

# **Stewardship in Hard Times Workshop**

**Sponsored by  
The Illinois Conference of the United Church of Christ**

**Saturday, September 12, 2009  
9:00 a.m. to 3:30 p.m.  
Yorkville Congregational UCC**

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## Some Comments about Stewardship

*“But strive first for the kingdom of God and his righteousness, and all these things will be given to you as well.”*

*Matthew 6:33*

*“Somebody has to do something, and it’s just incredibly pathetic that it has to be us.”*

*Jerry Garcia*

*“The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.”*

*2 Corinthians 9:6-8*

*“Jesus did not divide reality into two parts—the material and the spiritual. He said that the way we think and behave with regard to money impacts us both physically and spiritually.”*

*Herb Miller*

*“For where your treasure is, there your heart will be also.”*

*Luke 12:34*

*“Show me the money!”*

*The movie: Jerry Maguire*

*“But his master replied, ‘You wicked and lazy slave! You knew, did you, that I reap where I did not sow, and gather where I did not scatter? Then you ought to have invested my money with the bankers, and on my return I would have received what was my own with interest. So take the talent from him, and give it to the one with the ten talents.’”*

*Matthew 25:26-28*

*“[People] listen with pseudo-attention on stewardship Sunday as we talk about the gift God has given us through Jesus Christ or the gifts each person has: time, talent, money. They know the other shoe will drop, the one that we think really matters—responsibility. In fact, not only does responsibility swallow up gift, but the joy of receiving God’s gift is further eroded by guilt; we ought not to have been given so much. Guardians of responsibility constantly remind us that our abundance represents an uneven distribution of global wealth. They are correct. . . . But too much emphasis on responsibility. . . results in stewardship grounded not in covenant, but in duty.”*

*Eugene F. Roop in **Let the Rivers Run***

*“So out of the ground the LORD formed every animal of the field and every bird of the air, and brought them to the man to see what he would call them; and whatever the man called every living creature, that was its name.”*

*Genesis 2:19*

# Session One: The State of Church Finances Today

## Introduction to the Workshop Theme

### Sharing

- What are the experiences you've heard from your parents, grandparents, or others who went through hard times?
- What impact from the current financial crunch do you see in the lives of your friends or in your own life?
- What impact from the current financial crunch do you see in the life of your congregation?

### Talking about Money

- Stewardship is about more than money—much more.
- But money is what we are most uncomfortable discussing. Richard Foster in *Freedom of Simplicity* wrote: “Personal finance is the new forbidden subject of modern society. . . . Vigorously we resist any public airing of so private a subject. . . . Sermons on lifestyle or on our obligation to the poor are viewed as a personal affront, a breach of private boundaries.”
- Yet we need to talk about it because stewardship, including the stewardship of our financial resources, is very much a part of the spiritual life. People want to do better and know that they need to talk about it—at the same time that they resist the conversations! In *Turning Water into Wine: Helping Churches Meet Financial Challenges*, we share this perspective from our research:

**“Over 83% of the members completing the surveys would like to be doing more for the church financially! The best desires of the hearts of people include the wish to give more generously. We also found that over 85% of the members completing the surveys said that they would benefit from more opportunity to understand and discuss the spiritual significance of money in their lives and in society. Yet it’s also true that about the same percentage said that they find it initially difficult or uncomfortable to talk about money in the church.”**

- The current financial crunch has created a new openness to talking about money in many congregations.

## Overall Financial Trends

1. Studies on the giving habits of individual Christians show that church giving as a percentage of personal income has been declining for years. Many people have increased their giving, but they are increasing it at a lower rate than their rising income rates. If personal incomes had not been rising, total church income would unquestionably have declined.
2. Under financial pressure and with the need to devote more resources to improved internal programming and their own outreach to nonmembers, many congregations are not giving as generously to missions and other causes beyond their own congregational needs. Most national and regional denominational agencies and missions are feeling the sting of reduced income. It's taking more money proportionately to maintain and hopefully expand the program of the local congregation.
3. The reason that membership decline in many congregations has not resulted in decreased giving is that other members pick up the difference. Those who pick up the difference are often older members of the congregation with well-developed giving habits, and those persons are aging. Many congregations experience a crucial year when the tide turns and there were no longer enough of those loyal, older members to keep finances from declining. **The stewardship problems in many congregations are closely linked to problems with evangelism and with stewardship.**
4. Some of the "tried and true" methods of fund-raising in congregations are not producing the same results today as they did one or two decades ago. Those who are boomers and younger simply do not respond to unified budgets and every member visitations in the same way that many older persons have over the years.
5. While churches in general have not felt the economic crunch to the same level that many businesses and other nonprofits have, most churches are experiencing some impact. There are congregations in some parts of the country that are being significantly impacted. **There are very few people sitting in our pews who are not experiencing increased anxiety about personal finances.**
6. Mainline Protestant congregations that become intentional about evangelism and about hospitality generally grow. And mainline Protestant congregations that become intentional about stewardship education generally experience significant increases in giving.

## Reasons People Give to the Church

*How do you feel about the following reasons for giving to the church? Use these symbols to express your opinion:*

**VH** = Very Healthy Reason  
**H** = Healthy Reason  
**UH** = Unhealthy Reason  
**N** = Neutral or no opinion

- \_\_\_ 1. They are responding with thankfulness for God's generosity, for all they have received.
- \_\_\_ 2. They understand the Christian concept of stewardship and see themselves as custodians of resources that in fact belong to God.
- \_\_\_ 3. They feel a Christian obligation to support the church. They may feel that tithing (10% of one's income) is the standard for giving to the church.
- \_\_\_ 4. They feel part of the church and therefore feel good about supporting its work.
- \_\_\_ 5. They identify with the needs of the people being served and feel moved to help them.
- \_\_\_ 6. They feel guilty over what they have accumulated or over things they have done, and giving to the church and other charitable causes helps them feel better about themselves.
- \_\_\_ 7. They want to look good in the eyes of others and give generously for that reason.
- \_\_\_ 8. They respect others who give generously and model their own giving after those persons.
- \_\_\_ 9. They are asked to give by someone to whom they feel an obligation.
- \_\_\_ 10. They have a strong desire to make a difference in the church or in the world, and they see financial giving as one way to accomplish that.
- \_\_\_ 11. They believe that when they give generously to the church and to other causes that God in fact blesses their lives, perhaps in financial ways but often in other ways.
- \_\_\_ 12. Giving generously helps them feel closer to God and better about themselves.

