for the other five churches. Substantial savings in construction costs resulted from encouraging volunteer labor from adherents.

None of the churches studied appeared to have a burdensome debt. Nevertheless, writers on the subject reveal the fact that it is not uncommon for congregations to over-extend themselves. It follows that self-limitation on debt is a wise approach. Evangelical bodies planning to build a new church in which to worship might consider looking first to their own members and adherents for cash donations. The author concluded that fund-raising will require more effort than borrowing funds, but will be worth it in terms of helping to achieve lower construction costs in the long run. While each church studied successfully borrowed from thirty-seven to sixty-eight percent of the estimated market value of their land and improvements, there is now evidence that

---

<sup>231</sup>See Question A, page 57.

<sup>232</sup>See Questions, pages 58 and 59.

a few contemporary churches have raised more than \$1 million from their own congregations--in a single day! Obviously, an offering of such magnitude can have far-reaching effects upon world missions supported by that local church. If a new building can be paid for with cash, those exorbitant sums which usually pay the interest on borrowed money may be given to missions instead. The potential impact for the benefit of missions is exciting!

At any rate, borrowing of construction funds should be kept to a minimum. Under ordinary circumstances, a ceiling of twenty percent of gross receipts should be ample for debt service to principal and interest. But the amount of a loan which the church may obtain from a lending agency is not necessarily the amount which can be repaid with ease. If a church has been setting aside a certain sum of revenue for an extended period of time, such amount may serve as a limit to which borrowed funds may be repaid.

Not only will a stewardship campaign be a boon to fund raising efforts, but it can and should become a part of the annual church calendar. Members need to hear about Christian stewardship on a continual basis--not just when big sums are needed for construction. What church does not need a sinking fund to cover depreciation on improvements? There is no shortage of money. There is a shortage of the teaching by precept and example that a loving God deserves our time, our talents and our treasure.



All six churches experienced increases in congregational giving after the new building was completed. The average increase in annual total giving was a whopping 131 percent.<sup>233</sup> The most phenomenal increase in giving was at the Aurora Church of the Nazarene, up 384 percent from the giving before the new church was built! The author cannot help but recall Pastor Baynum's announcement of a month-long series of sermons on the general theme of Christian Stewardship. Had he returned to hear one or more of those messages during November, 1978, some of the reasons for such commitment among Aurora's membership would have undoubtedly showed up. The point is the fact that good stewardship is borne where good stewardship is practiced and preached. In the same vein, the Aurora Church of the Nazarene designated a greater percentage of their budget outside the local church, both before and after construction, than any of the other churches studied.<sup>234</sup>

An increase in the winning of new converts is the most important kind of increases to experience. Olympia Church of the Nazarene saw an increase of new conversions of 150 percent measured before and after construction.<sup>235</sup>

Per capita giving was up substantially in all of the churches studied as the result of building.<sup>236</sup>

---

<sup>233</sup> See Question C, page 117.

<sup>234</sup> See page 118.

<sup>235</sup> See Question J, page 120.

<sup>236</sup> See page 122.

The study indicates that each of the six churches have had a favorable impact on their environment. Their neighbors like them and are, for the most part, proud to have the church in the community. A canvass of the neighborhood by door-to-door witnessing may reveal new friends since these environments are seething with mobility.

Churches of both denominations enjoyed tangible assistance from the church's overseers at headquarters. However, it cannot be shown that either the churches of the Nazarene or the Assemblies of God was at an advantage in the matter of obtaining construction funds. Each church was forced to go to the marketplace for funds as well as for building materials.

The author was impressed with the high caliber of men on the ministerial staff of each of these churches and with the friendliness and cooperation shown to him in the collecting of information for this interesting study.

Brimback, Carl. Suddenly... from Heaven. Springfield, Mass.: Gospel Publishing House, 1961.

Clark, H. G. The Faithful Seward. New York: M. Dodd, 1950.

Clark, William S. Building The New Church. Jenkintown, Pennsylvania: The Religious Publishing Company, 1951.

Conover, Robert M. The Church Builder. New York: The International Bureau of Architecture, 1958.

Crossland, Weldon Frank. How to Increase Church Income. New York: Abingdon-Cokesbury, 1943.

Crowder, Rowland L. Designing Church Buildings for Southern Baptist Churches. Nashville: Christian Press, 1916.

Fisher, Victor. The Architectural Requirements of Protestant Worship. Toronto: The Nelson Press, 1961.



