

Christian Nonprofit CFO Podcast

EPISODE #38 TRANSCRIPT

Remembering the Life and Legacy of Dick Capin

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David Beroth:

On November 25th, 2020, Mr. Dick Capin went to be with his maker at the age of 96. He was an incredible man who lived a life dedicated to the Lord, as well as being a nonprofit financial leader extraordinaire. We're going to spend time on this episode to remember his exemplary life and legacy.

Intro:

*Welcome to another episode of the **Christian Nonprofit CFO Podcast**. This is the place to enhance your insight as a CFO in order to expand your influence and optimize your ministries impact. Content on this show is to inform, instruct and encourage your strategic development. It is not to render specific financial or legal advice for your organization. Now here's your host, David Beroth.*

David Beroth:

Hello, my friends, and welcome to the January episode of the Christian Nonprofit CFO podcast. Thank you for taking your time today to join me for this episode. Back in 2016, I interviewed for the CFO role at the Billy Graham Evangelistic Association. as part of the interview process, they asked me to spend some time with Mr. Capin. I was a little wondering who this Mr. Capin was. I was familiar with CapinCrouse, the accounting and auditing firm, which serves ministries throughout the country. I also knew Greg Capin, but I found who this Mr. Capin was—I sat down with him during the interview process—and I found him to be this, this precious man of God who had served the Lord for many, many years in different ministry formats. Mr. Capin spent some time talking with me. He wanted to hear my story. He wanted to know about my family. Then we spent time praying together as he wanted to lift my future ministry opportunities up before the Lord. And he cared for me as a person and as a financial leader.

When I started in my role, then with the Billy Graham Evangelistic Association, I was privileged to have an office actually right next to him and what a joy it was each morning to come into the office. I could see a smiling face, hear his cheerful voice. I'd have a word of greeting with him and ask him how he was doing and what a blessing it was to know him. He was an advisor with whom you could have consultation and glean from his insight for his many years of service. Mr. Capin was a tremendous encourager and he was a faithful prayer warrior. And for

the last two years, I then was privileged to also enjoy Mr. Capin as a friend, as I began to glean and hear more of his testimony. I was amazed at what God accomplished in and through his life. He loved his own wife. He loved his family, but he also had a great love for the service of the Lord and to know what God could do in and through him to make an impact for the glory of God in financial leadership. You can actually hear more and read more about this incredible testimony, Mr. Capin's, at the website that they've put up for him at RichardFCapin.com. And you can glean all the different aspects and how he had a heart to truly see the gospel go forth throughout the world, and to know that the financial accountability with the financial excellence would be in place to support that ministry reoccurring. Mr. Capin co-founded the CapinCrouse firm back in 1971. He was there when ECFA was founded in 1979. he went on to serve as a board member for ECFA, eventually becoming the board chairman of ECFA for a number of years.

And then for the last three decades, Mr. Capin was a senior financial advisor for Samaritan's Purse and the Billy Graham Evangelistic Association. I am really going to miss Mr. Capin. He was a bright spot in my life, and I will miss having him there at the office. However, when I think about Mr. Capin, I think of the quote—which he loved and I also love—the quote from Jim Elliot, that missionary martyr, who said "He is no fool who gives what he cannot keep to gain that which he cannot lose." Mr. Capin has now gained that which he cannot lose. But I know if Mr Capin were still with us today, he would want us to run our race well to accomplish the purpose for which God has brought us to this place in our lives to serve as financial leaders, to allow the ministry, to continue to go forth, to impact lives around the world. I am grateful that I had the great privilege to record interview with Mr. Capin shortly after he had turned 95 back in 2019. And I wanted to share this interview with you now at this time.

David Beroth:

Hello, Mr. Capin, it is a tremendous blessing to be able to sit down and record this conversation with you. Today is August 23rd, 2019. And this week you celebrated your 95th birthday. It was a lot of fun to be part of your big birthday party here at the headquarters of the Billy Graham Evangelistic Association, and what a wonderful time it was over the past three years. It has been a great privilege and an honor to have an office right next to you here at BGA. As you continue to faithfully serve the Lord right here, your life has been a testimony to me as you were redeemed, as a young man served your country in World War II, serve the Lord and worldwide missions. And then went on to start what is now a premier accounting and auditing firm named CapinCrouse in 1972, which now serves churches and ministries with excellence around the world. Over the past some 25 to 30 years, you have faithfully served with Samaritan's Purse and the Billy Graham Evangelistic Association. Mr. Capin, I'm so grateful for you. Do you sharing some of your story again here today?