- \_\_\_ 13. They give out of discipline or habit. Having grown up sharing their resources with the church and with other charitable causes, they simply consider that an integral part of their identity.
- \_\_\_ 14. They give because they are emotionally moved by the manner in which the appeal is made.
- \_\_\_ 15. They give because they feel they are benefiting from the programs and services of the church or other organization, and they feel an obligation to help support those programs and services.
- \_\_\_ 16. Other: \_\_\_\_\_

### **Stewardship and the Spiritual Life**

- In the congregations which invited every member to complete a survey, we found that among those who tithed, over 82% said that commitment to Christ and a response to God's blessings were the main reasons for doing so. These are people with a strong feeling of thankfulness to God for the blessings of life.
- People who feel good about life, good about the blessings they've received, and good about their relationships with Christ want to give generously when given appropriate opportunities.
- We need to remember that vast numbers of people today are living with high stress and anxiety. As Richard Foster writes in *Freedom of Simplicity*: "While we are busy responding to the needs of a child or spouse, we feel guilty about neglecting the demands of work. When we respond to the pressures of work, we fear we are failing our family." When people learn to lead lives which are centered in Christ, in prayer, and in simplicity, then they will make radically different decisions about their time, their abilities, and their money. Some good books for people to study:
  - Richard Foster, *Freedom of Simplicity*
  - Thomas Kelly, *Testament of Devotion*
  - Eugene F. Roop, *Let the Rivers Run*
  - Steve Clapp, *Dessert First: Reflections on Stewardship and the Spiritual Life; Ten Money Myths; and Turning Water into Wine*
  - *Matthew, Mark, Luke, and John*
- When we approach financial stewardship with a desire to help people deepen their spiritual lives, we should keep in mind:

1. Appeal primarily to people's commitment to Christ, to their sense of thanksgiving, and to their connections with others in the body of Christ.
2. When talking about the needs of the church, do so primarily in terms of mission and vision as part of the body of Christ rather than in terms of budget line items.
3. When focusing on a particular need or cause such as building renovation or an additional staff member, point out the benefits to the spiritual life of the congregation or to the need to reach out in Christ's name. If there are not clear benefits to the spiritual life, perhaps the project should be examined again.
4. Remember that building a clear connection between the spiritual life and giving can't be accomplished in a single financial campaign. Year-round stewardship education is crucial.

### **Nonfinancial Dimensions of Stewardship**

- Spiritual gifts
- Time
- The environment
- Balancing these with education about personal finances and giving to the church and other charitable causes.

## Christmas Exercise

Have each member of your class, group, or family read carefully the following statements. These statements describe different values or characteristics of the Christmas season. Ask each person to go through the statements marking them SA (strongly agree), A (agree), D (disagree), or SD (strongly disagree). Have them add statements if desired. Then talk about the results with each other.

- \_\_\_ 1. Christmas is a time to enjoy being with my family.
- \_\_\_ 2. Christmas is a time to celebrate the birth of Jesus Christ.
- \_\_\_ 3. Christmas is a time to be a peacemaker at home, in the community, and in the world.
- \_\_\_ 4. Christmas is a time to create a pleasant, attractive home environment.
- \_\_\_ 5. Christmas is a time to give and receive gifts with family and friends.
- \_\_\_ 6. Christmas is a time to reunite and strengthen relationships with friends and family.
- \_\_\_ 7. Christmas is a time to be concerned about whether or not one is as generous with gifts as other people are.
- \_\_\_ 8. Christmas is a time to help the hungry and homeless.
- \_\_\_ 9. Christmas is a time to invite the lonely and forgotten into our homes.
- \_\_\_ 10. Christmas is a time to strengthen the church as a community of faith.
- \_\_\_ 11. Christmas is a time to deepen the spiritual life.
- \_\_\_ 12. Christmas is a time for parties, entertaining, and visits with friends.
- \_\_\_ 13. Christmas is a time to remember loved ones who are no longer with us.
- \_\_\_ 14. Christmas is a time to experience stress and anxiety.
- \_\_\_ 15. Christmas is a time to resist the pressures of our consumer culture.
- \_\_\_ 16. \_\_\_\_\_



## Session Two: Money Myths and Their Impact on Us

### Healthy and Unhealthy Ways of Thinking about Money

Focus: Life Financially knowledgeable	Focus: Life Financially unaware
Focus: Money Financially knowledgeable	Focus: Catastrophe Financially unaware

**Type One–Living with Catastrophe:** Persons who are financially unaware and who find themselves living with financial catastrophe as a result. But it actually isn't just catastrophe in finances; it becomes catastrophe with relationships and the rest of life because of the enormous stress caused by the financial problems. These are people for whom financial problems dominate all of life. While it is very true that money won't buy happiness, not having enough money and not being wise enough about how to utilize it can sure destroy happiness for most of us. None of us want to live like that.

**Type Two–Good Life under a Shadow:** These are persons who appropriately have their major focus on life rather than on money. The only problem is that they are financially unaware; and as a result of that, they are living under a shadow. A financial disaster can readily push them into a Type One life.

**Type Three–Money as Priority:** These are persons for whom the making of money, the spending of money, and the saving of money are the real priority in life. They may talk as though and even occasionally act as though other things are more important than money, but that isn't the case. They have high financial awareness, but they are also likely to have a low quality of life.

**Type Four–Life with Financial Health:** This, to me, is the healthy way to live. These are persons who are focused on life rather than on money. They recognize that there are many things that are more important than money and that money is really a tool for the enhancement of life. But these are people who are very financially aware. They have learned how to make good financial decisions and have a good understanding of how money impacts their lives.

Type Four represents where most of us want to live, where most of us should live. You don't have to have a sophisticated budget to be a Type Four person or family, but you do have to have a good understanding of what your income and expenses are and of how to make good financial decisions.

## Ten Money Myths

Our society and so-called financial experts have perpetuated several myths about money. Some of these reflect unhealthy theology, and some reflect unhealthy financial management. ***Ten Money Myths: A Guide to Personal Finance for Christians*** deals with those myths and shares healthy, effective strategies for viewing and handling money.

**1. Your worth and happiness are determined by what you earn and by what you own.** And in a downward economy, people who internalize this commonly held myth are going to find their self-esteem in the basement and their happiness at the mercy of forces they can't control. A deep faith and healthy understanding of Scripture give people the perspective to find meaning and happiness no matter what the shape of the economy is.

**2. God wants you to be wealthy; if you aren't, you are failing to follow God's guidance.** Many television evangelists and some best-selling Christian authors try to convince us that all who follow God are going to be wealthy. That's not the promise of Scripture. We are promised that we will always have enough to be generous and that God desires to bless us—but not all the blessings are material.

**3. Having additional money would solve all of your financial problems.** Many people are trapped into the magical thinking that a windfall of money or increase in income would solve all of their financial problems. While having more money certainly can help for a time, our desires too often increase faster than our finances. Having a healthy financial life depends more on learning to live *within* the income we have.

**4. You can't manage your finances without a budget, and a budget is a great deal of work.** Most of the popular religious and secular financial management programs that are sold involve complicated forms and record-keeping that look very intimidating to the average person. While those are great approaches for some people, there are several less intense strategies that can help people get a better grip on their personal finances. And a better grip on personal finances helps people be more generous with the church.