## BIBLIOGRAPHY

A. Books

- Anderson, Martin. A Guide to Church Building and Fund Raising. Augsburg Publishing House, 1959.
- Anderton, T. Lee. Church Property, Building Guidebook. Nashville, Tennessee: Convention Press, 1973.
- Atkinson, C. Harry. How to Finance Your Church Building Program. Westwood, N. J.: Fleming H. Revell co., 1963.
- Bartleman, Frank. How Pentecost Came to Los Angeles. Los Angeles: F. Bartleman, 5606 Bushnell Way, 2nd ed., n.d.
- Betts, Darby Wood. Architecture and the Church. Greenwich, Connecticut: Seabury Press, 1952.
- Bonhoeffer, Dietrich. The Cost of Discipleship. New York: Macmillan, 1963.
- Brabham, Mouzon William. Planning Modern Church Buildings. Nashville, Tennessee: Cokesbury Press, 1928.
- Brattgard, Helge. God's Stewards, trans. by Gene J. Lund, Augsburg Publishing House, 1963.
- Bruggink, Donald J. When Faith Takes Form. Grand Rapids: Eerdmans Publishing House, 1971.
- Brumback, Carl. Suddenly...from Heaven. Springfield, Missouri: Gospel Publishing House, 1961.
- Clark, S. D. The Faithful Steward. New York: M. Dodd, 1850.
- Clark, William S. Building The New Church. Jenkintown, Pennsylvania: The Religious Publishing Company, 1957.
- Conover, Elbert M. The Church Builder. New York: The International Bureau of Architecture, 1948.
- Crossland, Weldon Frank. How to Increase Church Income. New York: Abingdon-Cokesbury, 1947.
- Crowder, Rowland E. Designing Church Buildings for Southern Baptist Churches. Nashville: Convention Press, 1976.
- Fiddes, Victor. The Architectural Requirements of Protestant Worship. Toronto: The Ryerson Press, 1961.

- Frodsham, Stanley H.. With Signs Following. Springfield, Missouri: Gospel Publishing House, 1946.
- Fuller, Reginald H. and Brian K. Rice. Christianity and the Affluent Society. Grand Rapids: W. B. Eerdmans Publishing Company, 1967.
- Galbraith, John Kenneth. The Affluent Society. Boston: Houghton Mifflin Company, 1958.
- Greathouse, William M. What is the Church of the Nazarene? Kansas City: Nazarene Publishing House, 1973.
- Haar, Charles M. Land-Use Planning. Boston: Little, Brown, and Company, 1959.
- Hollis, Christopher. Christianity and Economics. New York: Hawthorn Books, 1961.
- Jeffreys, Raymond. God is My Landlord. Chicago: Van Kampen Press, 1947.
- Knudsen, Raymond B. New Models for Financing the Local Church. New York: Association Press, 1974.
- Leach, William H. Protestant Church Building. New York: Abingdon-Cokesbury Press, 1948.
- Lumley, Arthur W. Raising Money for Church Building Projects. Nashville: Abingdon Press, 1954.
- Morse, John E. To Build A Church. New York: Holt, Rinehart and Winston, 1969.
- Munby, D. L. God and the Rich Society. New York: Oxford University Press, 1961.
- Nickle, Keith Fullerton. The Collection. A Study in Paul's Strategy. Naperville, Illinois: Alec R. Allenson, Inc. W. & J. Mackay and Co., Ltd, Chatham, Great Britain, n.d.
- Obenhaus, Victor. The Responsible Christian. Chicago: The University of Chicago Press, 1957.
- Olford, Stephen. The Grace of Giving. Grand Rapids, Michigan: Zondervan Publishing House, 1972.
- Parrott, Leslie. Introducing the Nazarenes. Kansas City, Missouri: Nazarene Publishing House, 1969.
- Pichard, Joseph. Modern Church Architecture. New York: Orion Press, 1960.



- Powell, Luther P. Money and the Church. New York: Association Press, 1962.
- Rasmussen, Albert Terrill. Christian Responsibility in Economic Life. Philadelphia: The Westminster Press, 1965.
- Redford, M. E. The Rise of the Church of the Nazarene. Kansas City: Nazarene Publishing House, 1961.
- Redpath, Alan. Blessings Out of Buffetings. Old Tappan, Fleming H. Revell Company, 1965.
- Schaeffer, Francis August. The Church at the End of the 20th Century. Downers Grove, Illinois: Inter-Varsity, 1976.
- Scotsford, John R. The Church Beautiful. Boston: The Pilgrim Press, 1945.
- Shedd, Charlie W. How to Develop A Tithing Church. New York: Abingdon Press, 1961.
- Sider, Ronald J. Rich Christians in an Age of Hunger. Downers Grove, Illinois: Intervarsity Press, 1977.
- Smith, Paul B. The Church on the Brink. Wheaton, Illinois: Tyndale House Publishers, Inc., 1977.
- Smith, Timothy L. Called unto Holiness. The Story of the Nazarenes--The Formative Years. Kansas City: Nazarene Publishing House, 1962.
- \_\_\_\_\_. Revivalism and Social Reform. New York: Abingdon Press, 1957.
- Synan, Vinson. The Holiness-Pentecostal Movement in the United States. Grand Rapids: William B. Eerdmans Publishing Company, 1971.
- Tanneberg, Ward. Let Light Shine Out. Walnut Creek, California: Moore, Mayhew and Fick, 1977.
- Thompson, T. K. Stewardship in Contemporary Theology. New York: Association Press, 1960.
- Ward, Harry F. Our Economic Morality and The Ethic of Jesus. New York: The Macmillan Company, 1930.
- Watkin, William Ward. Planning and Building the Modern Church. New York: F. W. Dodge Corporation, 1951.
- Weber, Max. The Protestant Ethic and the Spirit of Capitalism. trans. Talcott Parsons, New York: Charles Scribner's Sons, 1958.

