



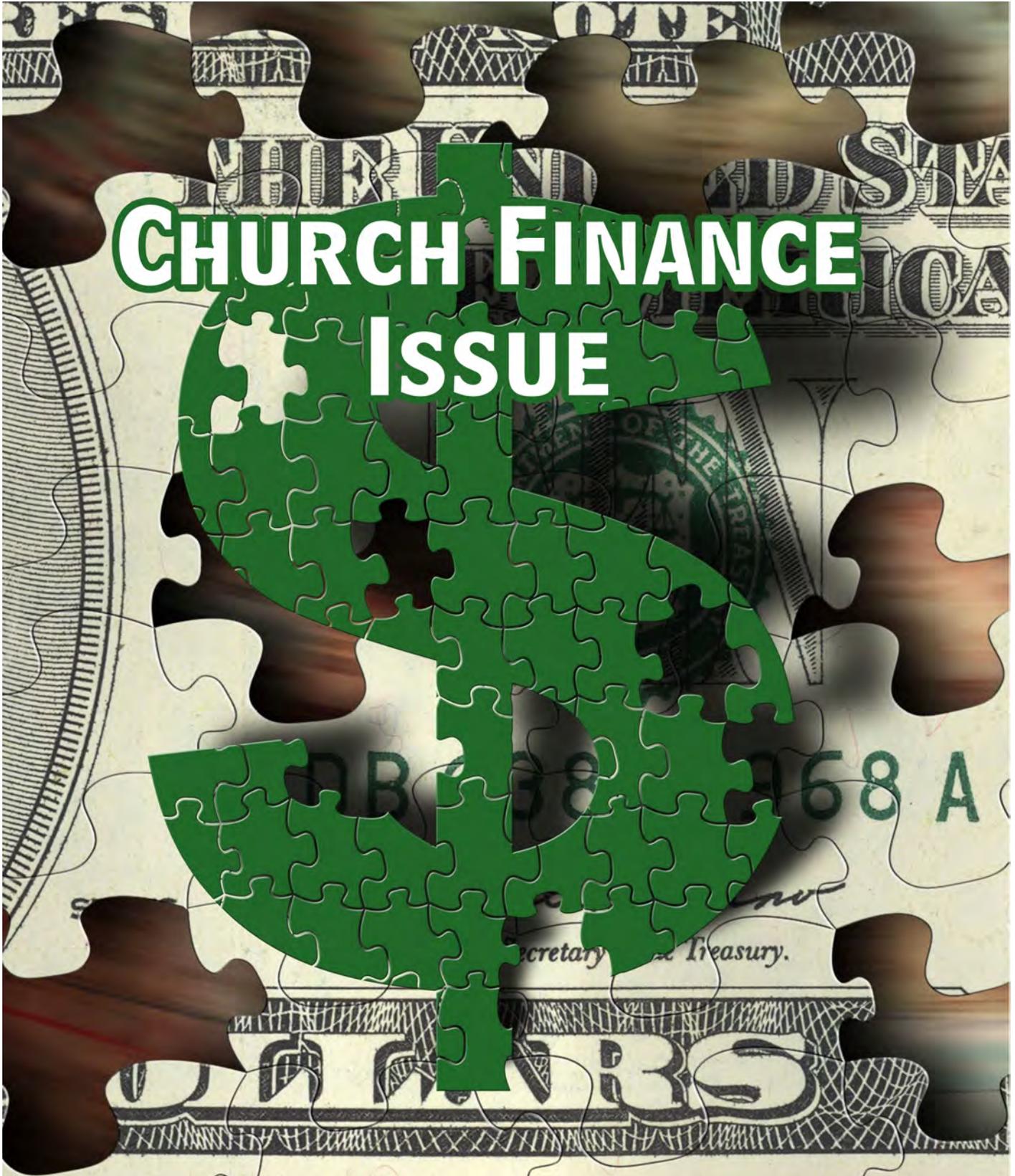
New Ideas for Growing Churches

**NET** Results

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# CHURCH FINANCE ISSUE

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**Managing Editor:** Bill Tenny-Brittian  
**Net Results, Inc.**  
**308 West Blvd. N.**  
**Columbia, MO 65203**  
**Phone: 888-470-2456**

**Email:** [billtb@NetResults.org](mailto:billtb@NetResults.org)

**Home Page:** [NetResults.org](http://NetResults.org)

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# Reflections

By Bill Tenny-Brittian

## TOUGH TALK FOR CHURCH TURNAROUNDS

**A**LTHOUGH THIS ISSUE is all about church finances, I had a conversation with a pastor the other day and felt compelled to share the following. Too many churches are more worried about hanging onto their money than they are growing their churches. Of course, if their church was healthy and growing, the money crisis wouldn't be as much of a crisis. (To be fair, I've yet to meet a faithful church that wasn't struggling with financial issues – there is always more ministry than money.)

However, too often, pastors don't take into consideration just how difficult growing a church can be. And so, I feel obliged to share the following before you launch into a turnaround church growth project.

