

Financing Faith

A comparative analysis of Christian Church organizational structures

Over 75% of Americans consider themselves Christian, but how many of these Christians know how their churches maintain financial stability, or how they operate on days that are not Sunday (Robinson)? Many people do not think of the business and financial side of churches but it cannot be ignored. It is with financial stability and sound structures that certain churches and denominations succeed or fail. Examining the financial definition of a church, understanding the differences between church structures, and analyzing the structures can help people understand why churches operate the way they do, and answer many unasked questions about the church. The positives and negatives of the different structures can guide the way to finding the “perfect” church structure.

Business is everywhere we look in modern day culture. For-Profit companies control the majority of the American economy with their influence in stocks, government, entertainment, retail, food, and many other categories. The constant buying and selling of stocks, parts of public companies, and the active consumer market in America drive our economy. These For-Profit companies have the mission to make a profit and keep expanding upon that profit.

There are two types of major For-Profit companies: private and public. Private companies work for a profit, but are privately owned, meaning that they do not have publicly traded stock. Public companies, on the other hand, are owned by their stockholders and ownership can be bought and sold through the stock market.

However, For-Profit companies are not the only part of our economy and business world. A large part of the business world does not focus on gaining profit; these companies and organizations are Non-Profits.

Non-Profit organizations make up a large part of the business world in the United States. There are many different types of non-profits in our country that each have a specific focus and mission statement that they follow. According to Peter Frumkin, author of *On Being Nonprofit: a Conceptual and Policy Primer*, there are three main criteria that make a nonprofit: they do not force participation, they do not collect profits to share with stockholders, and they do not have clear ownership (3). Traditional For-Profit companies have the goal of making money and giving that money to their stockholders and investors. Religious organizations, scientific research labs, schools, and other companies have a different focus and their main interest is not making money. Most of these reasons for being Non-Profit involve of improving the society and the people in that society; Non-Profits combine state and individual concerns to solve a societal problem (Edwards 10).

When companies identify themselves as a Non-Profit, or a part of the voluntary, independent or social sector, they carry a certain connotation to the public (Cornelius). People associate Non-Profits with certain values or morals and the companies have to articulate their specific goals and values to the community and to the government. Non-Profits have a specific mission statement and goal that focus their efforts when trying to raise money and create new projects. There are many different sizes and types of Non-Profits that have their focus on different aspects of society. It is important that there are these specific goals, because that

contributes to the perception of the company and its operations. Also, companies need a specific mission when dealing with government tax forms.

Companies and businesses that consider themselves Non-Profit also have specific tax forms and government regulations that they need to follow that public companies do not have to complete. According to the IRS, all Non-Profits have to apply for 501(c)(3) status to be exempt from paying federal taxes (“Tax Information”). To obtain this status organizations have to prove that they are working in private interest, not for investors, and that they are working within the IRS exempt purposes guidelines. These guidelines are that:

the organization must be organized and operated exclusively for religious, educational, scientific, or other charitable purposes, net earnings may not inure to the benefit of any private individual or shareholder, no substantial part of its activity may be attempting to influence legislation, the organization may not intervene in political campaigns, and the organization’s purposes and activities may not be illegal or violate fundamental public policy. (IRS)

Some For-Profit companies also have a strong section of their company devoted to giving back and charity, but it is the 501(c)(3) status that makes the difference (“The New Heroes”). One example of a highly charitable For-Profit company is TOMS shoes. TOMS shoes has the motto “one for one,” meaning that for every one pair of shoes they sell, they give a pair to a child in Africa (FAQ-For Profit or Non-Profit). TOMS’ focus on giving and motto makes people think that the company is Non-Profit, but it is actually a For-Profit company. TOMS and other companies like it are examples of social entrepreneurship, a growing trend in the For-Profit business sector. Social entrepreneurship combines the motivations behind both Non-Profits and For-Profits, by working to make money, but also

focusing on giving back to society (“The New Heroes”). All Non-Profits, besides churches, have to file a form 990s with the IRS. There are also other special Non-Profit forms that Non-Profits have to fill out for the government.