Dick Capin:

Well, if we want to go back to World War II, I guess that's where I probably learned one of the first lessons that I needed to learn. Because when I went into the military at 18, I wasn't a bad

guy from a worldly standpoint, but I didn't know Jesus, and I didn't know if I'd ever come home from the war. So, as I was in basic training, I had a little corporal come up to me and we were marching 25 miles in Texas in a hundred and some degree heat. And he had told us not to take off our helmets, even when we had a 10 minute break, but I was sweating too hot. And I went ahead and took off my helmet. Well, he'd come up and said to me, you know, I ordered you not to take off your helmets. I said, Well, I was getting awfully hot. And about that time, I looked over my shoulder and there was a lieutenant. And then I knew I was in big trouble. But I learned one lesson from that: I scrubbed the floor all night to help to learn. But I learned to say, "Yes, sir," whether eventually it would be Billy Graham or somebody else, but I never went against the direction of the leader from that time on. And that made me— I got a good rating in the military from then on and promoted up. But I always learned, what I needed to begin to learn, and that is look up and follow. And that's the thing to— in becoming a Christian in 1950, it was the same way when people would ask me in World War II, if you get killed, where are you going?

I said, I'm going to hell, because I didn't have knowledge of salvation. And I didn't feel that there was any place else reserved for me. But I met a pretty little girl back in my hometown that told me all about Jesus, to help me to get my nose in the Bible. And it wasn't long until I went forward at a church Sunday morning meeting in 1950. And I said, yes, Lord. And that's where I learned the source of all wisdom. I didn't have it. He did. And when people come up to me now and say, Oh, you're doing such a good job. I say, Oh no, if it's good, you spell it. Capital G O D, not D I C K. And I'm thankful— that in this talk, that's my heart. I don't feel that I had anything to offer, but God did use those early days to get me to where I knew where to go to get the bread of life, the water that never failed and God himself living in it, within, through the Holy Spirit.

David Beroth:

That is fantastic. I know my interaction with you over the past three years has definitely been— you always will say, look to G O D. He is the one who is the source of all wisdom of hope of life. And I'm so grateful for that. So over the last 69 years, I think you've been saying "yes, sir," to the Lord each and every day. And you have been following the Lord. Why don't you share what happened when you came to the Lord in 1950, and then you began to be involved in worldwide ministry at that point in time? What brought you to that point? And what was that season of your life like?

Dick Capin:

Well, that all started a lot after I became a Christian. We had missionaries who were coming through our little hometown and I got interested and began to support them. I was in starting a CPA firm even then, because I'd become a CPA. And I was so thankful and I really didn't want to chase the dollar, but I wanted to share. And I had a fella come through— well, I'll go ahead and tell the total story. I had gone on a business trip to New York. I was helping oil companies that were raising millions of dollars. And I'd go be their contact with the person investing in oil

and gas wells. Well, when I went into New York one time—or Thursday, I think it was of the week—while I got through with my work with the client. And I decided to go to Madison Square Garden and go to a basketball game. I never been there, but I was an avid fan, had played a little basketball. And when I got into the game, it was a game between Holy Cross University and Providence University. Well, it was going the long fine, but it was such an exciting game. The beginning of the second half, why, everybody on in the stadium was standing, and from the other end of the garden, there was a chant that began to go up and it was "Go cross, go, go cross, go." I didn't know what was happening, but God was tapping me on the shoulder. I walked out of that game and walked the streets of New York until about two in the morning. And I finally went to my hotel and tried to say, God, what are you saying?

And so I didn't understand. But the next day I went ahead and caught my plane back to our little hometown. And when I got out of the car, my wife was already at the door saying, "You got a telephone call." And I said, "Oh, who is it?" Well, she gave me the two names and I knew they were from a missionary organization. And when I got in and took the call, they said, "Would you go to Korea to help with some problems there? And we'd like for you to stay six months or a year or whatever." Well, I said, "I'll call you Monday." I knew immediately what I was going to do, but I wanted to talk to my sweet wife, cause it meant wiping out a home and everything and having all of our belongings in 10 barrels— because she gave it all away, because on Monday morning, I called and said, yes, we're going. And I thankful though, within less than three months, we were off to Korea with the one little girl and a young lad. And I was so thankful because, as we went, we knew that God was in charge and we were doing what he wanted. And that was a "walking away from millions" type of change. But the money had already gone down the drain, as far as being my motivation. I wanted to share Jesus. And I knew that nothing else would give me the dividend and heaven that I was looking for.

David Beroth:

That's incredible. I know you spent quite a few years in Indiana. So as a true Hoosier, you're a basketball fan. But there are not many people who could point to a basketball game as the time that God began to stir in their heart. So when you heard that chant "Go cross, go," God was working in your heart at Madison Square Garden at a basketball game to begin to steer you to missions. And then from there he lead you one step at a time. Now, what year was that? When that occurred...