If you're going to be a successful church growth catalyst, you're going to have to face a tough reality: turning a church around is the most glamourless, thankless, and frustrating job on the planet.

I make that emphatic statement based on two observations. First, I'm unaware of any other sector, profit or non-profit, that is seeing 85 percent of all operation centers facing serious decline – and of course the leaders are shouldered with the blame. And second, coupled with that, I know of no other organization where the majority of the constituents are willing to sacrifice the organization's future and to throw their leaders under the proverbial bus for the sake of their personal comfort and preferences.

With that in mind, being a local church leader generally bites. And in my experience, because it is such a glamour-

less, thankless, and frustrating job, many ... if not most ... church leaders abdicate their leadership responsibility. It's so much easier to be a church pastor committed to church harmony than it is to be a church leader who makes the hard decisions that turn decline into growth. But if you're committed to being an effective church growth catalyst who's willing to do whatever it takes to reach the lost sheep and grow the church, even if it's unpopular with the ninety-nine, then here are the three most difficult decisions you'll have to face on a day-to-day basis.

### 1. Deciding What's Mission Critical

Perhaps the most difficult decisions that a church growth catalyst has to make is deciding which programs, ministries, and events are missionally important enough to continue doing and which ones need to be adjusted or cancelled altogether. And cancelling the annual Women's Christmas Bazaar isn't going to win you any popularity awards.

Most churches do too much. They have limited resources including limited people, limited funding, limited facili-



Bill Tenny-Brittian is the Managing Editor of *Net Results* magazine, the author of several books, and a congregational coach and consultant. He's the senior minister of the Raytown Christian Church (Disciples of Christ) in Kansas City, Missouri where he's putting into practice what he's taught and learned over the past thirty-eight years. His passion and mission is to be a resource for church transformation. Bill is available

as a speaker for almost any church training event.

You can reach him at [billtb@NetResults.org](mailto:billtb@NetResults.org).

Bill Easum AND Bill Tenny-Brittian

FOREWORD BY Ed Stetzer

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ties, and limited time. But most churches still want to “do it all” anyway.

- They want a stirring worship experience.
- They want a comprehensive Christian Education ministry for all ages.
- They want excellent youth programming.
- They want excellent children’s programming.
- They want life-changing local outreach ministries.
- They want fabulous fellowship events.
- They want gold-standard, on-demand membership care.

The reality is, very few churches have the resources to do more than one or two things with excellence. Instead, everything is done just “good enough” to appease the most vocal members. Mediocrity In Everything is most churches’ unspoken motto.

The other side of trying to do everything is when a church really does something excellently but it doesn’t help the church fulfill its mission. You’re probably familiar with some churches that are “famous” for their annual garage sale or fish fry or bake sale. And though these church might try to justify their activities as “outreach,” it’s a rare church that can point to any conversion baptisms that came as a result of a fund raiser.

One of the most difficult tasks for a growth leader is to look at every single thing a church is doing and then make a decision about whether or not they’re mission critical. And once they decide what’s critical, the next is to figure out what one mission-critical ministry gets the lion’s share of the resources to that ONE THING is done with such excellence that the community not only knows about it, but that it becomes the primary attraction to the church.

And making those decisions is going to tick a lot of people off. Like I said, cancelling the Christmas Bazaar isn’t going to make you any friends. But churches that focus on one mission-critical ministry and do it with excellence are the churches that have the best chance of achieving their mission.

## 2. Deciding Who is Missionally Aligned

I teach pastoral leadership for Phillips Seminary’s Ministry Training Program and one of the assignments is to prioritize the desirable characteristics of a church finance chair candidate.

- Ability to manage money
- Passion for the position
- Ability to be a leader rather than a doer
- Conspicuous spiritual maturity
- Commitment to the church’s mission
- What order would you put them in if you were looking for a replacement finance chair?
- Here’s the answer and an explanation ...
- Conspicuous spiritual maturity.

This is always number one. If you put someone in a church leadership position, especially in finance, who isn’t a spiritual giant, well ... you deserve what you get. Don’t forget, this is a church position, not a banking position!

Commitment to the church’s mission and vision. If the finance chair isn’t committed to the church’s mission then you’re going to spend a lot of time trying to convince him/her that marketing is more important than pew cushions.

The order of the others aren’t important for this article (if you’re really curious, take the course!). The point is, it’s critical that your key leaders be (1) solid, practicing, faithful Christians; and (2) committed to the church’s mission and vision and values.

What that means is that most churches need to do some weeding out of their leadership garden. And that’s not going to make you very popular either. I mean, how do you tell your nominating committee that Mr. Greene can’t serve for the fourteenth year on the property committee because he’s also the church bully? And suggesting the church matriarch can’t serve in the church moderator’s position because she treats the church as a members-only club isn’t going to prolong your first-year honeymoon. And firing the veteran church secretary because she’s snarky to unchurched people may even get you fired.