**5. Salespeople, financial planners, stockbrokers, and bankers have your best interests at heart.** Most of these professionals are good people, and these are professions found in most congregations. The reality, however, is that we are in a consumer-driven culture; and most professionals only make money when their customers spend or invest money. People who want to have healthy financial lives must learn how to avoid being overly influenced by the intended and unintended pressure of others. Too many people have been talked into houses and cars they can't afford and investments that carry too much risk for their life situation.

**6. Debt is always good or always bad (depending on the “expert” involved).** Debt is of course a major problem in North America with credit card debt and too expensive mortgages causing enormous harm. That doesn't mean that debt is always bad as some doomsday advisors claim or that it is always good as some aggressive salespeople suggest. People need a healthy view of the benefits and risks of appropriate borrowing at appropriate times in life.

**7. Money problems are the primary cause of marriage and relationship problems.** Like most myths, there is an element of truth in this statement; but it's far too great a generalization to say that money problems are the primary cause of marriage and relationship problems. It's often the case, in fact, that poor communication in marriages and other relationships is what causes the money problems. Couples and families need to learn how to communicate in healthy ways—about money and about everything else.

**8. Ministers shouldn't talk to the congregation about money.** Many lay people and many clergy have accepted this myth. Some clergy, in fact, would prefer not to talk about money at all. The reality, however, is that the handling of money is a spiritual matter; and the minister is the person in the congregation who is generally best-qualified to help people understand the spiritual dimension of personal finance.

**9. A tithe (10%) is the correct level of giving for all Christians.** The tithe is a good biblical guideline for our returning to God a portion of what we have been given, and it is the right amount for many middle-class Christians. The larger concept, however, is the realization that everything we have comes to us from God's love. Does God expect 10% from people living in poverty? And is God satisfied with 10% from people of great wealth? The tithe is a good guideline, but it doesn't go far enough in helping us weigh our blessings and life situations.

**10. Estate planning is primarily for wealthy people.** The reality is that everyone needs to plan for what happens near, at, and after the end of life. People need living wills or medical powers of attorney so that others know what measures they want taken if they are in a terminal condition and unable to communicate. Parents need to carefully provide for who will raise their children in the event of their death. Everyone needs to think through what should happen with their assets at the end of life, and most people have far more assets than they realize. And the church should not be forgotten in estate planning.

## **Session Three: The Church and Hard Economic Times**

### **Transparency and Involvement**

- God is with us, and we can find ways through the problems of our current time. Don't panic. Have faith.
- The financial issues and concerns of the church are also spiritual matters.
- Don't get mad at one another or at leadership for problems that arise.
- We need transparency. . . . we need to be open about problems and about the solutions we are considering. It's very important for people not to feel that a small group is manipulating what happens. People need the information to understand why significant adjustments are sometimes necessary.
- We also need involvement. . . . people may have ideas that can help us with tight finances, and people may also be more willing to increase giving when they feel connected. Offer people opportunities for survey input, conversation, and dialogue—especially as tough decisions have to be made.
- Try to think “outside the box” in tough times.
  - Is there another staffing option that would work better for the church?
  - Can volunteers do things that were previously done by paid staff?
  - Can cooperation with another congregation save money or improve ministry?
  - . . . .
- Remember to deal with staff adjustments with openness, as much advanced notice as possible, and always with kindness.
- Be realistic about building and facility improvement programs. Don't be driven by fear, but respect the limitations that some people may feel about major capital gifts.
- Don't automatically cut outreach/benevolence giving. Those sometimes appear to be the “easy reductions,” but those cuts often have huge impact on important ministries and on people living in difficult circumstances.
- If you aren't already doing so, NOW is a good time to move toward year-round stewardship education.
- Don't forget planned giving for the present and the future.

## What the Church Does with Money

*This information comes from the publication **Cell Phones, Dessert, and Faith**.*

**1. In most churches, only a very small number of people know what you as an individual or family pledge or give to the church.** Most churches consider this highly confidential information. It's not unusual for only the church treasurer and perhaps the church financial secretary to have the information on individual or family giving. The treasurer or financial secretary then shares information about overall trends in giving with the groups in the church responsible for financial health, but the giving of individuals is not shared. Some churches find it helpful to share information about the number of giving units (individuals or families) who give at each of several levels. For one church, that looks like this:

Over \$20,000	2 giving units
\$10,000 to \$20,000	4 giving units
\$5,000 to \$9,999	15 giving units
\$3,000 to \$4,999	102 giving units
\$1,000 to \$2,999	89 giving units
Under \$1,000	159 giving units

In some traditions, the pastor also has access to information about individual giving because of the reality that a person's giving is one of the indicators of that person's spiritual health. If you are in a tradition in which pastors do not normally have access to that information, then the possibility of the pastor knowing what you give may be unsettling to you. Remember, however, that pastors are accustomed to keeping all kinds of confidences.

There are some traditions in which it's common for the list of people who tithe to be printed or posted, but those lists generally do not indicate what the actual dollar amount of the gift is. It's also common for there to be lists made of people who have contributed to a major project, again often without the individual amounts being shared.

Church-related institutions like hospitals, nursing homes, colleges, seminaries, camps, and children's homes often publicize the amount of very large gifts and often share printed reports that list all those persons who give by the dollar range in which they are giving. Most people are comfortable with those reports, and some people will target their giving the following year to move into the next higher giving range. Within most local churches, there is greater reluctance to share that kind of information in any widely available form.

Ultimately, our giving is a spiritual matter. The choice of how much to give needs to be determined prayerfully, as we reflect on the ways in which our lives have been blessed and on the financial realities that are part of our lives. Our motivation in giving should not be for recognition by others but should be in response to God's blessings in our lives.

**2. Most churches need pledges or intentions of giving in order to do sound financial planning.** The operation of even a very small congregation involves a considerable amount of money. Some relatively small churches have budgets of \$100,000 or more a year. Medium-

sized churches may have budgets ranging from \$200,000 a year to \$600,000 a year. Large churches may have budgets in the millions. Those leaders charged with the financial health of the congregation have a major responsibility for the proper handling of church funds and have to do careful planning to be sure funds are available when needed.

Most churches find it difficult to adequately plan without some indication of what people intend to give the church during the course of the year. I personally have a strong preference for talking about *intentions of giving* rather than *pledges*. While the word “pledge” has been used for decades in many congregations, it has a more legalistic tone to it than “intention of giving.” A pledge or intention of giving is not like a mortgage commitment to a bank! It is simply a person or family’s best indication of the amount of money they feel they will give to the church in the coming year.

Financial situations can change, and a pledge or an intention of giving can be changed if that happens. People can lose their jobs; people can be forced to take unanticipated pay cuts; and people can be hit with huge medical bills. The church does not expect people to maintain the same pledge or intention of giving when their financial circumstances have changed radically in a negative way. Likewise, if one has good fortune during the year with a major bonus, an inheritance, or other financial good news, then one’s giving should be higher than the original pledge or intention of giving.