Dick Capin:

1961.

David Beroth:

1961. You know, I've recently been processing some different leadership ideas. And one of the things that came up is that, in the Bible, only about one out of three leaders have finished. Well, and I know you will definitely say, this is about God. What a testimony to those of us who have

observed your life is that God has blessed you that from those days in the early sixties, until now, God has helped you to faithfully serve him in many capacities. So you went over to Korea, and how long were you in Korea then?

Dick Capin:

Well, we were in Korea two years. But then they asked me if I would help to go around the world and put together accounting principles and all. And I did want to tell you that the dividends that was [inaudible] and all of that, my favorite verses, "Lay up your treasures in heaven, where there's no moth, no rust, no thieves to break through and steal." So what I wanted to do from 1961, because I had seen about 26 nations of the world by then, and I knew the greatest thing. People need to know Jesus Christ as Lord and Savior. And if I could help people do that, if somehow God could speak through me, that I wanted to be putting my investment in souls, not in earthly, where it was going to go down the tube, when I went up to heaven.

David Beroth:

You know, as I've been listening to you here, it reminds me how important it is for financial leaders to still have a heart, a true, genuine heart for the things of God and to see lives changed. And that financial leadership is simply a means towards that end. Financial leadership is not an end unto itself. We need to have that desire to truly see lives impacted by the gospel and to use our expertise towards that end. And I think that you are an example for that. So in the early 1960s, you went for two years to Korea and spent time with the mission group called Oriental Mission Society LMS. So why don't you share at this point in time, after those two years, what did you do with that mission organization?

Dick Capin:

Well, when we moved back to... thinking we may coming back to United States, they decided that, they wanted to move the headquarters to Indianapolis area. And so after couple of years helping, because I was still going around the world to review the financial affairs of the mission, a fellow missionary from Taiwan died. And he was having trouble anyhow in Taiwan, because the head of the church was a person, a pastor from Taiwan. And when I got there to help, why, he asked if he could come back, because the head of the church he knew was doing the wrong thing with the money. And I said, I will work on it, but why don't you come and build the buildings in Indianapolis that we need to build? Because we need to raise the money. We don't have the money. And I want to see if I can share with our donors the need of moving, because we were growing around the world. And anyhow, I said, yes. But what happened before he could get to America? He passed away. Now I got two jobs, one to try to keep the ball moving on the fields and to build buildings and in Annapolis, 'cause I had nobody else. But thank God He sent a person who had been involved with the mission. But this was a brother of a very significant evangelist, but he didn't know how to sing or anything. He was crippled, but he could build— he was a builder and he would come and do what I said! I'd helped do and really

took off over for me as a volunteer. Wouldn't take a dime, took a year and more to build the facility to build the houses where people were going to live.

And we moved the whole thing from Los Angeles to Indiana. But I thank so thankful to God for Kimber Crouse, which was that man's name. And some of you that hear this may have known his brother, JB Crouse. Then his son became JB Crouse then became a significant leader of the mission in Korea. So my life was been sprinkled with people who had their heart set on getting Jesus Christ, before the world, whether it's Billy Graham, Franklin Graham, whomever it is. I've loved to help those people who were out with one fist in the air sharing the good news and especially Billy had the Bible in that fist, as you know.

David Beroth:

So in the early 1960s, you spent the two years in Korea and you came back, did some work in Indianapolis. But as I understand, you also spent about eight years traveling around the world, doing international financial work with that mission organization. Is that correct?

Dick Capin:

That's right. And that was joy, joy, joy, but I missed being with my family. I should tell you too, that when we were in Korea, we were in one of the orphanages where we had 12,000 orphans, and my wife, we were, well, I really had stayed in a Jeep because they broke my heart every time I got with the orphans. We were feeding them and caring for them, but it was hard for me to take and walk out the door because I would love to have stayed every place you could look at. But when they called for me to come out from the Jeep and come inside, my dear wife was pointing down at one little guy and said, I want him. And so I made arrangements and he hadn't been spoken for, because we did go ahead and let people adopt them as soon as we had somebody available. But I said, has he been promised? And they said, no. I said, then we would like to have an adopted son, as well as our wonderful Greg. So when Mark came into our life, we're so thankful. He's now about 60. And we're so thankful for Mark and for all that's gone on and how good God has been to let us share Jesus and even enlarge the family and enlarge the family of God.

David Beroth:

So in the early 1970s, then how did, how the Lord stir in your heart to start CapinCrouse CPA firm?

