

# Let's Tell Each Other What We Earn

## Questioning our financial secrecy

by John Tenyenhuis

I'll tell you my secret if you tell me yours! Remember when we were kids? We dared each other to tell scary, private things about ourselves.

Lessons learned over the years have taught most of us adults the value of privacy—when to tell and when not to. Most of us are calm about these realities. But we still get like kids—squirmy, giggly, even panicky—when it looks like conversation may veer toward one hugely unsettling topic: how much money we make. Revealing to others what we earn feels nearly like stripping naked. Why do we feel this way? And, more unsettling, why do Christians feel this way?

In Western culture the differences between what people earn are tremendous. We sometimes get glimpses, thanks to securities laws, of the top salaries of business executives. We know, for instance, that Michael Eisner, chairman of Disney, received a salary of \$764,423 last year with a \$5 million bonus. His isn't the highest of executive salaries, but his bonus was twice the amount of the year before.

Most of us, though, are ordinary working folk who don't see our salaries displayed. We keep these matters private. Why? We may be embarrassed, or we may fear being compared unfavorably to each other.

People I interviewed for this article agreed that we are secretive about what we earn and about our financial net worth. We will not disclose this information unless we absolutely have to. We may grudgingly tell government the truth of our income via 1040 or T4 tax forms. But most of us won't share the same information with our sisters and brothers in Christ in our own communities.

The things we keep most secret are often the things that have the greatest power over us. While we may be able to rationalize our secrecy about money—picking texts here and there from Scripture or saying financial disclosure would just create strife and envy—we can't at the same time avoid a clear theme in Scripture that directs us toward openness. But we resist, and I'm afraid that whatever it is that keeps our income

Form 1040 Department of the Treasury - Internal Revenue Service U.S. Individual Income Tax Return 1998 (98) IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 1998, or other tax year beginning 1998, ending 1998 OMB No. 1545-0074

**Label**  
Your first name and initial Last name Your social security number  
If a joint return, spouse's first name and initial Last name Spouse's social security number

Home address Apt. no. **IMPORTANT!**  
You must enter your SSN(s) above.

City, town or post office, state, and ZIP code. If you have a foreign address, see page 18. Yes No Note: Checking "Yes" will not change your tax or reduce your refund.

**Filing Status**  
1  Single  
2  Married filing joint return (even if only one had income)  
3  Married filing separate return. Enter spouse's SSN above, full name here. ▶  
4  Head of household (with qualifying person). (See page 18.) If the qualifying person is a child but not your dependent, check box 5.  
5  Dependent child (year spouse died ▶ 18) (See page 18.)

**Exemptions**  
No. of boxes checked on 6a and 6b 2  
No. of your children on 6c who lived with you 1  
\* did not live with you due to divorce or separation (see page 18)  
Dependents on 6c not entered above  
Add numbers entered on lines above ▶ 3

**Income**  
7 78,643  
8a 74,400  
9 111  
10 777  
11  
12 1,183

**Adjusted Gross Income**

**In seeking God's will about possessing and giving, "None of your business" is not a valid response.**

such a deeply personal thing and our economic worth such an individualistic matter may inhibit us greatly from being the true community of Christ.

#### **SCRIPTURE TENDS TOWARD DISCLOSURE**

It's tempting to use the New Testament to support keeping the financial truth

about ourselves from others. After all, Matthew 6:3 says, "Do not let your left hand know what your right hand is doing."

But Matthew 5 and 6 aren't really talking about financial openness. Rather, these chapters call followers of Jesus to hold a solid integrity, to be in the righteousness of Christ so that they will not be hypocritical with money. These passages tie all our financial concerns to prayer and to a deep love for the Father.

### **What Do CRC Executives Earn?**

I called a handful of executives in the Christian Reformed church and asked them their salaries. I talked to Rev. Peter Borgdorff, executive director of ministries; Gaylen Byker, president of Calvin College; Ray Elgersma, executive director of ministries in Canada; Rev. Calvin Bremer, director of ministries for the Back to God Hour; and Rev. David Engelhard, general secretary of the CRC.