I've known pastors who have been accused of trying to fill the board with "their supporters." And though there is good reason to do just that, the ones I coach are careful to avoid cronyism. On the other hand, I strongly recommend the pastor do his or her best to remove people from leadership, including from the board, who don't meet the top two criteria in the list above. It's not that we want Yes! men and women on the board, but we must refuse to try and lead people who try to steer the board in any direction than the church mission to make disciples and the congregationally accepted vision.

### **3. Making Decisions that are Best for the Congregation ... but May Cause Conflict**

It's tough challenging the church to only do what is mission-critical.

It's tougher still to insist on missional minded leaders.

But arguably the most difficult leadership decisions you'll have to make are the ones that put the good of the congregation over the good of any one person or even any one group.

A church growth catalyst primary responsibility is to make the hard decisions for the sake of the church. But that means you will sometimes, as in most of the time, have to make decisions that some one or some ones are going to be angry about.

In our collective experience here at The Effective Church Group we've notice that the majority of church leaders, professional and lay, have what we call a "High Mercy Gift." Now, there's nothing wrong with having a high mercy gift. In fact, it's a gift from God. But if you happen to have that gift and you're a church growth leader, then you're going to discover that effective leadership is difficult at best, and for many church leaders today, it's simply impossible for them to make the hard decisions that must be made for the well-being of the church.

There are some common traits we've found in people who have the gift of mercy.

- They are conflict averse.
- They value harmonious relationships above all.
- They try to make everyone happy.
- They want everyone to like them (okay ... who doesn't?!).

- They find it difficult or impossible to let or encourage unhappy people to leave.
- They put other's feelings and desires above their own ... and above the needs of the church.
- When faced with a difficult choice, they put off a decision as long as possible, using any number of excuses such as "Gathering more information" or "Not rushing into anything."
- And when they've made a difficult decision, they beat themselves up over it, they lose sleep, and they second and third and fourth guess themselves – no matter how sound the decision was.

The fact is, if you have a high mercy gift, revitalizing a church and leading it into a sustainable future may not be the job for you.

### **Today's Church Leadership Reality 101**

If you're a church leader, whether you're the pastor, on staff, the board chair, or serving on a committee, then the following applies to you:

Your top, #1 priority is to make decisions based on what's best for the Church. And although you might be thinking "But peace and harmony is what's best for the church" we both know that most churches have to face the reality that what they've been doing in the past has contributed to the church's decline (or dysfunctions, or conflict, etc.). That means you'll have to institute change. And if you lead change, there will be those who object. And then you'll be left with a horrible reality: If change is needed, peace and harmony are simply not possible. That means, you'll have to decide to maintain the status quo, which will allow the Church to remain harmonious while it continues to decline, or you'll have to make changes for the sake of the Church and risk disharmony and disunity.

That means there are times when conflict is unavoidable. Bullies will come out of the woodwork. Naysayers will be as plentiful as Champaign bubbles. You're going to be vilified as the devil incarnate by some. And you will still need to maintain the decision.

But it gets harder yet when you discover that the decision brings down the ire of one group or another ... not just one or two people. You'll want to reverse your decision because there are too many loud voices clamoring against you and the change.

No matter what, if the decision is the right one for the Church, then you must stick to your guns. Even if it costs you. Even if it costs the church.

But know you'll be in good company ... and you'll be faithful to the Jesus of the Bible, though perhaps not so much to the Jesus of the church.

The Jesus of the church is that meek, mild, butter-wouldn't-melt-in-his-mouth, loves the little children this I know, peace and harmony, wouldn't harm a fly, gentle shepherd. This Jesus had a very high mercy gift.

The Jesus of the Bible is that guy who called the Pharisees some very vile names, trashed the Temple's courtyard, called his best friend "Satan" to his face, told his followers that he didn't come to bring peace – but a sword, told his would-be followers that they had to abandon their families and everything they owned in order to be faithful (no exceptions), left his flock completely unattended to chase after one lost sheep, and even killed a fig tree to make a

point. This is the Jesus who, if he had a high mercy gift at all, put it in the back seat so he could do and say what was ultimately best for the Church.

The Jesus of the Bible made difficult decision that ended both his livelihood and his life. This is the guy who at one time had a congregation of over 5000 members, but was satisfied to grow it down to 11 leaders and 109 faithful followers (Acts 1:15) who would then take the gospel to the whole world.

If you're called to grow your church, you're the one who will face making some very difficult decisions. But that's the job. If you're not up for that, then really ... you'll be happier and the church will be healthier if you decide to do something else. There are many ministry jobs out there that need people with high mercy gifts and a gentle touch. It's just not leading a church from decline or dysfunction into a faithful, effective, sustainable future.

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# HOW MUCH WILL IT COST? TEN PRACTICES TO HELP YOU MANEUVER YOUR CHURCH'S MONEY CULTURE

By Andy Romstad

**E**VERY CHURCH HAS a distinct money culture. What is yours? Identifying your “money culture” will help you understand your congregational culture and improve the theology of money and financial practices.