The intentions of giving play an important role in good financial planning by congregational leadership. When the intentions of giving for the coming year are clearly higher than for the previous year, then new programs and improvements are possible. If the intentions of giving are going to be lower, then it’s important for adjustments to be made in the plans of the church so that the congregation doesn’t end up in the hole financially.

I think it is a good practice on an intention of giving card to include a line that says: “This intention of giving can be changed by contacting the church treasurer or financial secretary” (or whatever position is appropriate in your congregation).

**3. Most churches have checks and balances on who handles money and take care to be sure funds are carefully utilized.** People who work with church finances are generally of very high character, and actual acts of embezzlement in local churches are relatively rare. Nevertheless, it is important for there to be safeguards on how funds are handled in the church; and those who work with church finances do not want to be in the position of being accused of any kind of misconduct. Thus churches generally:

- Have more than one person who counts the offerings that are made.
- Have arrangements for night and weekend deposits so that large amounts of money do not have to be kept at the church.
- Require that someone other than the person who writes checks give the approval for transactions that are not routine. This often takes the form of a voucher system in

which the chairperson of a committee or the relevant staff person approves expenditures.

- Provide monthly financial reports to the Finance or the Stewardship Commission as well as to the Church Board or other highest elected governing body of the congregation.
- Have an annual audit of the church's financial records. This may be done by a volunteer rather than paying for an expensive audit by an accounting firm. It is always done, however, by a person or persons who are not themselves involved in spending church funds.
- Keep records of individual giving in locked cabinets, and use password protection when that information is stored in a computer system.
- Require approval by the top elected governing body of the congregation or by a congregational meeting before any funds can be borrowed.
- Require that an elected Commission, Committee, or Board approve any decision to change the financial institution where church funds are kept.

**4. Most churches are tax-exempt, but they are not exempt from utility bills, building maintenance costs, employee insurance, and salaries.** It costs money to have a church. Much of the money in the church has to be spent on things that are not particularly glamorous and that may not feel very spiritual. We all affirm that the church is the body of Christ, something much more than a merely human institution. The reality, however, is that churches cannot escape some of the necessities that all human institutions or organizations must meet.

There are examples of some very small congregations that have no employed staff and meet in a home. That kind of a church truly has very little overhead. But if that house church becomes exciting and more people start coming, it eventually will not fit in a house! And when increasing numbers of persons become involved in a congregation, a need generally develops for some kind of employed leadership.

A few denominations have a concept of "free ministry," in which persons serve as ministers without compensation. The persons who do so, however, must be independently wealthy, have a spouse who provides support, have a retirement income, or work at another job. Pastors of some small congregations are able to survive financially on a relatively low income from the church because they are bivocational, earning much of their income from another position. The majority of congregations, however, either have one or more full-time ministers or *want* to have a full-time minister.

Much of the budget of the typical local church goes to the maintenance of the building, heating and cooling bills, telephone bills, staff salaries, insurance, snow removal (in some climates), copier toner, printer ink cartridges, paper, and many other not very religious-sounding expenses! But those items are in fact necessary to the church carrying out its mission. Churches

also need computers, photocopiers, organs, pianos, other musical instruments, filing cabinets, hymnals, Bibles, educational curricula, and more! Obviously dollars spent for Bibles and educational curricula seem more “religious” than dollars spent on computers and photocopiers; but the computers and photocopiers are often extremely important to the work of the church.

Thus one should not be surprised in taking a look at the budget of the typical congregation to discover that a large percentage of the dollars do go to very ordinary kinds of purposes—ordinary but very necessary. Some churches endeavor to convey a greater missional sense by indicating in their budget the percentage of items like utility bills that go to worship, to providing Christian education, and to providing pastoral care. Those are, however, only estimates. The reality is that all the expenses of the typical church are in some way enabling ministry.

It can be more attractive and exciting to give money to a designated program than to the general operating budget of a congregation. In fact the organization that I direct, Christian Community, counsels churches to encourage people to do some of their giving to designated projects. That’s certainly the time-honored way that funds are raised for building projects, and people can give more generously to a one-time church building project or major renovation than to the regular operating budget of the church.

Designated giving also can work well for the purposes of adding a new staff position to the church or for starting some kind of exciting, new ministry within the church. But as we plan our giving as individuals, we need to remember that some of the less exciting things in the operating budget of the church, like ministerial salaries and utilities, are just as crucial or more crucial to the health of the church than are the designated opportunities.

**5. Churches have an unfortunate tendency not to treat their employees well on compensation, when in fact churches should be setting the example for others.** Some denominations set a salary schedule for clergy which suggests what compensation should be for a minister who has achieved a certain level of education and who has accumulated a certain number of years of experience. Although those salary scales were generally not intended to be a ceiling on pastoral compensation, that is often what they turn out to be with salaries sometimes going below the recommended scale but not so often above the scale.

Some other denominations do not have a scale but do set a single minimum salary for a fully qualified minister, regardless of years of experience. In many denominations, the amount of compensation depends, not surprisingly, upon the resources of the congregation, with the larger churches paying higher salaries, thus increasing the motivation for clergy to want to pastor a large congregation.

While ministerial compensation in most denominational traditions today is better than it was thirty years ago, most clergy are not receiving high salaries, especially given the reality that many have undergraduate degrees, graduate seminary degrees, and completed internships. A detailed discussion of ministerial compensation and an examination of the facts and figures goes beyond the scope of this book. I want you to be aware, however, of several factors concerning the treatment of ministers and other church employees in many congregations:



- Ministers are often not fully reimbursed for their expenses, which include transportation, meals, entertaining, and professional development. Whatever the level of compensation, clergy should not be asked to subsidize the church by paying their own expenses.
- In a substantial number of congregations, church secretaries, church custodians, and church business administrators all receive significantly lower salaries than their secular counterparts.
- Many churches fail to provide retirement benefits and health insurance for any employees except clergy. Many clergy receive these benefits because of denominational plans and policies. When staff members work full-time for many years for the church, it is deeply unfortunate if they do not have at least some retirement benefits and if they are expected to provide their own health insurance.
- A number of congregations, including some very large and affluent ones, have learned that hiring a larger number of people on a part-time basis may result in more work getting done for the dollar than having full-time employees. People who accept church employment tend to be very dedicated and will often work far more hours than the number for which they are compensated. Some churches have learned that hiring a half-time youth worker and a half-time children's worker can result in significantly more hours being worked than hiring one full-time Christian educator. The full-time employee may work 50–55 hours a week, but the two half-time persons may each work 30–35 hours a week. There is also less sense of obligation to provide retirement benefits or health insurance for part-time employees. While this approach may appear a wise one for the church, one has to raise questions about the ethical issues involved if the saving of money is the primary reason for the staff structure.

The concerns just shared may not be issues in your particular congregation, and some congregations are truly too strapped for cash to be able to do more than they currently are. But churches should strive to set the example for how employees are treated financially rather than being subject to criticism for their practices.