Churches are considered to be Non-Profit, but they are a special kind of Non-Profit. According to the IRS, churches are “generally, place of worship – not defined in Internal Revenue Code” (Nationwide Tax Forums). In the government’s eyes, mosques, temples, synagogues, and Christian churches as well as conventions are all considered churches (Nationwide Tax Forums). Any organizations considered churches do not have to fill all the forms that traditional Non-Profits follow. Churches do have to receive their own 501(c)(3) status to be exempt from paying taxes. Churches, also, have to go through the same steps to achieve their 501(c)(3) status. However, churches do not have fill in a 990 like all other Non-Profit organizations. Confusion arises because organizations that are considered to be “religious” have to file 990s with the IRS. A “religious” organization that isn’t a church can be any organization that is affiliated with a specific religion (Nationwide Tax Forums). For example, Cabbage Patch is a Non-Profit organization that is affiliated with the teachings of the Christian Church, but they are not considered a place of worship or a church ([The Cabbage Patch Settlement House](#)).

Churches do not only differ from Non-Profits when it comes to taxes, but also in public perception of each church. The media has church actions under great scrutiny, because they are supposed to promote the word of God and not focus on money. So, when churches try to start large financial campaigns to raise money many people question if it is right to do or not. There are a lot of questions about

what is the right way for a church to raise money and ask its congregation for money. The problem is that churches need money to pay for expenses, such as utilities and salaries, but many people question a church's finances. Most churches choose to be centralized or decentralized, and this affects how the church deals with its finances and beliefs.

These special financial regulations for Churches did not just develop out of thin air. There are specific historical events that influenced the financial rules for churches. These historical actions also began to define separation between centralized and decentralized churches. The separation between centralized and decentralized churches is one of the biggest distinctions between denominations.

In the beginning of the Christian Church there were very few denominations of Christianity. In Western Europe Catholicism dominated the religious scene. The Catholic Church had a hold on many different nations throughout Europe and was a driving force in the society. Before there were government taxes in European nations, it was the church that people were paying for their land. The Catholic Church collected taxes in many different countries for people's land and for being a part of the church. This created an uproar that eventually contributed to the split between the centralized churches like the Catholics, and the decentralized like many Protestant denominations. As early as the year 570 the church was focused on money. When "King Lothar decreed that all the churches in his kingdom should pay a third part of their income to his fisc," the churches were outraged and fought for tax exemption (Gregory of Tours). This was the beginning of the church's special financial privileges that still continue today. The exemption caused unrest amongst

others that were still forced to pay taxes, like the peasants in the country.

This anger persisted for hundreds of years until the Reformation in the sixteenth century. One of the first major activists against the church taxes was Martin Luther. After seeing how the Catholic Church worked, Martin Luther nailed the 95-theses, grievances, on a Catholic Church's door in Wittenberg, Germany to show everyone the church's shortcomings. Many of his complaints about the church originated in the church's views of money, including money gained by selling indulgences. In his forty-fifth thesis, Luther states "Christians are to be taught that he who sees a man in need, and passes him by, and gives [his money] for pardons, purchases not the indulgences of the pope, but the indignation of God" (Martin Luther). This thesis got at the heart of the financial complaint that Luther was trying to make, the church should not focus on raising money and instead focus on the spirit of God and love. Luther understood that is necessary for the church to have money and some form of finances, but it was the way in which the Catholic Church handled its fundraising and finances with which he disagreed. He thought the church should not dominate the majority of society, and he believed that churches should focus on faith alone. Martin Luther's actions were the catalysts for the Lutheran and other Protestant movements.

There were many more splits and many more denominations that arose throughout the sixteenth, seventeenth and eighteenth centuries. As people migrated to the new world and beliefs began to change with changes of society, the denominations quickly arose and specialized their creeds and tenets. These denominations each had their own specific doctrine, and with their unique doctrine

came their own unique structure. Many of the new denominations did not continue the focused and centralized structure that came with the original Catholic Church. These different structures affect the consistency of beliefs throughout the individual churches and the finances of the church. Among all these divisions, one of the most important is how churches organize their structure: centralized or decentralized.

The first largely established Christian church, the Catholic Church, had a centralized structure. This structure affects both the monetary flow between different Catholic churches all over the world and how the church effectively announces its beliefs and opinions. Catholics are not the only Christian denomination that uses a centralized, or hierarchal model, for their structure. Other centralized structures include the Mormon and Episcopal Churches. Catholicism is the largest denomination with the centralized structure. It is perfect to examine because many other centralized denominations had taken similar steps when organizing their churches.