As Rick Warren has taught so many of us, every church is run by something: Tradition (“we’ve never done it that way before”), programs (every church has a sacred cow), personalities, etc. Don’t forget your church’s unique culture of money! In some churches, money is the motivating factor behind every decision.

How do you know if your church is driven by money? The first question about everything new: “How much will it cost?” In many churches that drives everything. Is that helping us?

## Money Cultures

Your church’s “culture of money” will reveal itself in lots of little ways.

When I was in Milwaukee, the guiding ethos on money was Jesus’ story of the “widow’s mite.” Nobody spent anything because it might waste that last cent the widow gave in the offering. I can’t remember ever actually meet-

ing this widow. I couldn’t tell you who it was. But she inspired our guiding ethos: “Don’t spend.”

What that resulted in was \$80,000 in the bank in reserve. We were saving up the widow’s mite because we didn’t want to waste it. It was the “in case the roof caves in” fund. That was not necessarily the best plan for the widow’s mite. Nor was it what the mythical widow probably intended for her offering. Reserves are good. But the rationale was not.

Ironically, a few months after I left, a portion of the roof did literally cave in (under the weight of an HVAC unit). Was it God’s sense of humor?

When I was in Chicago, the ethos was members paying church expenses out of their own pocket. Why? Budget requests were too much hassle. Who wants to answer a hundred questions about how necessary this expense is? Just buy it yourself. That’s not healthy either. So, we had a surplus there, as well. But it also stifled giving.



Andy Romstad has served as Sr. Pastor, Cambridge Lutheran Church, Cambridge, Minnesota since 2005. (Avg. weekly worship: 530.) He has also served as an ELCA Mission Developer and Associate Pastor in urban, suburban and exurban settings. In addition to an M.Div. from Luther Seminary ('94), he has a Masters in Organizational Management.

*Let people see what their dollars are doing. Use them. Make ministry happen.*

When I came to Cambridge, the ethos was one of abundance. “We can find the money. There is always enough money.” That was true of course. What was also true was the old joke about money in the church: “We have plenty of money. The problem is that it is still in people’s pockets.”

After the first five months I was here, we were running a \$73,000 deficit. I spoke to my boss, “You’re not going to have to fire me, are you?” He advised me to just stick with the plan.

But the abundance theology, not scarcity, led to a theology of doing ministry, living in faith, and getting things done. It led to a theology of trusting God. We weren’t careless. But we were faithful. Giving has consistently gone up every year since. We haven’t run a budget deficit since 2004.

There are unseen consequences to the theology of fear, the idea that there might not be enough. Our God turned the loaves and fishes into enough to feed 5000. God still does that.

Here is an interesting contrast between fear and abundance: A 1992 capital campaign of \$1.1 million took seventeen years to pay off! That was way too long. Our most recent renovation cost \$2.55 million. Four years later we’ve already raised 82 percent of the principle to pay it off. Those are two very different stories.

What was the difference? We were systematic in our asking. We spent money to raise the money. We were clear about the what and the why. Everything was tied to ministry.

The learning: How you talk about money and how you spend money will influence what people believe about money in your church. That will influence how they give (or don’t give).

The church’s broader culture seems to be a culture of “fear” about money. I don’t hear that in the words of Jesus. Be counter-cultural.

## **Healthy Money Practices & Principles**

Here are some principles that can help you influence your culture of money:

### **1. Ask**

But when you ask for money, be clear about what it will do. How come people hate to ask? How come some people would rather organize a fun-raiser instead of asking someone directly to give it all to the church?

“Ask, seek and knock.” (Matthew 7:7) People don’t want another fundraiser –they want to maximize their dollar’s impact. So, even when we do fundraisers, we encourage people to consider writing a check to support it directly. At last week’s congregational meal (run by the youth), there were two \$100 checks to pay for a hot dog and chips.

### **2. But Don’t Ask All the Time**

You want to measure your percentage of communications where you’re actually sharing what the ministry is accomplishing versus the communications simply asking for funds.

“We got another letter from church?” When someone says that to their spouse, what does the spouse automatically think? If it’s about money, you need to rethink your communications.

### **3. Be Transparent**

Be intentional about financial reports. Tell the congregation financial figures but only in context. “Your money is doing X, Y, or Z.” Send giving statements. Offer an individual who will answer questions. Have percentages and figures ready. (X percent has been raised so far toward this year’s budget.) But don’t just publish numbers and figures. Why? Next point ...

### **4. Bad News Never Motivates**

Don’t publish your bad financial news in the bulletins and newsletters in the form of balance statements. Here’s why you shouldn’t: No one knows how to interpret that data. No one knows that the bulk of your funds may be coming in late in the year. All that people are learning in the financial statements is that giving at your church doesn’t meet expenses. Therefore, things must be bad. People don’t give to sinking ships.

You’re intentionally de-motivating your givers based on the fear of someone sitting on your finance team who thinks that bad news motivates. It doesn’t. And when it does, it does so for the wrong reasons. Don’t do it.