All of them were more than cooperative. I told them my salary, and they told me theirs. When I told them I was writing for *The Banner*, they informed me that the denomination reports employee salaries in ranges. Those ranges are published under "Salary Disclosure" in the annual synodical report of the Board of Trustees of the CRC. In addition, church agencies list employee salary ranges in their reports in the annual *Agenda for Synod*.

Elgersma said that he got used to disclosure in the 10 years he worked as a government employee, so he readily tells people his pay. It is only fair for those who pay to know, he said. Borgdorff said he preferred to follow Board of Trustees policy and not have the actual figure published. His salary, he said, would not be hard to figure out from the published ranges. Engelhard said he would not want his salary disclosed to avoid creating envy or jealousy in others.

Byker makes a much larger salary than the others because his is set not by the denominational scale but by what other college presidents earn. What he now receives, he said, is about one-fifth what he used to make as an oil-company executive.

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There is to be no flaunting of the good you do own, as is the case with hypocrites (Matt. 6:2, 5, 16) and pagans (Matt. 6:7, 32).

Much more to the point is the story of Ananias and Sapphira in Acts 5:1-11. The early church had everything in common; believers sold their possessions and gave to anyone as he or she had need (Acts 2:44-45, 4:32-35). But this congregation quickly became filled with fear when its members heard about Ananias and Sapphira's financial cover-up and resultant deaths. Hiding the financial reality by saying they'd given all to the church while keeping as much as possible for themselves cost Ananias and Sapphira their lives.

This story never fails to make us wonder about the coming of the gospel: is this the judgment of the Lord Jesus who just so recently arose, ascended, and sent his Holy Spirit? What a puzzle this cold-shower account of the new church is. We wonder: just what is the Lord's judgment on our own hypocrisy?

These days, it's safer in the church—no one gets struck down for keeping financial secrets. But with our sealed privacy about what we hold so closely, we may also be enduring a kind of dying, the dying of our power to help one another. We're losing the power to demonstrate to all around us the radical communal effectiveness of people whose hearts are not attached to their own wealth. Perhaps the judgment of the Lord lies here.

#### **OUR FINANCIAL PRIVATE PARTS**

Making money is a core value of today's individualism. Thus, having you think that I make more than I do is likely to raise my status with you. Conversely, it can make us squirm if we have to disclose to one another that we are financially not worth so much or don't earn so much. Such realities may indicate that I am not as successful as you are. If I am not as rich as you are, you might think less of me. By keeping this whole area of our lives intensely private, we have been thoroughly shaped by the spirits of our times and culture.

Yet the New Testament tells us that in seeking God's will about possessing and giving, "None of your business" is not a valid response. Christians live in community. If the community of believers would open our financial lives to each other, we could earn, invest, inherit, spend, and give money in the attitude of Christ, who the apostle Paul says made himself nothing, emptied himself, and became a humble servant of God and humanity (Phil. 2:5-8).

This kind of openness is not easy to achieve. I am not any more comfortable with these things than you are. And I recognize that some people who are extremely generous keep their finances secret because they do not want to seek public credit for their giving. Besides that, I'm a pastor, and I'm used to seeing my full income stated in my church's annual budget. Pastors have a community-driven disclosure and stewardship context like that of no other church member.

Some Christian Reformed communities have tried and given up on disclosure and openness. Many Christian-school societies, for instance, used to have an income-based tuition system that required parents and contributing members to reveal income. People were often reluctant, to share these facts with fellow Christians; some simply refused to do so. In the end, some schools decided that simply charging straight tuition would be less complicated. But these communities lost a genuine sharing in the mission of the Christian school.

