

# THE BIG BANG (FOR YOUR BUCK) THEORY

By Jim Mellon

In 1992, I asked the Lord a question: “What is the Church?” I asked the question partly because of a stirring in my spirit, but also because I was part of the leadership of a thousand plus member church with a million dollar a year budget. Although Our church and Christian school generated over a million dollars a year in income, money was tight.

I read the New Testament, especially the book of Acts, with new eyes. I read scriptures such as these: “There were no needy persons among them.” (Acts 4:34a)

“Greet also the church that meets at their house.” (Romans 16:5)

“What then is my reward? Just this, that in preaching the gospel I may offer it free of charge and so not make use of my rights in preaching it.” (1 Corinthians 9:18)

“I have not coveted anyone’s silver or gold or clothing. For you yourselves know that these hands of mine have supplied my own needs and the needs of my companions.” (Acts 10:33-34)

Reading these and other verses led us to resign our leadership position and embark on a journey called “house church.” Instead of “going to church,” we started to “be the church” that meets in a

home. Our mission was to be a 1,000 member church meeting in 50-80 homes with a \$1,000,000 budget with 80% going to benevolence and missions (local and foreign).

Over the last 13 years we have been able to deploy approximately \$1 million away from building payments and salaries towards benevolence and missions. We have helped plant over 450 churches in India, influenced our community, and saved a life through benevolence giving.

## A Life Saved

With our benevolence account we can quickly use our funds to help people both inside and outside our church. Recently, we became aware of a single mother who couldn't pay her rent. She was a day away from eviction. After going to a number of churches (including her own) and agencies without finding help, a friend of hers contacted us. We wrote a check for her rent and the friend took it to her, along with a pizza. After eating together and visiting, she went into her bedroom and brought out a suicide note. We thank God and are humbled that He used us like this.

## Dan's Biker Bar

One of the local ministries we support is the Mission Soup Kitchen. The only other regular monthly support they receive is from Dan's Biker Bar. The Association of Home Churches and Dan's Biker Bar work together to feed the poor and homeless. Who would have thought? When we started in 1992, the few people who learned of

us wondered if we were scriptural or a cult. Today, the Association of Home Churches is known and respected in our community, mainly because of our consistent giving. Jesus says in Matthew 5:16, "Let them see your good works and glorify your Father in Heaven."

## Should We Pay Our Pastors or Not?

The scriptures clearly teach "the workman is worthy of his hire." The Apostle Paul modeled tentmaker ministry. Imagine, the leader of the Christian Revolution said, "We worked night and day, laboring and toiling so that we would not be a burden to any of you. We did this not because we don't have a right to such help, but in order to make ourselves a model for you to follow." (2 Thessalonians 3:7-9) In our network we have decided not to take a salary so we could be a model.

## The Percentage Method

Even as home churches with no building payments for salaries, some months we found ourselves unable to meet our pledges. We had made commitments to a number of different ministries and missions and on a slow-giving month we couldn't meet them. One of the brothers suggested, "Instead of a dollar amount, let's give a percentage of what comes in to each ministry support." What a blessing that idea has been. Now there is always enough. We notified each ministry and let them know that we would be changing from a dollar commitment to a percentage commitment. Now these ministries pray that God gives us an increase because the more we take in, the more they get! Beyond

missions and benevolence, we have percentages going to funds that help send our youth to camp, that help families go to conferences, and that support short-term mission trips. We have an emergency reserve in case someone in the church becomes unemployed or has some other emergency. Around December 1st, we take any excess money and distribute it to families in the church that may not be doing as well as others. This way there is a nice holiday season for all.

## The Big (Financial) Bang

We are in the middle of an unprecedented shift in the church (read Barna's book "Revolution"). It's important in the home church movement to network and use our resources to further the Kingdom of God. Initially, many house churches seemed to be throwing the baby out with the bath water regarding finances. They viewed the clamor for money in Christendom brought about financial abuses, and they were right. But what an opportunity to be good stewards and impact society around us. The Book of Acts ends with the Apostle Paul preaching and teaching IN HIS OWN RENTED HOUSE (Acts 28:30-31). Could we now be picking up where the book ended 2000 years ago?