**6. Healthy churches give generously to support ministries beyond the local church. Those ministries meet needs that no individual church could meet.** Virtually all congregations give some financial support to ministries beyond their own local church programming. The list is a long one and includes national denominational programs, regional denominational programs, overseas missions, projects like Habitat for Humanity, church-related colleges, seminaries, retirement homes, children's homes, soup kitchens, and more. What these programs generally have in common is that they are ministries or outreach efforts that it would be difficult or impossible to fund by a single local church but that become quite achievable when funded by many congregations.

Many of those programs beyond the local church level have had difficulty in receiving adequate financial support in recent years. There are, based on Christian Community's research, four primary reasons for this:

- First, many congregations are becoming more directly involved in missional outreach and have diverted more funding to their own after-school programs; their own overseas missions, like construction programs or VBS programs in other countries; and their own soup kitchens or food banks.
- Second, many congregations, concerned about loss of members, are diverting more funding to increased staffing for outreach purposes.
- Third, some congregations simply have less funding available for any purpose than in the past, and programs outside the local congregation are the first to be eliminated or reduced.
- Fourth, some national denominational programs and regional denominational programs have suffered from an “entitlement” mentality and have not done the kind of positive interpretation that would better motivate congregations to support their work.

Those are all understandable reasons. Yet Christian Community’s research also shows that the very healthiest churches continue to generously support ministries outside of their own programming, often at levels ranging from 20% to 50% of their budget. These congregations recognize the importance of working together to do what no one church can accomplish. They also recognize that Christ calls us to care about the needs of people on the other side of the planet as well as those on the other side of the street or the other side of the pew. Our research also suggests that churches that are most generous in their outreach giving are also the ones with the best overall support of their own program.

**7. In healthy congregations, people do not receive more influence in church decisions because they are major contributors; but generous givers do tend to be more involved and thus may have more influence than some.** There are a small number of congregations in which very wealthy donors exercise more influence over decisions than other church contributors have. In some instances this comes about because they expect to be given that influence and hint that their continued support may be contingent on their opinions being valued. In other instances, it may come about because ministers and others in leadership automatically defer to those persons even without any expectation of doing so being stated.

But those congregations are very much the minority. In Christian Community’s study of over 1,100 congregations, we in fact found very few instances of ministers or decision-making groups feeling that larger contributors have more influence. **We also found that the vast majority of high givers do not feel that they should have more influence than others because of their giving.** The motivations for generous giving to the local church are connected to thanksgiving for what God has done in the lives of the givers, to a high level of commitment to Christ, and to a deep appreciation for the importance of the work that the church accomplishes. People are not giving to the church primarily as a means of having influence on decisions.

It seems to me that this reality differs some from those who are generous givers to universities, seminaries, and some other nonprofit institutions. In many of those cases, people are more concerned about recognition for their giving and with the ability to influence the direction of the organization. We are fortunate in the church when people are giving primarily out of thankfulness and commitment.

What does sometimes happen, however, is that persons who are especially generous with their financial giving to the local church also have a tendency to be very generous with their time and their abilities. Thus the highest givers are often very involved in the life of the church, interacting frequently with ministers and other church leaders. As a result, they may have more influence on decisions than some others—not because of their giving but because of their level of activity.

**8. The expenses of the church tend to be the same from month to month even though the income of the church is almost never even from month to month.** Many of the expenses of the typical church stay about the same from month to month. Salaries, benefits, telephone bills, photocopier leases, insurance, and other expenses are recurring throughout the year. Of course there are some expenses that show more change from month to month, like utility bills for churches in winter climates.

The income of most churches is not even throughout the year. There are a substantial number of congregations in which the last three months of the year bring a disproportionate amount of income. Part of this is because some people get behind on their giving and catch up at the end of the year, but it is also because many people give generously out of end-of-the-year bonuses and do not have those funds available earlier in the year. People also are motivated to give more generously during the month of December, not only to the church but to many other organizations as well.

Many congregations have become accustomed to reports in the bulletin and newsletter, which look something like this:

Average weekly amount needed	\$6,250
Amount received last week	\$4,825
Over (under) needed amount	(\$1,425)

Many people give once a month rather than once a week based on when they receive their own income; as a result giving from week-to-week can be highly variable. People often think that printing the information that average weekly receipts are not sufficient will motivate people to give more. Over the years, however, persons who read the bulletin and the newsletter become accustomed to seeing those negative reports and cease to be motivated by them. Visitors and prospective members, however, are not accustomed to reading those reports and are likely to be alarmed by them—becoming uncertain about whether or not they want to join a church which appears to be in serious financial trouble. I do not recommend that kind of information being shared on a weekly basis.

Most churches need to have some financial reserves or special accounts which give them the cushion needed to ride out the seasonal fluctuations in giving that are a normal part of congregational life. Those of us who are able to do our giving on an even basis throughout the year certainly make things easier for the church! But not everyone can do that.

**9. Decisions about emergency help to individuals and families need to be made by the pastor or by a very small group of people.** Most congregations have a social action emergency fund, a pastor's discretionary fund, or another means of providing emergency assistance to persons in the church or in the community who find themselves needing help with food, heating bills, medication, or similar necessities. In difficult economic times, the number of persons needing this kind of assistance can rise significantly.

It is important for these decisions to be handled with a high degree of confidentiality. People will not request assistance if the fact that they do so will be known by many in the congregation. One of the most common approaches to this is for the pastor to have the authority to offer emergency assistance up to a certain dollar level. Then the pastor confers with one or more others if the need is more substantial. Here's the policy in one congregation:

- The pastor authorizes up to \$250 in assistance without the need to confer with others.
- The pastor and any one of these persons can authorize up to \$500 in assistance: the treasurer, the finance chair, or the board chair.
- The pastor and any two of those persons can authorize up to \$750 in assistance.
- The pastor and all three of those persons can authorize up to \$1,000 in assistance.
- Amounts of more than \$1,000 to any individual or family must be taken to the social action committee.

Many congregations find it helpful to maintain their own canned food pantry so that they can offer emergency food assistance to anyone needing it. Others prefer to be part of an ecumenical or community food pantry. There are advantages and disadvantages to each approach.

Many pastors feel trapped between the need to respond to the genuine emergency needs of people and the desire not to spend too much of their time doing a social work function. In difficult economic times, the time required for conversations about these emergency needs may become prohibitive. In those instances, churches may need to rethink their policy or designate an all-volunteer system to handle such requests. It is very important, however, that whatever system is utilized be one that honors confidentiality. People with such needs are more likely to approach the pastor than to approach another member of the church.

The church does not want to be just another social service agency. Churches that give generous emergency support to persons who are not members of the congregation can find themselves overwhelmed and can occasionally feel taken advantage of by those who have learned to manipulate social service systems. Yet it is difficult for the church to take too hard an

approach when we worship one who so readily fed the hungry and who may come to us in the hungry and the thirsty in our midst [**Matthew 25:31–40**]. My own view is that we within the Christian community should always err on the side of generosity and compassion.