#### OUR LUST FOR MONEY

Our reluctance to share the financial truth about ourselves may also display an enslavement to the power that money has in our consumer culture. The kind of car I drive, the size of the home I own, the stuff in that home, my clothes, jewelry, and financial portfolio are seen to be my business alone—but only if I do not belong to the household of the Lord.

Secret areas of our lives are always fertile soil for sinful behavior. Heeding the apostle Paul's warning about the love of money being the root of all kinds of evil (1 Tim. 6:10), we do well to emphasize our being the body of Christ and putting that before being individual (and thus private) members of the church.

If we adopt a pattern of stewardship that calls for communal disclosure, it should not be to get people to give more money. The true purpose of sharing the financial truth about ourselves is to become better followers of the Lord. We disclose not to rehearse the pressure or the guilt of giving or to keep up appearances. Rather, we do so to find the delight in giving and to attend to the sound and wise voice of the one from whom, through whom, and to whom are all things. To share financial blessings and burdens is a privilege.

#### MOVING TOWARD TRANSPARENCY

"The first principle of economics is that every agent is activated only by self-interest," said the late British mathematician and economist Francis Edgeworth (quoted in *Battle for Human Nature* by Barry Schwartz; W.W. Norton & Company, 1987, p.54). Edgeworth's words sound harsh, but they fit theologically with our understanding of sin. We don't need to be anxious about whether our economic lives are righteous: they are not. Nor need we instill guilt, for guilt is always a poor motivator.

"We can begin, however, by making our personal economics more transparent," says Wesley Granberg-Michaelson in *A Worldly Spirituality* (Harper and Row, 1984, p.160). Granberg-Michaelson goes on to ask how we can cling to a private economy when we say that we belong to God. Entrusting our lives to God's grace may mean entrusting each other in our church fellowship with our tax returns and what our banker already knows about us. That would make dealing with our finances a spiritual discipline.

Transparency of this kind is risky, and awkward too. We are vulnerable and open to criticism; some believers, when they

## Parents, Tell Your Children

Perhaps the financial openness toward which we Christians need to move should begin at home.

If in our homes we succumb to the kind of secrecy about personal finance that our culture practices, that's what our kids will learn. If we make money one of the sacred personal and private truths of our lives, our children or other family members won't be part of our giving and spending decisions. We'll just go on keeping up appearances, even before our children.

Not being open about finances will keep our kids in the dark about whether our earning and giving are touched by the grace of God. They won't see the joy we have in returning part of God's abundant gifts. If we exclude our children from the sometimes-agonizing choices we make to be faithful and stewardly, we impoverish them. It does not take a big leap for them to go from not knowing what we earn to not caring what we give. Let's not leave children out of the critical decisions that determine a family's lifestyle.

What battles we have to persuade our children to live as distinctive young folks in the secular world! Yet imagine that they knew Mom and Dad earned this much and gave a big chunk of it to the church and other good causes. Imagine they saw us write the checks and heard us pray over the causes to which we give. Seeing us make those decisions would help them remain wonderfully open and would encourage them to live distinctively in the world.

Living this way, we could model for our kids not the winner-or-loser world around us, where some get rich and some get poor and it's just a private matter. Rather, we could show them that our income and all we have comes ultimately from the Lord. As a community, we could show our children not envy, not sentimental pity, but community living that is being transformed by Jesus.

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know our financial holdings, will expect more from us. But all we are, all we have, and all we earn belongs to the Lord. In Christ we are set free from the fiction that our economic lives can be separated from our spiritual fellowship with one another. The liberating Spirit releases us from bondage to the ancient idols of autonomy and from the economic isolation they bring. **B**



Rev. John Tenyenhuis is pastor of Rehoboth Fellowship Christian Reformed Church, Etobicoke, Ontario, where he is paid a package worth \$55,000 (CDN). The idea for this article came from Malcolm McBryde, associate editor of *The Banner*, who earns \$45,017 a year, and from Rev. John Suk, editor of *The Banner*, who earns \$63,791 a year.