*Find other ways to communicate about money! Be hopeful. Be clear. Explain the need.*

## 5. Talk about What Money is Doing!

You don't talk about money. You talk about what the money is DOING! "Thanks to your generous offerings, 85+ kids came to VBS last week. And the smiles on their faces told us everything we needed to hear. Better yet, Moms and Dads were so glad we shared with them the story of Jesus.

*Use every excuse to talk about money in the right way.*

One liturgical church has a short talk before every offering called, "Your Gifts Make a Difference." It is basically saying: Here is what your ministry is doing. People LOVE it. They can be prideful – is that even allowed? – in what their ministry is accomplishing.

## 6. Share Financial Devotions

Our Finance Manager begins every Finance Committee meeting with a devotion about a biblical teaching on money. When you have the people handling the money teaching about what the bible teaches about money, that will change the tone of your meeting.

*Have your treasurer start with a story about what the money is doing at your board meetings.*

## 7. Do Audits

Our denomination (ELCA) recommends that churches our size do an audit every five years. So, every year, we save some money in the restricted fund for this so that when five years come around, the money is there. We plan to do this and it takes care of itself. We learn from the audit company about how to run our finances better. Everyone feels good about it. It protects our Finance Manager. It protects our Finance Team. It protects our congregation. It protects our pastors.

## 8. Pastors Never Touch Money

You want to teach your people that handling the money is not the pastor's responsibility. It only leads to trouble. That last minute offering envelope someone forgot or that special offering that they want you to count and drop off at church? It all sounds innocent enough but ... what if you forget? What if the counting is wrong? Doing your



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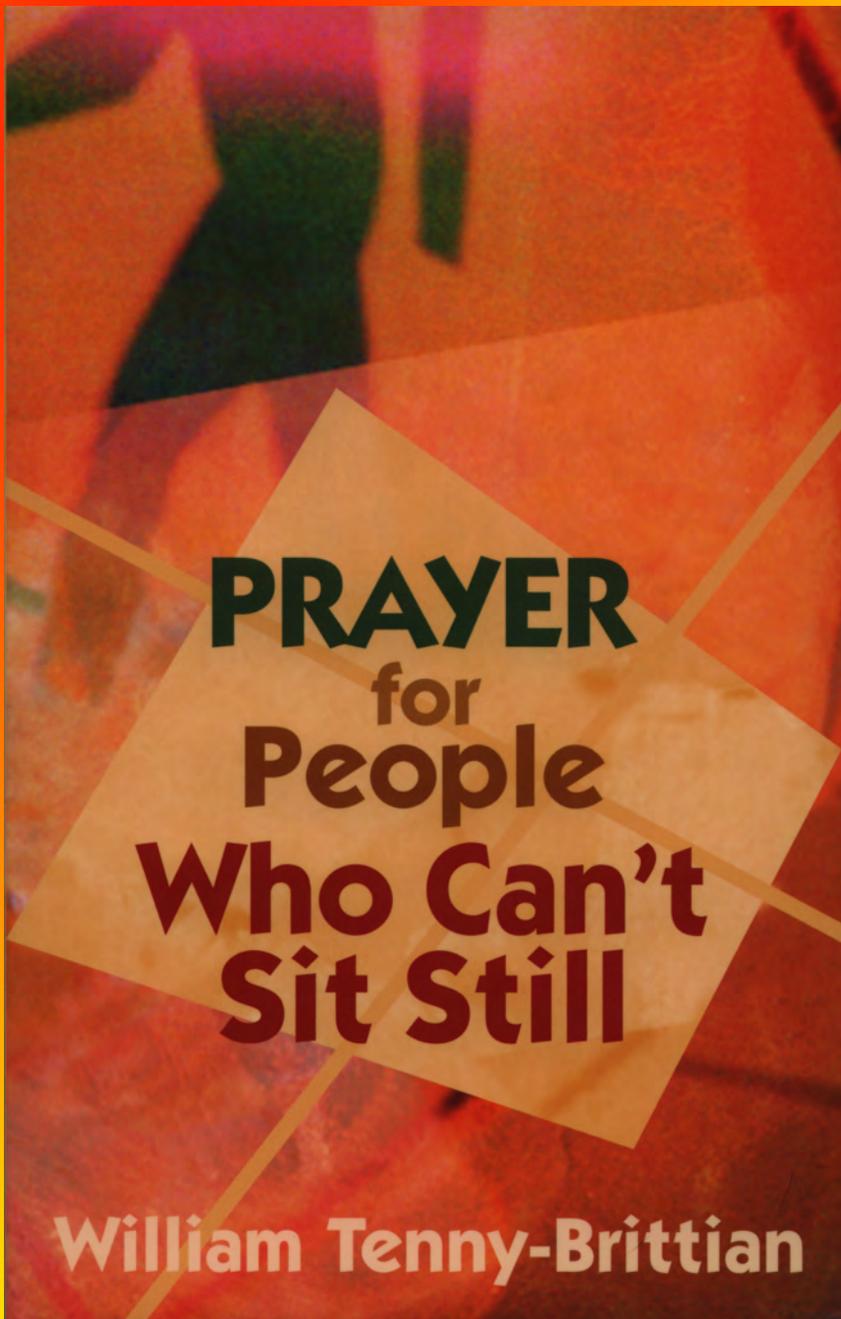
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church's administration is not your job. Delegate others. Just instigate the phrase: "Pastors never touch money." I say it once a week!