**10. Some people do not like to hear the pastor talk about money, but the pastor is in fact the best-trained person in most congregations to help us understand the link between money and the spiritual life.** Many pastors fear being criticized if they spend too much time in sermons or in worship service announcements talking about money or about the financial needs of the church. The reality, however, is that clergy are generally the persons in the congregation who have received the best education about the relationship between money and the spiritual life. Thus clergy have an important role to play in both educational and promotional efforts.

The pastor has the major leadership role in the church. If he or she doesn't clearly communicate that giving is important, many members will conclude that it isn't. The financial program of the church should not be conducted in a vacuum from which the pastor is removed. For the most part, people only respond negatively to the pastor's involvement in financial matters when the pastor himself or herself is overly apologetic or when the pastor exhibits such a preoccupation with finances that it appears money really is more important than people. Most pastors are in no danger of conveying that impression.

The regular teaching and preaching ministry of the minister should provide help to the congregation in areas like these:

- How we deal with living in a consumer-driven culture.
- How we avoid measuring our own worth and the worth of others on the basis of financial accomplishments.
- How we responsibly handle the material resources God has given us—not only what we give to the church but how we handle all that we have received.
- How we can better handle and reduce the tremendous anxiety about money that afflicts so many people today.
- How we deal with the kind of power money tends to exert over us and over others.
- How we can live with a continuing spirit of thanksgiving and an awareness of the countless blessings God has given us.
- How we can better understand the Genesis view of creation and our responsibility for the environment in which God has placed us.
- How we can better understand the needs of the poor and the call of Christ to care about “the least of these.”

## **Session Four: Practical Ways to Increase the Financial Base of the Congregation**

### **Ten Key Guidelines**

*These are slightly modified from the book **The Desires of Your Heart** and are incorporated into the new publication **Water into Wine**.*

- 1. Connect individual giving directly to the spiritual life of each person.**
- 2. Have an annual financial campaign.**
- 3. Begin practicing stewardship education as a twelve-month process which involves children, youth, and adults.**
- 4. Encourage tithing or proportionate giving.**
- 5. Let people make pledges or intentions of giving and regular gifts to more than a single fund, encouraging rather than discouraging designated giving.**
- 6. Promote special offerings more effectively.**
- 7. Encourage the pastor to be actively involved in stewardship education and fund-raising.**
- 8. Improve communication about church finances.**
- 9. Emphasize the mission and vision of your church rather than the line item budget—and remember that people give to people and God, not budgets.**
- 10. Help people give through their wills, living trusts, life insurance policies, and similar means.**

### **Be Aware of All the Sources of Income for Your Church**

1. The annual campaign that meets the budget or is the basis on which the budget is developed.
2. Planned special offerings during the year.
3. Spontaneous opportunities to give in response to an emerging need—especially when that need involves people who can be identified.

4. Projects which invite giving over a two- to four-year period of time. Designated fund giving for things like a new ministry emphasis, a church renovation program, or a new staff member can fall into this category.
5. Fund-raising projects such as dinners and sales that provide opportunity for those not yet ready to generously support the budget to become involved in support of the church.
6. Planned giving opportunities which encourage giving through wills, living trusts, life insurance policies, and other means. Consider giving copies of *The Generosity Option: Planned Giving Options for Contemporary Disciples* by Thomas Rieke (A Christian Community/LifeQuest publication) to adults in the congregation.
7. User fees from groups using church facilities and rental income from church property. Almost thirty percent of the churches we surveyed said that rental income has become an important component of their budgets. Those fees most frequently came from nursery and day care programs which utilized church facilities, but there were other nonprofit rentals as well. Fees from weddings and receptions constitute an important source of income for some churches.
8. User fees from participants in activities like music groups, study groups, Vacation Bible School, exercise groups, sports groups, and so forth. Some churches are not comfortable charging fees for any activities, but others have found this a good way to expand programming by letting those who want to participate meet the expense. If you do move in this direction, be sure to make provision for some scholarships and waivers so that persons are not excluded because of financial restrictions. It also needs to be said that people who need a scholarship or waiver are not always comfortable requesting or accepting one.
9. Sale of stocks, bonds, houses, land, vehicles, and other donated items.
10. Grants which may come from denominational sources or even from public or private foundations. A congregation starting a new outreach to “at-risk” youth, for example, can sometimes qualify for significant financial assistance from such sources.
11. Interest and investment income may be received by churches, depending on the assets being held by the church.
12. Memorial gifts in honor of persons who have been active in the life of the church.

13. Loans to help a church with a particular project. These may come from a financial services institution, from a denominational agency, or from members of the church.
14. Advanced payments on pledges when a giver benefits from paying the year before. While the church may wish to hold the money until the year for which it was intended to give support, the interest on that money may be made immediately available.

## Planned Giving

**What is a planned gift?** The distinction is generally made between “current gifts” and “planned gifts.” Of course all gifts, except for the spontaneous decision to give in response to an immediately presented need, involve some degree of planning. Planned gifts, however, generally involve a higher degree of planning and sometimes are not actually given for several years after the plan has been made. Here are a few characteristics of planned gifts:

- **A planned gift is usually made from accumulated assets rather than current assets.** This is sometimes called “giving from the second pocket.” Most of us have resources in two pockets: one pocket consists of those funds we receive on a regular basis as salary or pension. The other pocket consists of those funds which have been accumulated over time and which are generally not used for our own current expenses.
- **A planned gift may come through a person’s will, but the concept encompasses much more than that.** A planned gift may come through a person’s will, living trust, or life insurance; but it may also be conveyed before a person’s death. Gifts of stocks or real estate which have appreciated in value are increasingly common examples of planned gifts.
- **A planned gift often requires help from an attorney or another professional.** This may be relatively simple help to do something like changing the ownership of an insurance policy from the individual to the church. It may also be more complicated such as the establishing of a charitable remainder trust, which permits the giver to continue to receive income from an asset which will at that person’s death pass to the church or another charitable organization. Gifts of appreciated stock and real estate are not difficult to transfer to the church, but the donor needs good accounting advice to gain the maximum tax benefit from the gift.
- **Planned gifts, because they come from accumulated assets, are not as frequent as current gifts and are often used for different purposes.** People can’t give from their assets continually, or they have no assets left! Churches don’t want to be dependent on such special gifts for regular operational expenses; but these gifts can make possible new physical



facilities, a specialized ministry, support for community outreach, the sponsorship of a missionary, or other efforts that would not be possible based on the current giving to the church.

Most of the work on planned giving to religious institutions has been done through the development staff of church-related colleges, seminaries, and retirement homes. Local churches, however, can also benefit from planned gifts. For a person who has been active in his or her congregation for a lifetime, the church seems a natural recipient of this kind of giving. Local church endowment funds established through planned giving can, when wisely managed, provide protection for the future of important ministries of the congregation.