- Wellman, W. Donald. We'd Like You to Know About the Church of the Nazarenes. Kansas City, Missouri: Beacon Hill Press, 1977.
- West, Edward N. A Glossary of Architectural and Liturgical Terms. Greenwich, Connecticut: Seabury, 1958.
- Williams, Martha R. and William L. Ventolo, Jr. Fundamentals of Real Estate Appraisal. Chicago: Real Estate Education Company, 1975.

#### B. Interviews

- Beckwith, Wendell E. Architect, Bellevue, Washington, Telephone interview, November, 1978.
- Krueger, Irwin, Contractor. Yakima, Washington, Personal Interview at Poulsbo, Washington, November, 1978.
- Nickell, Gordon E., Architect. Seattle, Washington, Personal interview at his home, November, 1978.

#### C. Lectures

- Dollar, Truman, Professor. Lecture at summer session at the California Graduate School of Theology in Glendale, California, July 20, 1978.
- Morgan, Edward J., Dr. Lecture at Seattle Extension of the California Graduate School of Theology, on "Advanced Church Finance," at Overlake Christian Church, Kirkland, Washington, April 13, 1978.

#### D. Periodicals

- Centralia Daily Chronicle, "\$2 Million Offering Taken," United Press International, November 25, 1978, p. 1.
- Hobson, Clifford L. Article in Northwest Messenger, Volume 39--Number 9, November, 1978, p. 7.
- Koten, John. Article in The Wall Street Journal, "Faith Under Test, Some Church Bonds Plunge into Default," Volume 53, Number 93, February 27, 1978.
- Murphy, Lyle. Article in Calvary Review, Spring, 1974, Vol. xiii, Number 1, p. 10.
- Northwest District Council Yearbook, 1978-1979, p. 9.



D. Periodicals

Pippert, Wesley G., White House Correspondent for United Press International. Article in Christianity Today, "Does Carter's Christianity Count?, Moral Leadership is Essential," November 3, 1978, p. 19.

Shumaker, Richard. Article in Christianity Today, June 2, 1978.

E. Reference Works

Bible, The New Chain-Reference. Indianapolis, Indiana: B. B. Kirkbride Bible Co., Inc., 1964, 57th Reprint, King James Version.

Climatological Data. Annual Summary, WASHINGTON, Volume 81, Number 13, National Oceanic and Atmospheric Administration, Asheville, North Carolina: National Climactic Center, Department of Commerce, U.S.A., 1977, p. 5.

Climatological Data. Official Publication of the National Oceanic and Atmospheric Administration, September, 1978, Volume 82, Number 9, WASHINGTON, Asheville, North Carolina: National Climactic Center, Department of Commerce, U.S.A., 1978.

General Demographic Trends for Metropolitan Areas. U. S. Department of Commerce/Bureau of the Census, WASHINGTON, Washington, D. C.: U. S. Government Printing Office, June, 1971, p. 13.

Introducing the Assemblies of God. Springfield, Missouri: Gospel Publishing House, 1958.

Living Bible, The. Paraphrased, Wheaton, Illinois: Tyndale House Publishers, Inc.

Manual, Church of the Nazarene. Kansas City, Missouri: Nazarene Publishing House, 1976.

Merriam-Webster New Collegiate Dictionary. Springfield, Massachusetts: G. & C. Merriam Company, 1973.

Number of Inhabitants, 1970 Census of Population. WASHINGTON, Department of Commerce/Bureau of the Census, Washington, D. C.: U. S. Government Printing Office, June, 1971.

State Environmental Policy Act. "Guidelines," Olympia, Washington: Department of Ecology, Effective January 21, 1978.

## E. Reference Works

Shorter Lexicon of the Greek New Testament. F. Wilbur Gingrich.  
Chicago: The University of Chicago Press, 1965.

Washington State Air Monitoring Data For 1977. Department of  
Ecology, Olympia, Washington, May, 1978, n.p.

Water Quality Assessment Report, 1978. Olympia, Washington:  
Washington State Department of Printing, 1978.

Zoning Ordinance, King County. Revised 5-30-77, Chapter 21.50.  
040 (4)(b), p. 807.

## F. Sermons and Tapes

Johnson, Pastor "Church Building and Bank Finance," Two tapes  
on file at Northwest College, Kirkland, Washington, n.d.

Moorehead, Dr. Bob, Pastor of Overlake Christian Church, Kirk-  
land, Washington. Sermon on "The Gates of Hell will not  
Prevail Against the Church!," on June 25, 1978.