### 9. Be a Generous Pastor

Every few years, I tell the congregation what we're giving. I tell them that we're tithing. When we had our last capital campaign, I shared our gift. I know that it led to many other gifts being increased. Why? It shows you have skin in the game. You're committed. You're not just the talking head. You're involved. You care.

If you're not modeling what you're teaching, you need to rethink your ministry. A pastor once told me that she or he didn't give much because the church wasn't paying enough. That's no reason to not give. You need to grow the giving and grow the church in that case.

*Model what you teach. People will give. God will provide.*

### 10. Have a Rock Solid Accounting Software

Back up regularly. Keep detailed records. Journal transfers of funds from one account to the next. Do the finan-

cial training. We recently took over the financial bookkeeping of another, smaller church. We're partnering with them in ministry and that is one way we're helping. Their books are unfortunately a train wreck. Nothing undermines confidence in giving more than incorrect statements and vague records.

## People Will Be Faithful

People want to see their church's mission succeed. Even during COVID, the majority of our members were faithful. Giving remained strong. We cut expenses. We were clear about how we were reducing expenses.

Let people know that you're managing their funds for the sake of the kingdom. We're not "spending because we have the money." We're spending because it will make Kingdom impact. We're spending because we have a calling and a mission. Tie all financial practices to that mission and ministry.

Where God guides, God provides.

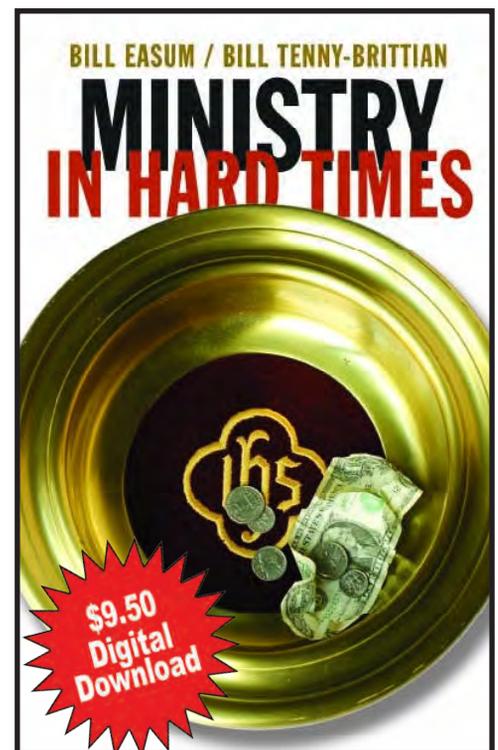
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# THE DANGER OF FINANCIAL INSTABILITY IN REVITALIZATION

By Tom Cheyney

**W**RITING ABOUT THE business of church finances is an issue which every church deals with, yet for the church working to bring revitalization and renewal it is a big problem. Every declining church has a frustration with financial instability in one way or another. For some, it is a reduction in the weekly offering plate while others are sitting on huge nest eggs refusing to utilize the funds while the church is meteorically deteriorating towards death. As the church begins to decline and things begin to get tight, often the first squabble a church revitalizer will have to face is in the area of finances and the present state of its instability.

Declining churches are vulnerable in the area of church finances. A church revitalizer must demonstrate their own commitment to tithing so others know that they are all in for the purpose of revitalizing the declining church. The revitalization leader must challenge the remnant to give cheerfully and faithfully. I have seen churches that are dying where the membership have withdrawn their faithfulness to the tithe and then complain that the pastor isn't growing the church fast enough to replace the previous resources that were available to the church. Church renewal leaders need to know what resources they can count on for the renewing of the church. They need to know who is and who is not giving to the cause. Listening to those who are regular givers is the best practice while avoiding those who offer lip service but no real

committed expression for supporting the renewal efforts. Ultimately, it's the responsibility of the church revitalization leader is to encourage the rank and file to recommit in this key area of renewal. If those who remain are not willing to support the effort financially, then steps should be taken to give the church building to a local association of churches so that it could be utilized as a lighthouse for the planting of a new church. In other words, if the congregation won't step up, then at least die with some dignity.

