

Florida Church Celebrates Payoff Of Massive Debt

Calvary Assembly of God in Orlando erased a \$15 million mortgage and whooped it up Disney-style

Calvary Assembly of God in Winter Park, Fla., an Orlando suburb, celebrated its debt-free status at a two-hour mortgage-burning service on Sept. 24, featuring pyrotechnics, a laser-light show, balloon drops and bursts of colored confetti that all punctuated a highly festive atmosphere. A four-year effort to erase the remaining \$10.8 million debt on a \$15 million mortgage, inherited in 1995 by senior pastor Clark Whitten, ended with enough funds left over to donate \$50,000 each to two Florida-based ministries.

“You’ve lived in the shadow of this mountain of debt for too long,” Whitten had told Calvary when he first assumed the pastorate. “You’ve gotten comfortable living in the shadows and have no hope that the mountain will go away. You have to stop telling God how big the mountain is and instead tell the mountain how big God is.”

In the last four years, the congregation chipped away at the mountain until it was removed entirely. While the church received a few large donations, most of the debt was erased through small but consistent giving. Calvary continued supporting missions even when bills went unpaid.

“The willingness of the people to not get self-focused allowed God to bless us,” Whitten said. “Giving to missions played a significant role in the church’s ability to stay internally healthy through some challenging times.”

Recent years have been comparatively kind to Calvary, but its history has been erratic. Established in 1953 in a one-room, dirt-floor building, the church prospered during the charismatic renewal in the 1970s, birthing a number of ministries, including Charisma magazine. By 1981, attendance averaged 3,500 at four

Sunday services.

That same year, however, the pastor resigned after a moral failure. The next pastor left nine years later as the burden of debt on the current \$21-million facilities, built in 1987, threatened to split the congregation. Though the church had 4,000 people on its rolls, attendance fell to 1,700.

The arrival of Mark Rutland as senior pastor in 1990 seemed to signal a new era. Attendance increased, but the huge mortgage remained. When Rutland announced his resignation four years later, the congregation was thrown into turmoil once again. He had been well-liked, and his departure cast a cloud of uncertainty over Calvary's future.

That created a tough situation for Whitten. He had erased a \$5 million debt in his previous pastorate, but he faced an uphill climb in launching an aggressive debt-elimination campaign at Calvary.

At first, some balked, including Orlando developer and church board member Tim Fierro. Whitten had asked Fierro and his wife, Sharon, to head up the steering committee for the campaign, called "Moving the Mountain."

"I knew it could be done from a business standpoint," said Tim

Fierro, who has attended Calvary since 1990. "But at first I thought: This isn't my debt. I didn't create this. Why do I want to get involved?"

The couple had to trust God to change their thinking if they were to take on the challenge Whitten presented to them. They agreed to accept the position.

"Within two weeks we were able to pay off the mortgage on our house and a loan on one of our businesses," Fierro said. "Talk about motivation—I became a believer very quickly."

Still, Fierro had to convince several thousand people that they could eliminate an \$11 million debt. Through the years, the church had paid more than that in interest alone.

"Some people were very negative. They'd heard it all before," he said. "But the people eventually saw that this was possible."

On the day Calvary launched Moving the Mountain, protesters picketed outside, accusing churchgoers of worshiping money instead of God. The leader stormed the pulpit, confronting Whitten and calling him a liar, among other names. He was arrested, but the picketing continued for months, even at Whitten's home.

"The thing was, we didn't place all that much emphasis on money," Whitten told Charisma. "We told people to pray and do what God tells you to do. I didn't want the people to feel manipulated."

Rutland, now president of Southeastern College in Lakeland, of the recipients of Calvary's two \$50,000 donations—commended Calvary on what he called its “signal accomplishment.”

“Clark must have a peculiar anointing and genius for this,” Rutland said. “He’s the one who made it happen.”

Said Fierro: “This has been a powerful witness for the entire central Florida area.”