Pecota, Dr. Daniel, Professor at Northwest College of the  
Assemblies of God, Kirkland, Washington. Sermon given in  
chapel on October 30, 1978. Tape on file in the D. V.  
Hurst Library, Northwest College.

Woll, Pastor Kenneth R., Pastor of First Assembly of God,  
Puyallup, Washington. Sermon entitled "What Cost is  
There?" given in his pulpit August 20, 1978. Tape on file  
in the author's library.

Sincerely in Christ,

Donald G. Woll

Enclosure:

P. S. If you wish to visit regarding a particular question, I can visit you  
the time you furnish. Thank you!



422 West Main  
Puyallup, WA 98371  
June 29, 1978

Dear Pastor (Name):

Thank you for allowing me to look over your beautiful new church building and for the materials already received.

Would you please fill in the answers to the enclosed questions concerning your facilities?

As you know, I have been working on a dissertation for the California Graduate School of Theology in which I will compare the financing and growth impact of three new church buildings of the Assemblies of God and Churches of the Nazarene in the State of Washington. It is an exciting study! I would be willing to share with you personally the findings and conclusions.

I want to thank you for taking the time to do this. It means a lot to me. A self-addressed envelope is enclosed.

Sincerely in Christ,



Ronald G. DeBock

Enclosure:

P. S. If you wish to omit answering a particular question, I can still use the data you furnish. Thanks again!

ADHERENT CONSIDERATIONS

Average Attendance before building construction began?  
 Morning Worship? 150 Sunday School? 195  
*Present* Average Attendance after building was completed?  
 Morning Worship? 350 Sunday School? 260  
 Church membership before building construction began? 333  
 Church membership after building was completed? 447  
 Approximate number of new conversions annually?  
 ...before building construction began? 60  
 ...after building was completed? 75  
 Other significant growth observed? (Please briefly describe)

EDIFICE CONSIDERATIONS

Seating capacity in sanctuary? 325 with overflow? \_\_\_\_\_  
 Number of parking spaces? 200  
 Cost per square foot? \$ 15  
 Estimated market value? \$ 750,000

FINANCING OF NEW BUILDING

Where did the funds come from?  
 Percentage of total building funds borrowed from members? 1/3  
 " " " " " " " " a bank? 2/3  
 Cash reserves on hand before building construction began? \$ 100,000  
 Incedtendness after completion of the project? \$ 327,000  
 Total cost including land, construction and furnishings? \$ 530,000  
 Approximate savings realized due to donated labor? \$ very little  
 Other significant financing which you feel would be beneficial to  
 a congregation undertaking to construct a new church building?  
 (Please specify below)

CONGREGATIONAL GIVING CONSIDERATIONS

Giving for all purposes annually before building construction  
 began? \$ 50,000  
 Giving for all purposes annually after building completed? \$ 242,000  
 Approximately what percentage of your annual budget went to  
 designations outside the local church (such as missions, etc.)  
 ...before building construction began? 20 %  
 ...after building was completed? 27.5 %

QUOTABLE QUOTE

In your opinion, what is the single most important lesson you learned  
 in the building of your new church facilities. (Your answer may  
 pertain to growth impact, financing, or both):

*If possible build with a mind to the future possible size of  
 the congregation and expansion, including additional business, therapy and  
 recreation.*

Brother DeBock, I would like to see conclusions of this study.  yes  no  
 (Circle One)

*Aurora Church of the Nazarene  
 1750 No 175 St  
 Lincoln, NE 68503  
 A. G. DeBock*



Oak Harbor

Sorry its late - hope need by July 12<sup>th</sup>

Church of the Nazarene

You can still use it.

675 0345<sup>ch</sup>  
675 0705<sup>personage</sup>

FINANCING AND GROWTH  
IMPACT STUDY

July 7 1976 160

ADHERENT CONSIDERATIONS

Average Attendance before building construction began?  
 Morning Worship? 250 Sunday School? 230

Average Attendance after building was completed?  
 Morning Worship? 225 Sunday School? 202

Church membership before building construction began? 108  
 Church membership after building was completed? 141

Approximate number of new conversions annually?  
 ...before building construction began? 15  
 ...after building was completed? 21

Other significant growth observed? (Please briefly describe)

WE HAD A STRONG CHILDREN'S CHURCH ORGANIZED BEFORE WHICH HAS DROPPED OFF ~ STARTING UP AGAIN

EDIFICE CONSIDERATIONS

1 for 2 seats

Seating capacity in sanctuary? 400 with overflow? 125  
 Number of parking spaces? 200  
 Cost per square foot? \$ 18 X 22,000 sq ft = \$ 396,000  
 Estimated market value? \$ 600,000

FINANCING OF NEW BUILDING

1 Where did the funds come from?  
 Percentage of total building funds borrowed from members? -  
 " " " " " " " " a bank? All