## A False Sense of Security

Believe it or not, if a church is financially stable and yet still in decline, that could actually be a sign of a more serious issue. Financial stability can provide a false sense of security to a dying church. On the other hand, financial



Tom is the founder and directional leader of the RENOVA TE National Church Revitalization Conference and leader of the RENOVA TE Church Revitalization Virtual Coaching Network where he mentors pastors, churches, and denominational leaders in Church Revitalization and Renewal all across North America. He serves as the National Host of the weekly Church Revitalization and Renewal Podcast. Dr. Cheyney has written over 5,000 print, audio resources, guides, or books for church revitalizer's, pastors, church planters, and lay leaders. Tom is a nationally recognized conference speaker and a frequent writer on church revitalization, church planting, new church health, and leadership development.

instability can be the dragon that pulls your church deeper and deeper into the abyss and closer to closure. It is important that the pastor revitalizer know the facts about finances in the church seeking to be renewed.

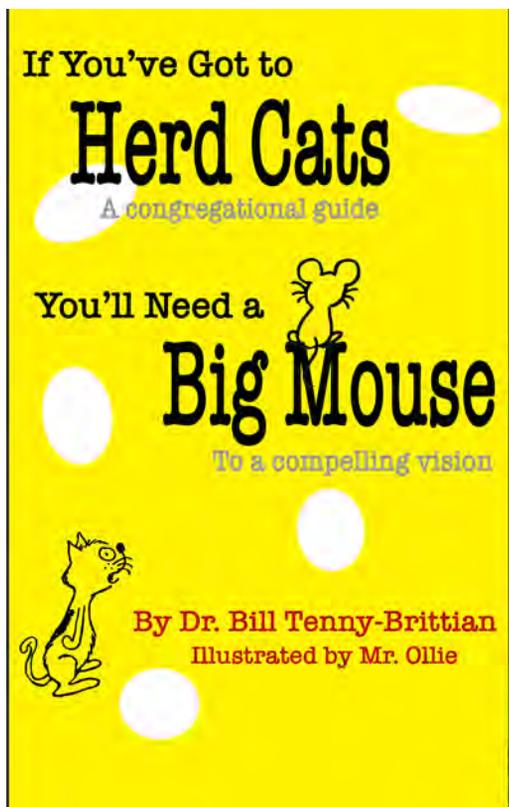
Pastors are regularly uncomfortable about discussing money in the church, but when a declining church is beginning a turnaround effort that emphasis *must* be engaged. When church is experiencing financial instability, the lagging can create a critical situation. Indeed, the future of any renewal effort will be in jeopardy if there aren't funds or not enough contributors supporting the church. Declining churches often choose to neglect the financial challenges hoping that they will get better as they grow –but no one wants to join a church to pay its bills. The whole future of a declining church depends on the church revitalizer's ability to regain a committed following and a renewed interest in supporting the local church.

I never make apologies for preaching on stewardship and money. The church revitalizer must demonstrate that he is a tither so others will see his modeling of the biblical responsibility. I believe church members ought to see you putting your tithe in the offering plate just like the rest of the congregation. I would put my tithe in one Sunday in the early service and then the next Sunday in the second service. It is part of the church revitalizer's job to stimulate the giving of the participants at church. I have seen

many a church close because the pastor was unable or unwilling to raise the support necessary to keep it open and ministering in the community. Fund raising and stewardship are parts of the ministry of revitalization and something we just cannot avoid.

## You are a Preacher, Not a Salesman

As the church revitalizer, you are not liable for the filling of the worship center. You are responsible for giving the service purpose and challenge. You are not responsible for selling the audience that they are sinners, but you are responsible to confess that you are a sinner in need of God's abundant grace and mercy. You are not responsible to persuade the whole entire world of Jesus, but you are responsible to proclaim his wonderful word to everyone. In 2008, as our nation formally entered a recession, a national survey revealed that one out of every five households began giving less money to faith institutions. Another 22 percent stopped giving to the church altogether! The sad truth is that this problem has been developing for a long time, as per-member giving as a portion of income has decreased steadily for thirty-eight years. Giving for external benevolence causes dropped from 0.66 percent to just over 0.37 percent. Not coincidentally, money management skills have been on the decline as well. Seven out of ten Americans would have no choice but to leave some bills unpaid if they missed one paycheck. As a result, many churches have gotten a rude awakening to the prob-



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# DINOSAURS TO RABBITS

TURNING MAINLINE DECLINE TO A MULTIPLICATION MOVEMENT



**BILL EASUM**  
**BILL TENNY-BRITTIAN**

Many observers have talked about mainline decline, but few have offered any real thoughts on how to reverse it, that is, until now. In *Dinosaurs to Rabbits*, Easum and Tenny-Brittian offer insightful perspectives on this important issue. Building on their experience as successful pastors in North America's mainline denominations, they add years of fruitful ministry as church consultants to provide a **radical and doable approach for turnaround** among America's mainline churches. Believe me, it's worth your time to read it. Even more, it's worth your time to put their ideas into action.

Gary L. McIntosh, D.Min., Ph.D.  
Professor, Writer, and Speaker  
Talbot School of Theology, La Mirada, CA

Many of the mainline churches in North America were once multiplication movements. With years of wisdom and practical experience, Easum and Tenny-Brittian are **prophetic voices** calling mainline churches back to the foundation of church multiplication. If you want to unleash a disciple making movement within your denominational context, I highly recommend this book!

