

## **Crystal Cathedral declares bankruptcy: Will anyone learn anything?**

By Bob Young

The news this week that the Crystal Cathedral has filed for Chapter 11 bankruptcy raises questions about what it means to be a church, and how churches ought to live out their ministries. The Crystal Cathedral, established over 50 years ago by Robert Schuller, is \$43 million dollars in debt with over \$7.5 million of the debt unsecured.

Such news is especially troubling in view of the fact that churches can register as charities, accept tax-deductible donations to support their ministries, and have protection as non-profit corporations. Unfortunately, more and more churches (and para-church organizations) are creating administrative structures and activities that require significant funding to support the organization even before any ministry is done. Such activities often extend beyond simply ministry. And such activities may bring the organizations to the brink of insolvency.

You may recall that earlier this year, Rick Warren, pastor of Saddleback, asked his church to come up with \$900,000 to keep the church from going into bankruptcy. How is it possible that churches which receive millions of dollars each year and have millionaire preachers can reach such a point? Unfortunately the answer is seldom that they have overextended by faith to fund ministry, or that they have met an emergency need and failed to receive the necessary resources. The simple answer is that riches and wealth are enticing—and impressive in our culture. Most of those who live in this culture prefer to attend that church with the upscale, recently constructed building and all the trappings of worldly success. Churches hungry (greedy?) for more and more parishioners to fund more and more projects may spend as much or more on public relations and outreach as they do on real ministry. Those who teach trust in God often appear to trust in something or someone else.

If we are not technically still in an economic recession, it feels like it to many unemployed, underemployed, and those with decreasing incomes. It is not clear that the old way of doing church (and missions) is the way of the future. It is not clear that the dependency on more and more contribution dollars is the key to successful church planning. In fact, the church may have to face the prospect of doing more with less, becoming more frugal, seeking the most economic methods for ministry, and cutting the cycle that says successful ministry and missions demands the perpetual and increasing flow of dollars.