Dick Capin:

I wasn't looking for a dollar, but I kept having I'd help them put together a whole accountability process. And they kept coming to me and saying, we don't know anything about how to do it right. And one of the first mission groups to do that was World Gospel Mission. And I'm so thankful that spread the word spread and different missionary groups kept coming. So I know I

needed help and hired my first employee, who was a son of the best friend who had been the one Christian in high school that I had known. We played basketball and football together, but, his life was, he's a fine Christian. And the next thing I knew, we were growing so fast that we had to hire another one and his name was Ron Wilcox. And Ron is now the COO of Samaritan's Purse. And he and his wife, Susan came from the same little town where I grew up, but they have been such a blessing to the mission world. But my point is, somehow the contagion of telling people about Jesus and how to serve him is very contagious. And I want to say, I'm so thankful that one of the things I got to do here at BGA is look at a young accountant by the name of David Beroth and say, I think you're made to lead this ministry. And it's an accountability process.

David Beroth:

You are extremely gracious. I love what you talk about that contagious type component, because what I hear is at least two aspects to your life. One is to actually serve the ministries themselves, which is fantastic, but not only that, you also have played a significant part in that contagious aspect of inspiring other individuals to also serve. So it's almost like an exponential type impact. And Ron Wilcox— it's pretty amazing because he did serve there with you at CapinCrouse. And to your point, he's now the COO of Samaritan's Purse. And I should say that here, as we are having this discussion today, we're also joined by Greg Capin, who is your son. And he's recently retired from CapinCrouse, but I had a chance to work with him for quite a few years at Seed Company. And he's had an impact on my life as well. So the contagious aspect continues on, and that is just wonderful. So CapinCrouse started. It has been used by God to serve many, many ministries and churches from the early seventies up until today. And why don't you share a little bit about ECFA and your aspect as well with, how you took part in that organization?

Dick Capin:

Well, when we started writing, just with a small group of us not knowing how God was going to put together the ultimate thing, but one of the people from ECFA heard about us and what we were doing, and we were already writing manuals and all. And so they contacted and we said, yeah, anything you want to pick up, we'd like to meet. So we started meeting and going back and forth to Washington and ultimately the Evangelical Council for Financial Accountability came out of those meetings. And they really attracted some leaders in the big firms and all. So we had the brains and now the understanding of what was needed, because God said for us not to waste anything, but to be— whether it's time, money, or anything else—we're fully accountable for everything he puts in our hands, until we go to heaven. I'm waiting to get to heaven. So that accountability is left behind, but ultimately it's Jesus in us that is the smart one, not us.

David Beroth:

That's great. Point well-made. So you helped take part in the starting the Evangelical Council for Financial Accountability. Then, my recollection is that back in the eighties, you chuckle, and

you say that you tried to retire. And as I understand, from prior conversations, you said that lasted about six months you continued to have that desire to serve the Lord. And what happened then at that point in time?

Dick Capin:

It wasn't long. I tried to help, even though I wasn't doing it that way, but in the early nineties, I got a call from Franklin Graham saying, would you come and help Samaritan's Purse? It was about \$5 million in donations at that point, but there had been a little problem with somebody else.

David Beroth:

Yeah. So you went out and you helped with Franklin and Samaritan's Purse. And then what happened? How have you been able to continue to serve since that point in time?

Dick Capin:

Well, after 10 years or so, when BGA wanted him come to move from Minneapolis to Charlotte, he called and said, would you be willing to go and help us make this move? Because some of the people were going to be staying in Minneapolis. One of our good friends, Joe Larsvold came, but he didn't plan to stay. But I said, yes, wherever God wants, that's where I want to be. And my dear wife, always as usual said, let's go!

David Beroth:

And you've been going for a long time now. Speaking of family, so your precious wife passed away a few years ago. How many grandchildren and great-grandchildren do you have now?

Dick Capin:

Well, I have 10 grandchildren and 15 great-grandchildren. So we got 25. I wish it was 50. They're all wonderful. And it's wonderful to see how God comes into their lives.

David Beroth:

Wonderful. Well, what a tremendous blessing you've been. I guess, as we wrap up this time here today, I'd be interested if others are able to hear this interview sometime, what would be some closing comments that you would have to encourage the next generation of financial leaders to serve the Lord with excellence in the financial space?

Dick Capin:

Well, I think my total statement is doing the right thing and the right way and accordingly, and knowing what are the rules of the game and playing by the rules.

David Beroth:

Excellent. Beginning and ending with G O D, right? So Mr. Dick Capin, thank you so very much. 95 years old this week, and God is still blessing you with a sharp mind, and it's just a joy to be part of the ministry with you. So God bless you, Mr. Capin.

Dick Capin:

Thank you so very, very much, David.

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