In the Catholic Church, the Pope is the head of the belief structure, and the Vatican is the center of the business structure. From the Vatican there are branches reaching down and splitting into finally the individual Catholic churches and congregations that you may find in your neighborhood. This structure makes each individual church accountable to a higher authority, which are the dioceses. Each diocese is accountable to a large archdiocese (“The American Archdiocese”). For example, here in Louisville there is the archdiocese of Louisville, which looks over the dioceses in the region such as Covington, Knoxville, Lexington, Memphis, Nashville, and Owensboro (“Catholic Church in the United States”). In the United

States there are more than 180 dioceses and archdioceses (“Catholic Church in the United States”). In addition to dioceses there are also eparchies, which were “originally the name of one of the divisions of the Roman Empire,” but now just serve as another name for a diocese in the Catholic Church (“The Catholic Encyclopedia”). Even beyond the archdioceses are the 13 Catholic regions in the United States that collaborate with Bishops in the region “on a wider-than-ecclesiastical scale for the good of the Church and society in the United States” (“United States Catholic Church Structure”). There are different levels that keep getting larger until it finally reaches its peak at the Vatican.

The centralized structure affects an individual church’s financial stability along with the finances of the Catholic denomination as a whole. Since each church feeds into a diocese and each diocese feeds into an archdiocese, which goes to a region, which eventually goes to the Vatican, there is over all stability in the Vatican as a whole. If one church loses a lot of its money and cannot support its staff and daily expenses, it weakens the diocese, but does not affect the whole Catholic Church. Even dioceses and archdioceses can become bankrupt or in deep financial trouble, but since all the money that is collected by the Catholic churches eventually goes to the Vatican, the Catholic denomination stays stable.

While creeds, beliefs, and some aspects of church finance eventually feed into the Vatican, it is very important to know that each diocese is legally independent and autonomous. This is an important aspect of the church to understand when assessing financial liabilities. Dave Malanowski, financial officer for the archdiocese of Kansas City, states, “Catholic diocese[s] are autonomous due to church and canon

law". So, parishes can help other parishes that are in their same diocese, but not outside of their diocese.

For example, when there was a large sex scandal involving certain priests in Los Angeles, the archdiocese in that area had to deal with the problem. The diocese sold lands they owned to pay for the indiscretion and the news was published all over the United States. When discussing this issues, Ronald Klotter, a principal at Hewitt Ennis, Knupp & Associates specializing in the endowment and foundations market, stated that dioceses purchase and own lands as a form of investment. Many were furious because over the years archdioceses and dioceses have paid over vast amounts of money as payouts for abuse, and the origin of the money is usually from the passing plate during mass (Maher). The idea that a quarter a child puts into the plate during mass is being used to pay off the church's indiscretion infuriates some, and rightfully so, but that is the way the Catholic Church has been set up to finance certain aspects of the church. Catholic Churches, put their "excess 'savings' on deposit with the Diocese in our Deposit and Loan Fund" and then they can either invest that money or they can loan it to other parishes with needs (Malanowski). So, there is some truth to Maher's claim that money from one parish's collection can go to another parish's need, and that collections are vital to the parish and dioceses activities. However, different diocese generally do not share their money around the country. The autonomy of each diocese makes it impossible for someone to sue the Vatican during a large scandal. Due to the Vatican's safety there is additional strength in the Church.

The centralization of the Catholic Church also contributes to the consistency

of beliefs throughout the whole world. Since doctrines and creeds are passed down without change from the Pope, they are all consistent, which is important to a church. This helps the Catholic Church stand strong in ideological debates and clearly enunciate its beliefs to anyone who questions.

Centralized structures are what many For-Profit business chains use to keep brand consistency in each store or restaurant. Should this structure be applied to a religious organization like a church, whose sole purposes should be to spread the word of God and help people? Centralized structures are very good at keeping consistency, which is good for churches when it comes to overall creeds and religious texts, but there are so many different cultures and life styles in the world that that may not be the best for a church. The centralized structure gives little room for interpretation or change depending on your own ideological belief, which changes depending on your culture.