4 Cash reserves on hand before building construction began? \$  
 Indebtedness after completion of the project? \$ 250,000  $\div 225 = 1111$   
 Total cost including land, construction and furnishings? \$ 425,000  $\div 2137 = 1992$   
 3 Approximate savings realized due to donated labor? \$ negligible

Other significant financing which you feel would be beneficial to a congregation undertaking to construct a new church building? (Please specify below)

CONGREGATIONAL GIVING CONSIDERATIONS

Giving for all purposes annually before building construction began? \$ 57,000

Giving for all purposes annually after building completed? \$ 114,000

Approximately what percentage of your annual budget went to designations outside the local church (such as missions, etc.)  
 ...before building construction began? 18 1/2%  
 ...after building was completed? 27%

QUOTABLE QUOTE

In your opinion, what is the single most important lesson you learned in the building of your new church facilities. (Your answer may pertain to growth impact, financing, or both):

Brother DeBock, I would like to see conclusions of this study. yes no  
(Circle One)

*DeBoeck*

FINANCING AND GROWTH  
IMPACT STUDY

ADHERENT CONSIDERATIONS

Average Attendance before building construction began?  
Morning Worship? X 115 *questionnaire* Sunday School? 114 *1960*

*Vol 3 No 9 - 1974-76 316  
Vol 2 No 8 - 1977-78 263*

Average Attendance after building was completed?  
Morning Worship? 246 *questionnaire* Sunday School? 254 *1972*

*1960  
1972  
1974*

Church membership before building construction began?  
Church membership after building was completed? 75 *1960* 76 *current membership*

Approximate number of new conversions annually?  
...before building construction began? 2  
...after building was completed? 10 *average each year 10 yr period 1969-1979*

Other significant growth observed? (Please briefly describe)

EDIFICE CONSIDERATIONS

Seating capacity in sanctuary? X 400 with overflow? 500  
Number of parking spaces? 50  
Cost per square foot? \$5  
Estimated market value? \$200,000

FINANCING OF NEW BUILDING

Where did the funds come from?  
Percentage of total building funds borrowed from members?       
" " " " " " " a bank?     

Cash reserves on hand before building construction began? \$       
Indebtedness after completion of the project? \$     

Total cost including land, construction and furnishings? \$ 200,000 *estimate*

Approximate savings realized due to donated labor? \$ 8,000 *estimate*

Other significant financing which you feel would be beneficial to a congregation undertaking to construct a new church building?  
(Please specify below)

CONGREGATIONAL GIVING CONSIDERATIONS

Giving for all purposes annually before building construction began? \$ X 8,877 *1957 Property purchased 1954*

Giving for all purposes annually after building completed? \$ 118,302 *1972* *1973* *1974* *1975* *1976* *1977* *1978* *1979* *1980* *1981* *1982* *1983* *1984* *1985* *1986* *1987* *1988* *1989* *1990* *1991* *1992* *1993* *1994* *1995* *1996* *1997* *1998* *1999* *2000* *2001* *2002* *2003* *2004* *2005* *2006* *2007* *2008* *2009* *2010* *2011* *2012* *2013* *2014* *2015* *2016* *2017* *2018* *2019* *2020* *2021* *2022* *2023* *2024* *2025* *2026* *2027* *2028* *2029* *2030*

Approximately what percentage of your annual budget went to designations outside the local church (such as missions, etc.)  
...before building construction began? 15.4 %  
...after building was completed? 21.5 %

*The church held 100% of all money received for missions. This part needs*

QUOTABLE QUOTE

In your opinion, what is the single most important lesson you learned in the building of your new church facilities? (Your answer may pertain to growth impact, financing, or both): We have found it breaks the standard rule of the church, in church world statistics, there is always growth resulting from a new facility, but the saturation point is 50 to instead 100%. It can be, people feel crowded uncomfortable, this is particularly true of church school. Church must expand horizontally facilities of present home mission church or regress.

Brother DeBoeck, I would like to see conclusions of this study. yes no  
(Circle One)

*See also - DeBoeck's -  
Design of Church Building -  
P.O. Box 5421  
Portland, Oregon 97208*



George Johnson  
Lester Park AG

Need by July 12<sup>th</sup>

FINANCING AND GROWTH  
IMPACT STUDY

ADHERENT CONSIDERATIONS

Average Attendance before building construction began?  
 Morning Worship? 315 Sunday School? 140

Average Attendance after building was completed?  
 Morning Worship? 380 Sunday School? 190

Church membership before building construction began? 90 Adults 18 yrs & Older  
 Church membership after building was completed? 128 " " " "

Approximate number of new conversions annually?  
 ...before building construction began? 15  
 ...after building was completed? 35

Other significant growth observed? (Please briefly describe)

EDIFICE CONSIDERATIONS

Seating capacity in sanctuary? 450 with overflow? 600  
 Number of parking spaces? 120  
 Cost per square foot? \$ 22.50  
 Estimated market value? \$ 650,000