### **The Changing Nature of Church Financial Campaigns**

- For most churches, however, there is no getting away from an annual giving campaign in which people are encouraged to make pledges or statements of intention of giving for the entire year. If a large percentage of the congregation had a mature faith, then annual giving campaigns might not be needed. At the present state of development in most churches, those campaigns are important; they often result in twice as much support for the church than if no campaign was held.
- The focus of what you want to accomplish in your campaign may differ from one year to the next. You can push for major increases in congregational giving perhaps every three or four years. The campaigns in between those major pushes need to be somewhat less forceful and work at developing things such as:
  - Increasing the number of persons working in the area of stewardship and finance.
  - Increasing the percentage of households who support the church.
  - Increasing the number of persons who tithe.
  - Increasing the number of persons who have opportunity to help set the priorities for the ministry of the congregation.
  - Increasing the number of persons who receive at least some stewardship education.
- Use the phrase “intention of giving” rather than “pledge” when possible.
- Unified budgets have been assumed in most church financial campaigns of the past except in those instances in which there was a major building program. Many congregations, however, are finding that offering one or two funds to which people can pledge in addition to the general fund will result in significantly increased giving. Those funds could be for a new

staff person such as a youth pastor, a refurbishing of part of the church, a special evangelistic outreach, the support of a community ministry, or the support of a missionary. The giving materials need to make clear that core support of the general fund of the church is crucial and that the giving to the other funds needs to be “over and above” the basic support of the church. A dollar goal for extra funds generally helps giving. Use a statement like this on the pledge or commitment form if you encourage giving to more than one fund: “In the event of a crisis in church finances, I/we give permission for money donated by me/us to be transferred among those funds for the good of the congregation. I/we understand that our own intention of giving can be changed at any time by notifying the church treasurer.”

- And every campaign needs to work at deepening the spiritual life of members of the congregation. Such efforts during a campaign should not, however, be seen as a substitute for other stewardship education efforts during the year.

### **Approaches to the Annual Campaign**

1. **Cottage Meetings** (small group meetings held in homes) or other small group approaches are an underutilized strategy in most of our churches. Only 9% of the congregations we surveyed had used cottage meetings or small groups as the primary basis for a financial campaign in the last three years. Cottage meetings, however, provide an ideal opportunity to encourage people to talk together about the spiritual life and about the needs of the congregation.

The weakness of this approach is that cottage meetings or a similar small group strategy will not generally reach many people who are not already supporting the church. Like many other church programs, those you would most like to attend will stay away! They will help people who are currently supporting the church better relate their giving to the spiritual life and think about how much of an increase should be possible.

2. **Celebration Sunday** approaches involve the least pressure and, as generally implemented, the least work of the major strategies being utilized. These are sometimes called Consecration Sunday, Pledge Sunday, or Commitment Sunday. Over 40% of the congregations we surveyed had used such an approach at least once in the last three years. Efforts are all focused on a single Sunday at which time members turn in their intention of giving or pledge cards at a special dinner or on the altar of the church. The steps leading up to that Sunday help involve large numbers of members, and the best plans include a special effort to reach persons who are not normally active in the church.

This strategy can be a good change of pace, and the results may be good if the steps suggested are all followed. This strategy will often not be as effective as cottage meetings at raising the level of giving by individual people, because it generally does not stimulate as much conversation about giving and the spiritual life.

3. **Pass-It-On** approaches involve people in delivering pledge materials and other financial information on a door-to-door basis. The congregation is generally divided into circuits or neighborhoods of six to fifteen households, and the materials are passed from household to household. Each family or individual removes pledge materials and information, completes a pledge and seals it in the envelope, and then passes the materials to the next home.

These approaches are sometimes called Pony Express, Saddlebag, or Circuit Rider; and the materials available for these from commercial and nonprofit sources are generally of high quality. The strategy is sufficiently common that many churches simply design their own. Almost thirty percent of the churches we surveyed have used such an approach at least once in the last three years.

This approach does a good job increasing the number of giving units and involving people. In fact, when properly utilized, it effectively touches every household in the congregation except for those which are located at a great distance from the community (and provisions can of course be made to reach those persons by mail and phone during any financial campaign). This approach won't necessarily motivate people to make significant increases in their own levels of giving, because the educational aspect comes primarily through what people read and what they hear about in worship or classes at church.

We did find that some churches have overworked this approach by using it year-after-year-after-year. While any approach can obviously be overworked, it appears especially easy to do so with this one. After a couple of years in succession, the fun of passing the saddlebags, pass-it-on bag, or other material from house to house has worn off. We did find that people responded especially positively to approaches in this category in which people were invited to share a small gift with the household to which they took the pledge materials. Some people baked bread or cookies; some gave flowers or small plants; and some gave devotional materials.

4. **An Every Member Visitation** will generally provide the best overall means for raising the level of giving and also for increasing the number of giving units in the congregation. But this one is a major effort and requires a great deal of work, starting far in advance.

In an every member visitation, trained teams of people make visits to each household to explain the needs of the church and to solicit the support of those who are visited. Visitors are often encouraged to witness to their own giving – not always sharing the precise dollars they give but sharing the percentage of their incomes which they give and the reasons for their giving.

When the visitors are properly trained, an every member visitation provides a marvelous opportunity for stewardship education. We found church leaders generally reluctant to conduct an every member visitation, but the responses from those who did so were nearly always excellent. When the training is properly done and the visitors become comfortable discussing stewardship, those who are visited do not feel uncomfortable talking about money.

About seven percent of the churches we surveyed had used an every member visitation sometime in the three years preceding the survey date. Two-thirds of those congregations had done so in connection with a building campaign or major capital campaign rather than simply to increase the overall stewardship of the congregation.

The main barriers we found to every member visitations were the substantial amount of advanced planning required, the large number of volunteers needed, and the demands of other church programs for both volunteers and meeting dates.

In connection with an every member visitation, those who receive training to visit, and sometimes those who are especially high givers, may be invited to a special dinner for a motivational talk and are invited to make their own pledges at that time. This can lower the total number of visits which must be made, and the results are generally very positive. (An advanced gifts dinner can also be integrated into the other giving campaign approaches.)

In spite of all the work involved, an every member visitation remains the approach which is most likely to result in significant increases in the level of giving in a congregation. It is also an approach which misses only those persons who are living outside the local area (and thus must be reached by mail or by phone) and those persons who adamantly refuse to accept a visit (which is generally a very small number of households).

### **Cautions about Campaigns**

- Herb Mather, in his thought-provoking book *Don't Shoot the Horse ('Til You Know How to Drive the Tractor)*, points out that we put too much confidence in campaigns. These are painful words for an organization such as ours which has developed giving campaign manuals!

*Campaign methods, manuals, and materials are vastly overrated. Their effectiveness is especially inflated by people who are trying to sell them [p. 18].*

But our research confirms the truth of his statement! That's why we so strongly advocate not only variety in the means used for the annual campaign but also an intentional move to increasing opportunities for stewardship education and raised giving throughout the year.