When dealing with the financial aspects of the church, centralization can really damage the reputation of the denomination as a whole, as we can see with Catholicism. One church needing to use another church's money to pay for a criminal case would involve misleading congregation members. Despite this, it is the centralization of the Catholic Church that has kept Catholicism strong through all the years. The ability for dioceses to pool money from many different parishes in the region to be able to make large investments, such as lands, is another strength of the centralized structure (Klotter). Many churches have fallen by the wayside due to economic crisis, but due to the Vatican's strong financial backing, many Catholic churches have been able to weather the rough times the economy has caused. These

churches that may have had a harder time during the economic crisis do not have a centralized structure.

Another type of church structure is the decentralized church structure. Many Protestant denominations have accepted this type of structure. There are many examples such as Baptists, Methodists, Lutherans, and Presbyterians. The specifics of the structures vary from denomination to denomination. The Presbyterian denomination is one of the largest in the United States and it is a quintessential denomination when trying to understand the decentralized structure.

In the Presbyterian structure there is still a sense of hierarchy, but there is more independence for each individual church. Similar to the Catholic structure, the Presbyterian hierarchy is divided into “173 presbyteries (district governing bodies) and 16 synods (regional governing bodies)” and a national assembly (Presbyterian Church USA. “Presbyteries”). For example, Second Presbyterian Church a congregation here in Louisville, “is accountable...to [the] Mid-Kentucky Presbytery” which then further goes to the Synod of Living Waters and finally to general assembly (Jester). This hierarchal model is vital to keeping specific Presbyterian ideals consistent throughout the nation. One big difference that is visible right away between the Presbyterian and Catholic structure is that there is an international component in the Catholic structure; the hierarchy ends at the national assembly for Presbyterians. The center of the Presbyterian Church is here in downtown Louisville at the Presbyterian Church USA offices.

The finances of the Presbyterian Church are based on a balance of bank support and the support of the local presbytery. Presbyterian churches not only rely

on loans and lines of credit from a bank, but also get help from a local presbytery. This is different from the centralized structure, because parishes in the Catholic church do not interact with local banks, instead the dioceses act as banks for parishes. To help understand the financial workings of an individual church it is best to take an example, Second Presbyterian Church. According to Senior Pastor, Steve Jester, the main sources of income for Second Presbyterian are “member gifts and pledges and income from [their] endowment funds.” This reliance on member gifts and pledges can cause a problem for the church to maintain financial stability. Due to the changing economic climate, many members change the amount they give and cannot commit to pledge a certain amount for a long period of time (Jester). A specific problem for Second Pres is the mobility of the congregation: “a sizeable number spend part of the year elsewhere than Louisville and so cash flow becomes an issue” (Jester). Since the income is not constant at all times for the church, it is hard for the Church to plan specific projects and budget for the year, or longer periods of time. At Second Presbyterian Church there is a whole section of the church, Stewardship Ministry, that works throughout the year to keep members giving back to the church.

When the church is looking for a lot of money for an expansion project there are specific steps that need to be taken to get the money it needs. The first step to obtaining a loan for the church is making a request to the local presbytery, “once they approve the request” trustees go find a bank that is willing to finance the loan (Jester).

Congregational giving is central to maintaining the churches vitality. If the

church cannot get the necessary funds for its practices then it has to take certain steps to help keep the church afloat. When the money problems are minor and can be solved with small cuts in the budget, the first things to go in many churches are the donations to charities outside of church, or the denomination. However, cutting donations in tough financial times is not the case for all churches, including Second Presbyterian. They take the route of cutting back on personnel or salaries (Jester). When the church finds itself in worse financial trouble it tries to seek credit from a bank, like a business would do in the same situation. The main difference between a loan and credit is that the church seeks a loan when it knows it will need money, and it seeks credit when it needs money just to cover the bottom line. This is different than the Catholic Church, because when Catholic Churches have money problems they get money from their local diocese.

The decentralized structure also affects the belief system of the Presbyterian Church. The specific Presbyterian beliefs have to stay consistent through the whole denomination. Both centralized and decentralized churches have specific books that govern their activities. The specific books that are published by the Presbyterian Church that maintain regularity such as the *Book of Order*, *The Book of Confessions*, are parts of the Presbyterian Constitution. The *Book of Confessions* contains “historical statements of what we as a church believe, is available in several forms” and the *Book of Order* focuses on the rules of the Presbyterian denomination and “contains the Form of Government, Directory for Worship, Rules of Discipline, and the Formula of Agreement” (Presbyterian Church USA. “Office”). As a Presbyterian Church, Second Presbyterian holds that the “beliefs have been established over the

years through the whole church wrestling with Scripture and listening for the voice of the Holy Spirit in changing circumstances” (Jester). The Presbyterian belief of the guidance of the Holy Spirit is a looser interpretation of God’s word than the Catholic Church. Second Presbyterian not only uses curricula from the Presbyterian Church USA, but also lets many of the Sunday school teachers and Bible Study leaders create their own lessons and curricula.