FINANCING OF NEW BUILDING

Where did the funds come from?  
 Percentage of total building funds borrowed from members? 0  
 " " " " " " " a bank? 83%

Cash reserves on hand before building construction began? \$ 3,000.00  
 Indebtedness after completion of the project? \$ 275,000.00 = 3,000.00 + 13.2%

Total cost including land, construction and furnishings? \$ 370,000.00

Approximate savings realized due to donated labor? \$ 150,000.00

Other significant financing which you feel would be beneficial to a congregation undertaking to construct a new church building?  
 (Please specify below)

land = \$ 32,500

CONGREGATIONAL GIVING CONSIDERATIONS

Giving for all purposes annually before building construction began? \$ 104,000.00

Giving for all purposes annually after building completed? \$ 140,000.00

Approximately what percentage of your annual budget went to designations outside the local church (such as missions, etc.)  
 ...before building construction began? 3 %  
 ...after building was completed? 11 %

QUOTABLE QUOTE

In your opinion, what is the single most important lesson you learned in the building of your new church facilities. (Your answer may pertain to growth impact, financing, or both):  
 RE:GROWTH: Strong corporate worship in an atmosphere of love and caring magnetized peoples to our Body.

Brother DeBock, I would like to see conclusions of this study. yes no

(Circle one)  
 RE:FINANCING Be articulate and persistent in pursuit of financing.  
 Don't be discouraged by the ~~numbers~~. Keep pressing on.  
 Never give up. There is a way.

*[Handwritten notes and signatures at the bottom of the page]*

ADHERENT CONSIDERATIONS

Average Attendance before building construction began?  
 Morning Worship? 75 Sunday School? 75

Average Attendance after building was completed?  
 Morning Worship? 110 Sunday School? 100

Church membership before building construction began? 32  
 Church membership after building was completed? 43

Approximate number of new conversions annually?  
 ...before building construction began? 10  
 ...after building was completed? 12

Other significant growth observed? (Please briefly describe)

*WE HAVE SEEN SIGNIFICANT GROWTH IN EVERY AREA. OUR  
 WED. FAMILY NIGHT PRESENTLY HAS MORE THAN VERY  
 STRONG INTEREST PARTICIPATION.*

EDIFICE CONSIDERATIONS

*1 for 2 1/2 seats*

Seating capacity in sanctuary? 175 with overflow? 250

Number of parking spaces? 75

Cost per square foot? \$ 20.00

Estimated market value? \$ 250,000

FINANCING OF NEW BUILDING

Where did the funds come from?

Percentage of total building funds borrowed from members? None  
 " " " " " " " a bank? 100%

Cash reserves on hand before building construction began? \$ 0

Indebtedness after completion of the project? \$ 170,000 - 110 = 52  
 = 27 1/2

Total cost including land, construction and furnishings? \$ 200,000

Approximate savings realized due to donated labor? \$ 50,000

Other significant financing which you feel would be beneficial to a congregation undertaking to construct a new church building? (Please specify below)

*JUST THIS - DON'T GIVE UP BECAUSE SOME INSTITUTION  
 TURNS YOU DOWN OR SOMETHING DOESN'T WORK.  
 KEEP AT IT UNTIL A DOOR OPENS.*

CONGREGATIONAL GIVING CONSIDERATIONS

Giving for all purposes annually before building construction began? \$ 40,000.00

Giving for all purposes annually after building completed? \$ 55,000.00

Approximately what percentage of your annual budget went to designations outside the local church (such as missions, etc.)  
 ...before building construction began? 10 %  
 ...after building was completed? 15 %

QUOTABLE QUOTE

In your opinion, what is the single most important lesson you learned in the building of your new church facilities. (Your answer may pertain to growth impact, financing, or both):

*EXPECT GREAT THINGS FROM GOD AND YOU WILL  
 NOT BE DISAPPOINTED.*

Brother DeBack, I would like to see conclusions of this study. (yes no)  
 (Circle One)



ADHERENT CONSIDERATIONS

Average Attendance before building construction began?  
Morning Worship?                      Sunday School?                     

Average Attendance after building was completed?  
Morning Worship? 75-80 Sunday School? 25

Church membership before building construction began? 0  
Church membership after building was completed?                     

Approximate number of new conversions annually? mostly families joined who lived nearby.  
...before building construction began?                       
...after building was completed?                     

Other significant growth observed? (Please briefly describe)  
1974 - att. of men worth betw 30-100

EDIFICE CONSIDERATIONS

Seating capacity in sanctuary? 180 with overflow? 245  
Number of parking spaces? 60  
Cost per square foot? \$ 12.44  
Estimated market value? \$ 300,000

FINANCING OF NEW BUILDING

Where did the funds come from? + friends -  
Percentage of total building funds borrowed from members? 50,000  
Percentage of total building funds borrowed from a bank? 60,000  
Pastors volunteered services - no salary for 4 1/2 yrs!  
Cash reserves on hand before building construction began? \$ none  
Indebtedness after completion of the project? \$ 110,000 + 15% = 5% on reserve or @ 1800 to 2000 mo.