- Obviously there are many different ways to combine elements from the different campaign approaches which we've described here. You can use a Pass It On approach in combination with a Celebration Sunday. You can use Cottage Meetings in combination with a Celebration Sunday. You can use Cottage Meetings as part of an Every Member Visitation, especially when you have a great deal of information to communicate as often is the case with a building program.
- It's important not to rely exclusively on the annual campaign for stewardship education in your church. The annual campaign should be only one part of a broader approach to stewardship education.
- It's also important to vary the approach to the annual campaign from year-to-year. Many congregations find it helpful to adopt a three or four year cycle, intentionally changing the basic strategy each year.
- And remember that **prayer** is absolutely basic to the Christian life. All the effective stewardship campaign approaches we've studied include a major emphasis on prayer.

## **Connections Among Stewardship, Evangelism, and Hospitality**

We will likely be almost out of time when we come to this part of the workshop! And evangelism and hospitality merit workshops of their own. But it's important to recognize the basic truth that much of the reason some of our churches are in a financial bind is that they have not been doing a good job with evangelism and hospitality. For a fuller discussion, see the Christian Community publications *Widening the Welcome of Your Church* and *Deep and Wide*.

## Stewardship in Hard Times Response Form

Name: \_\_\_\_\_  
Church: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_  
E-mail Address: \_\_\_\_\_

Please indicate the number of copies of each resource that you would like to receive:

\_\_\_\_\_ copies of ***Turning Water into Wine: Helping Your Church Meet Financial Challenges***. This book is filled with practical counsel to ministers, treasurers, finance or stewardship commissions, church boards, and others concerned with the current state of church finances. The book takes a frank look at the current financial situation in North America and in the world; looks at the relationship between money and faith; offers tested advice on how to deal with tough budget decisions in the church; gives strategies for treating people with kindness in hard times; offers effective strategies for increasing financial giving; and shows how to think outside the box in getting things done in the church. \$17 each for 1–9 copies; \$10 each for 10 or more copies. **Available late fall 2009.**

\_\_\_\_\_ copies of ***Ten Money Myths: A Guide to Personal Finance for Christians***. There are many myths about money that impact our lives as Christians—bringing harm to our financial lives and to our spiritual lives. This book is a frank look at those myths combined with practical advice that balances healthy financial planning with healthy spirituality. This book avoids the trite and often manipulative advice that has so often been associated with Christian financial planning. The book has been written for personal use, family use, or class/group study. \$14 each for 1–9 copies; \$9 each for 10–30 copies; \$7 each for 31 or more copies. **Available late fall 2009.**

\_\_\_\_\_ copies of ***Cell Phones, Dessert, and Faith***. Designed for individual, small group, or church-wide study, this book by Steve Clapp provides an easy-to-read, non-threatening way to encourage your members to look at stewardship in ways they might not have before. Topics include: how eating dessert first relates to giving to God first; exploring why we worry about money; debunking the myth that “if I just had a little more money, everything would be all right;” recognizing that everything we have comes from God, including our health, wealth, time, friends, and families. \$15 each; \$9 each for 10 or more.

\_\_\_\_\_ copies of ***Dessert First Devotional Booklet***. This booklet provides a 28 day devotional study which is designed to help readers connect financial giving with their spiritual lives. Devotionals include:

- “Eat the Pie First!” Eating dessert before our meal and giving to God before we give to or pay for anything else.
- “A Perfect Chocolate Soufflé” Understanding that there is a place for good things in the Christian life and that we honor God when we try to do our very best.

\$5 each for 1-25, \$4.50 each for 26-50, \$4 each for 51-75, \$3.50 each for 76-99, \$3 each for 100+.

\_\_\_\_\_ copies of ***The Desires of Your Heart – Financial Giving & the Spiritual Life Report***. This report includes the 10 key ways to help improve the spiritual life of your congregation as well as generate funds for ministry. Suggestions include how to promote special offerings more effectively, how to involve children, youth and adults in year-round stewardship education, and how to communicate the mission and vision of your congregation (remembering that people give to people and to God, not budgets). \$20 each.

\_\_\_\_\_ copies of ***Dessert First Complete Financial Commitment Program***. This stewardship package draws on Christian Community’s extensive research to provide your congregation with four options for your annual commitment program: Cottage Meetings, Celebration Sunday, Pass It On, and Every Member Visitation. You can

choose the most appropriate strategy for your church at this time and use the other options in future years. Each option directly connects congregational giving to the development of the spiritual life and helps participants focus on how giving is directly connected to spiritual health. This complete kit also includes:

- A notebook packed with detailed instructions for all four campaign options.
- A separate packed of materials ready to photocopy (photocopy permission is included).
- A computer cd with letters in several formats.
- ***Dessert First Devotional Booklet, The Desires of Your Heart Report, Cell Phones, Dessert, and Faith, and Turning Water into Wine.*** (*Turning Water into Wine will be shipped separately when available. The rest of the package is available immediately.*)

\$145 each.

\_\_\_\_\_ copies of ***Planned Giving Package***. This package includes three resources which will help your church understand planned giving and how to set up the appropriate methods to encourage planned gifts. This package includes one copy each of:

- ***The Generosity Option: Planning Options for Contemporary Disciples*** by Thomas C. Rieke. This booklet covers the questions people often have about planned giving.
- ***Funds for the Future of the Church*** by Thomas C. Rieke, which contains strategies and information which have not previously been this accessible for church leaders. It not only provides the basics but also how to develop a comprehensive planned gifts program.
- ***Forms & Formats for the Local Church***, which contains forms you'll find helpful in setting up current and planned giving programs.

\$75 each.

\_\_\_\_\_ copies of ***Deep and Wide: Hospitality and the Faithful Church*** by Steve Clapp, Fred Bernhard, and Ed Bontrager. In this new book, you'll learn that the level of hospitality in many congregations just doesn't go deeply enough to connect with people at a level that will keep them coming—and the level of hospitality isn't wide enough to help newer members really feel that they are as much a part of the community of faith as longer-term members. This book includes a study guide and is excellent for individual, small group, or congregation-wide study. \$17 each; \$9 each for 10 or more copies.

\_\_\_\_\_ copies of ***Widening the Welcome of Your Church*** by Steve Clapp and Fred Bernhard. **Now in its 4<sup>th</sup> edition!** Pastor Fred Bernhard, convinced that hospitality is an essential part of the Gospel, developed a comprehensive model of a welcoming congregation which has had dramatic impact. His congregation, located in rural Ohio, had a 19% increase in worship attendance and a 36% increase in Christian education programming in the first three months using this model—and the growth continued! A study guide for class, small group, or individual reflection is included. This is a foundational book for the study of congregational hospitality. Churches across North America have been doing church-wide studies of this resource. \$15 each; \$9 each for 10 or more copies.

\_\_\_\_\_ copies of ***Worship and Hospitality*** by Steve Clapp and Fred Bernhard. \$15 each; \$9 each for 10 or more.

\_\_\_\_\_ copies of ***Hospitality: Life in a Time of Fear*** by Steve Clapp and Fred Bernhard. \$15 each; \$9 each for 10 or more.

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