The centralized and decentralized churches imply different ways of looking at the system of beliefs throughout the denomination. The centralized structure is very structured when it comes to beliefs. For example, if one goes to a Catholic service in Maine it will be very similar to a service in California, because that is the way that they have organized their structure. No matter what Catholic service someone goes to there will be the same prayers in the same order, with a similar atmosphere that stresses traditional values and formal prayers. This consistency helps Catholics feel comfortable in whatever church they go to away from home, because it will be similar to their home church.

Decentralized churches keep their beliefs structured, but allow more independence for individual congregations. An example of this is the difference between Second Presbyterian and Peace Presbyterian. Both congregations are in the Louisville area and both are affiliated with the Presbyterian Church, but the service and atmosphere at the two churches is totally different. When one first walks into each church one can notice a difference. At Second Presbyterian on a Sunday morning one will see everyone in formal attire greeting others with traditional tidings, whereas at Peace Presbyterian one can see people dressed more casually

than at Second and each greeting with loud, intimate conversations. There are differences in the services too, at Second the service is very structured, and when the congregation gets involved with hymns or prayers it is very stiff and formal. At Peace Presbyterian there is more singing with heartfelt emotional contributions from the congregation. This independence allows congregations to focus on individual aspects of the Bible and service that are more important, depending on the culture of their congregation and even the individual member. The decentralized structure is preferable, because of the ability of churches to understand the problems in the community and focus their lessons on these specific problems, and how they are addressed in the Bible. Centralized structures are not as able to adapt their ideals to individual congregations and cities.

Decentralized structures are very common for many denominations to adopt, because they balance independence with consistency throughout the whole denomination. When compared to the centralized structure of the Catholic Church decentralized churches do not have the same financial stability. Each individual congregation is more financially independent in decentralized churches, whereas the Catholic congregations have the financial backing of the dioceses and archdiocese. When asking which is better, the answer is very complicated, because it depends on what is the more important in your mind, financial stability or centralization of beliefs. Centralized structures are stronger at maintaining stability and growth than decentralized. According to a 2006 study the Catholic church was the largest growing denomination in the United States of America, with an increase of 563,000 members to a total of 67.8 million. This is the opposite of many

Protestant denominations whose memberships have been declining. The Presbyterian Church reported a 1.6% drop in membership, which brings their total membership to 3.19 million people (Dangus). It is hard to say what is the draw toward the Catholic Church, but one cannot disregard the benefits that financial stability brings to the church. With the financial stability that the Catholic Church has individual parishes have a greater opportunity to start new programs and expand their activities. These programs and activities draw families to the parish. Since the Catholic Church can support its congregations they can maintain power and influence all over the United States and the world.

On the other hand, the decentralized structures give their congregations more independence, which can cause them to fail. With this option of failure there is also the option that the influence of the Presbyterian Church, or another decentralized denomination, will decrease. Therefore it is the centralized structure that is superior in the financial realm.

Centralized churches are superior in finances, and decentralized churches are better when it comes to their belief structure, but what is the best church structure? Does the ideal structure exist in our world today? Is it possible for the ideal system to work in modern culture? The ideal system would have the financial stability of a centralized church, to maintain influence, but would also have the adaptability of the beliefs to work in any area of the world. It may be that a totally independent church, with no affiliation whatsoever, would be the ideal structure. Mega Churches and televangelists are two examples that have completely independent structures, but there are also drawbacks to these examples.

In 2005, ABC news presented a story about the rise in new all-in-one Mega Churches. Mega Churches are a kind of one shop stop, where people can eat, pray, and even shop all at once (“Mega-Churches”). Also, Mega Churches are usually huge in congregation size and grounds when compared to a “regular” church. Many people think that the extravagance of these churches is not appropriate for a place of worship. These Mega Churches are also large businesses in which the members are greatly devoted and are willing to contribute to the organization.