Total cost including land, construction and furnishings? \$ 150,000  
Approximate savings realized due to donated labor? \$ 4825 volunteer payts.

Other significant financing which you feel would be beneficial to a congregation undertaking to construct a new church building? plumber discounted 10% on supplies & labor. see also 15% to 20% on labor.  
(Please specify below) 2 1/2 ac. land = \$ 25,000 set pd 2500 for pay 1/4 (neighboring churches paid it off @ 23500 mo. for 4 yrs. this church picked it up.

CONGREGATIONAL GIVING CONSIDERATIONS

Giving for all purposes annually before building construction began? \$                      1974 = approx \$35,500  
Giving for all purposes annually after building completed? \$                     

Approximately what percentage of your annual budget went to designations outside the local church (such as missions, etc.)  
...before building construction began?                     %  
...after building was completed?                     %

QUOTABLE QUOTE

In your opinion, what is the single most important lesson you learned in the building of your new church facilities. (Your answer may pertain to growth impact, financing, or both):

"We started there & no money, no people, no anything?"

Brother DeBock, I would like to see conclusions of this study. yes no  
(Circle One)

"God's work done in God's way will never lack God's supply" - A. A. Fletcher

76 = \$54,706  
77 = 64,198

# Aurora Church of the Nazarene

422 West Main  
Puyallup, WA 98371  
November 7, 1978

165

Dear Pastor:

Good progress is being made on the detailed comparison of your church with five others in Washington, including two of the same denomination.

Please assist me with data concerning land-use, and return to me in the enclosed self-addressed envelope by November 18, 1978.

You may use this same sheet, type or use pen or pencil, or add a sheet as you answer these questions. I would rather that you omit answering one of the following questions rather than delaying the submission to me:

## LAND-USE

1. What is the size of the site upon which your church is located?  
(Either in acreage or in square feet) *3 1/2 acres*

2. Which department of government did you deal with concerning the zoning, planning, and usage of your new church facilities?

*King county*

3. In your opinion, has the adjacent land usage been affected by the erection of your church? In what way? (Be specific.)

*no*

4. What problems, if any, did you encounter in setback regulations, number of parking spaces per seat, etc.? Was a variance needed?

*none - no variance needed*

5. Can you cite any specific example(s) to show that the building of your church in its present location has had either a favorable or an unfavorable influence on the immediate neighbors or general community?

*Verbal contact with our neighbors have expressed their joy in having the church erected on this property. Prior to our purchase of the land they had been mobilized as a neighborhood and fought the purchase of the property by filling stations and an auto wrecking yard, as well as other uses (at least in their opinion) objectionable businesses. All comments have been positive and our neighbors are glad to have us here.*

*R. G. DeBock*  
R. G. DeBock

*At Garden - Aurora Church of the Nazarene*



*Oak Hills*

166

422 West Main  
Puyallup, WA 98371  
November 7, 1978

Dear Pastor:

Good progress is being made on the detailed comparison of your church with five others in Washington, including two of the same denomination.

Please assist me with data concerning land-use, and return to me in the enclosed self-addressed envelope by November 18, 1978.

You may use this same sheet, type or use pen or pencil, or add a sheet as you answer these questions. I would rather that you omit answering one of the following questions rather than delaying the submission to me:

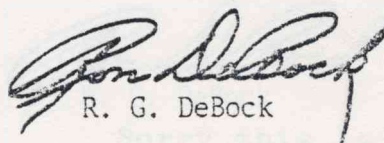
LAND-USE

1. What is the size of the site upon which your church is located? (Either in acreage or in square feet) About  $1\frac{1}{2}$  acres. ?  $4\frac{1}{2}$  ?
2. Which department of government did you deal with concerning the zoning, planning, and usage of your new church facilities?  
City Council and building inspector.
3. In your opinion, has the adjacent land usage been affected by the erection of your church? In what way? (Be specific.)  
No.
4. What problems, if any, did you encounter in setback regulations, number of parking spaces per seat, etc.? Was a variance needed?

Many set backs on minor and assanine regulations but inspection was not even made on major and more important items.

5. Can you cite any specific example(s) to show that the building of your church in its present location has had either a favorable or an unfavorable influence on the immediate neighbors or general community?

The architecture and landscaping of our church blends well with the surrounding community. The compliments from the people indicate a very favorable acceptance. Some of our next door neighbors would liked to have purchased some of our land which we use for a greenbelt for larger backyards, however.

  
R. G. DeBock

*Olympia Church  
of the Nazarene*

422 West Main  
Puyallup, WA 98371  
November 7, 1978

167

Dear Pastor:

Good progress is being made on the detailed comparison of your church with five others in Washington, including two of the same denomination.

Please assist me with data concerning land-use, and return to me in the enclosed self-addressed envelope by November 18, 1978.