Many people are leaving their small community churches to be a part of these large Mega Churches. With their members leaving, smaller churches are having a hard time maintaining financial stability. Mega Churches are often non-denominational and these types of churches saw a 4% growth from 2002 to 2003 (Kroll). Congregations contribute to an average of 87 percent of the average church’s income (“Survey Reveals Gap”). With their wealth and size Mega Churches can create more programs to entice new members from smaller churches that do not have the same amenities.

Since Mega Churches are so large in physical size and member support they undertake large projects. These large projects usually draw a lot of attention to the church, good and bad. Proponents say that the publicity will help draw in more support for the cause and the church; on the other hand, opponents say that these are just schemes to give the church more money to keep expanding and getting more people to donate. Mega Churches are churches in the eyes of the IRS, and maintain the status that they need to be tax exempt. Many people do not understand how Mega Churches can be Non Profit when they raise so much money and do so

many profitable activities. Many people have a classic and modest view of church, thinking that everyone should know each other at the church and it should be small and intimate, and focused solely on worship and following the word of God. Mega Churches seem to break this typical belief to some, because they are so grand, and are constantly growing and adding more and more to the church.

Televangelists, who preach Christianity on television or radio, are also a cause of controversy in today's society. Many people view worship as a very holy and sacred act that can only take place in a certain setting. The fact that Televangelists broadcast to a large group of people is also another cause for public concern. The rise in televangelism has contributed to the popularity of preachers, who otherwise would be unknown. Televangelists are known for preaching their own message to thousands, while also asking for money (Goldfield).. Many people are leery of giving to televangelists because you have to phone in donations. Like regular churches, these televangelists need money to keep spreading their message, but many view it more like a commercial company than a church, due to the business like matter by which one donates. This is very similar to Mega Churches in the sense that there is not a problem with their church status with the IRS, but it is the public perception that makes both televangelists and Mega Churches weaker. Many people also have a preconceived notion about televangelists and their personalities. This notion about Mega Churches and televangelists is one that is a societal fault, but the Mega Churches and televangelists are not trying to change society's opinion.

Both televangelists and Mega Churches are usually totally independent from

a denomination or overall church structure. They are both usually non-denominational, meaning that they do not have to be associated with or accountable to any other churches. This independence, financially and spiritually, makes them seem like they are the ideal candidates for modeling church structures, but Mega Churches and televangelists have something that other churches do not. There are many controversies that arise with these types of churches. Yes, there are controversies in whatever religion one examines. Mega Churches and televangelists usually run into controversies concerning their finances and the separation of church and state. Due to the size of Mega Churches many see them as a business, and not a church or religious place. The intangibility of televangelists makes many question how they handle their money and where it is all coming from. Many people see televangelists and intangible because there is not an actual church where followers can go and worship. Televangelists have a history of mixing religion and politics, which goes against the belief in the United States that there should be a separation between the religion you practice and your political ideology (Fore). A recent investigation headed by Senator Charles Grassley has looked into the finances of 6 of the top televangelist in the nation, worrying that they are guilty of financial misconduct (Strickler). Many argue that it is impossible to separate religion and politics, which is a very valid point, but televangelists deliberately mix the two, which causes controversies. These controversies are hard to overcome when thinking about which church structure is best, because these structures seem tainted with indecency to much of the American public.

So what is the ideal church structure? Is there even one out there now? Is it

possible to attain such a “perfect” church? With all the different churches in America today one can see that many different techniques for governing the church will work, and it all depends on what the denomination of individual church sees as most important. In an ideal world all churches no matter the denomination would have a centralized financial structure in which churches, or parishes, in a similar area could work together and support each other. The ideal church would also have the freedom to organize its service in a way that was most comfortable with their members and most suitable for the cultural climate in that area, like decentralized churches. Also, the ideal church structure would be well developed so there wouldn't be any sort of stigma or controversy that would hamper people from feeling comfortable joining that certain church. However, we do not live in a ideal world so churches will just have to balance different aspects of structure and keep working to stay afloat and do what they are called to do which is preach the word of the Lord. It is meaningful to note that the other Abrahamic religions, Judaism and Islam, have a decentralized structure; so the vast majority of religions use the decentralized structure (“Islam” and Elazar).

Church structures are the unspoken backbone of religion. This whole issue may not seem important to some churchgoers, but without understanding how to finances faith it is impossible to understand the unique characteristics and teachings of each denomination.

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