You may use this same sheet, type or use pen or pencil, or add a sheet as you answer these questions. I would rather that you omit answering one of the following questions rather than delaying the submission to me:

LAND-USE

1. What is the size of the site upon which your church is located?  
(Either in acreage or in square feet)

4 acres

2. Which department of government did you deal with concerning the zoning, planning, and usage of your new church facilities?

1st section - County Building Dept.

2nd section - City Building Dept. (later became  
(City Planning Dept.)

3. In your opinion, has the adjacent land usage been affected by the erection of your church? no In what way? (Be specific.)  
There is some new housing in the area but no significant changes.

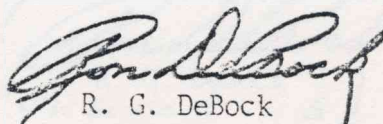
4. What problems, if any, did you encounter in setback regulations, number of parking spaces per seat, etc.? none Was a variance needed? no

5. Can you cite any specific example(s) to show that the building of your church in its present location has had either a favorable or an unfavorable influence on the immediate neighbors or general community?

A fence was erected on one side of the parking lot to be sure cars did not pull over onto a neighbor's lawn but there have been no real problems.

*How many parking spaces do you have?*

about 170

  
R. G. DeBock

Sorry, this is a little late. It is a bit more difficult to collect this



422 West Main  
Puyallup, WA 98371  
November 7, 1978

Dear Pastor:

Good progress is being made on the detailed comparison of your church with five others in Washington, including two of the same denomination.

Please assist me with data concerning land-use, and return to me in the enclosed self-addressed envelope by November 18, 1978.

You may use this same sheet, type or use pen or pencil, or add a sheet as you answer these questions. I would rather that you omit answering one of the following questions rather than delaying the submission to me:

LAND-USE

1. What is the size of the site upon which your church is located?  
(Either in acreage or in square feet) 400' x 330' (3+ACRES) (3.03 ac.)

2. Which department of government did you deal with concerning the zoning, planning, and usage of your new church facilities?

KING COUNTY BUILDING DEPARTMENT

3. In your opinion, has the adjacent land usage been affected by the erection of your church? In what way? (Be specific.)

IT HAS NOT BEEN AFFECTED

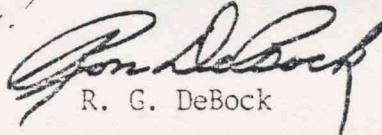
4. What problems, if any, did you encounter in setback regulations, number of parking spaces per seat, etc.? Was a variance needed?

NO PROBLEMS, & NO VARIANCE WAS NECESSARY BECAUSE WE HAD MADE ADEQUATE ROOM FOR PARKING.

5. Can you cite any specific example(s) to show that the building of your church in its present location has had either a favorable or an unfavorable influence on the immediate neighbors or general community?

I THINK IT HAS HAD A FAVORABLE INFLUENCE. I HAVE HEARD PEOPLE ~~SEE~~ MAKE REMARKS CONCERNING THE ATTRACTIVENESS OF OUR BUILDING. I HAVE NEVER HEARD ANY UNFAVORABLE COMMENTS. I DEFINITELY FEEL THAT IT COMPLIMENTS THE COMMUNITY AND BLENDS IN VERY WELL WITH THE ADJACENT RESIDENTIAL DEVELOPMENTS. THE CATHOLIC CHURCH ACROSS THE STREET FROM US, WERE ALMOST AS ECLECTIC AS US WERE DURING CONSTRUCTION ETC.

Thank you.

  
R. G. DeBock

*Fed Way*

422 West Main  
Puyallup, WA 98371  
November 7, 1978

170

Dear Pastor:

Good progress is being made on the detailed comparison of your church with five others in Washington, including two of the same denomination.

Please assist me with data concerning land-use, and return to me in the enclosed self-addressed envelope by November 18, 1978.

You may use this same sheet, type or use pen or pencil, or add a sheet as you answer these questions. I would rather that you omit answering one of the following questions rather than delaying the submission to me:

LAND-USE

1. What is the size of the site upon which your church is located?  
(Either in acreage or in square feet) *2 1/2 acres*

2. Which department of government did you deal with concerning the zoning, planning, and usage of your new church facilities?

*King County*

3. In your opinion, has the adjacent land usage been affected by the erection of your church? In what way? (Be specific.)

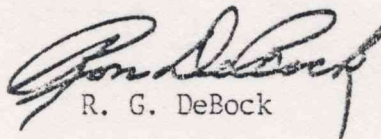
*No*

4. What problems, if any, did you encounter in setback regulations, number of parking spaces per seat, etc.? Was a variance needed?

*For this you might call Mel Delgetty, working in the hills about it.*

5. Can you cite any specific example(s) to show that the building of your church in its present location has had either a favorable or an unfavorable influence on the immediate neighbors or general community?

*Favorable - Many moving into area & seeing our church in such a prominent area have been more than favorably impressed and likely been a factor in their move.*

  
R. G. DeBock