[Available at Amazon.com](https://www.amazon.com)

## Dinosaurs Weren't Designed to Multiply Rabbits Were

Dinosaurs are Extinct  
Rabbits are Everywhere

*Don't Be a Dinosaur ...*

### What People Are Saying About *Dinosaurs to Rabbits*

Having first met Jesus in a mainline "dinosaur church," I am thankful for their faithfulness. Having also spent my life multiplying autonomous congregations, I believe the **future hope of mainline churches** is found in the pages of this book. If you are interested, you can multiply "rabbits" by following the trails outlined by Easum and Tenny-Brittian. Our culture awaits you.

Ralph Moore  
Founder  
Hope Chapel Churches

I do a lot of work with leaders of mainline denominations. A lot of it is grief therapy. It doesn't have to be this way. In *Dinosaurs to Rabbits*, the authors give practical, grounded, proven suggestions for church leaders who want to shift their church culture from church-as-institution to church-as-movement. **This book nails it** – from diagnosis to prescription. Nothing less than creating Jesus-followers who view and lead their lives as a mission trip will give mainlines a shot to move beyond paleontology.

Reggie McNeal  
Speaker, Consultant and Best-Selling Author

Dr. Winfield Bevins  
Director of Church Planting  
Asbury Seminary

lem. In 2015, the majority of charitable dollars went to religion (32 percent), education (15 percent), human services (12 percent), grant making foundations (11 percent), and health (8 percent).<sup>1</sup> The average annual household contribution is \$2,974.<sup>2</sup> In 2013, Online giving grew by 13.5 percent, while overall charitable giving grew by 4.9 percent. Of all charitable giving in 2013, online giving accounted for 6.4 percent. Small nonprofits grew their online giving the most. Faith-based nonprofits had the biggest increase in online giving.<sup>3</sup>

Money is a necessary tool in the ministry of a church. A healthy bank account can be a great asset in the revitalization of a church, especially if the church needs updating. However, if a church's decisions are driven more by their bank account than their God, there is a serious problem. The Bible says, "For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs" (1 Timothy 6:10). In many churches, there are those who hold back the Lord's tithe and expect the Lord to overlook such disobedience. They believe they own their wages instead of a faithful Lord providing their income. While this is a tremendous unbiblical stance to take, it is prevalent in many struggling churches.

## Too Many Bills and Too Little Bread

In declining churches, there are usually far too many bills and far too little money in the offering plate. Struggling churches feel the economic impact much more quickly than healthy churches. One of the biggest areas in church finances is the salary of the pastor. Granted, the pastor is worthy of his support. Yet many churches have declined to the state that having a full-time pastor is unrealistic. There are churches who refuse to acknowledge their decline and try to get a pastor as cheaply as possible. I had a church ask me what it would take to get a full-time pastor for their church revitalization effort. I suggested they begin with a part time pastor who works out in the community as a better option. They replied they had always had a full-time pastor in the past so they deserved one now. I asked, "Are you saying that your eighteen adult members truly feel that they can support a full-time pastor?" They simply said "yes!" A few weeks later they asked me to provide them with the resumes of potential pastors who could work full-time for \$28,000 a year. I informed them

<sup>1</sup> *Giving USA*, 2015.

<sup>2</sup> The Center on Philanthropy at Indiana University.

<sup>3</sup> "The Charitable Giving Report," derived from *The Blackbaud Index*.

that I did not have a single one of those and I could not provide such resumes. About three months later, after the church was constantly being turned down by full time pastors, they asked for any resumes of pastors interested in bi-vocational pastorates. Financial instability is further threatened when a church desires unrealistic strategies they cannot support.

## Speak About Bi-Vocationalism

Often churches wait too long to begin the conversation about having a bi-vocational pastor. That is often because they have had a minister in place that they love and, even though the church was dying, they didn't want to hurt the long-time minister's feelings. These leaders are past growing the church and simply hope to hang on until something else comes up or they are at the age of retirement. One pastor told me that he did not want to revitalize the church and that he was hoping to hang on for the next five years until he could retire and then let the next guy do it. He held on to the last day when the church died from lack of financial stability and a non-existent membership. He retired the day he led them to sell the church to a land developer, breaking the hearts of those who had paid for the property and buildings to be used as a church. Doing nothing to address the financial instability out front only lessens the churches chance of reinventing itself. Facing the reality that you might no longer have the resource to have a full-time minister is a first step in the renewal effort if you have waited too long to do something about it.

## Half-Time Ministers Can Lead Renewal

An additional option in declined churches is to utilize one minister for two or more churches. I know places where one minister will live in the parsonage of one of the churches he is called to serve. They pay for his living arrangements. The other church provides salary and benefits so between the two they are able to have one minister serving both congregations. This is called half-time churches. The minister gives half of his time to both congregations. In some more rural areas of decline, the same thing is done by the preacher serving the two churches every other week. One word of caution is that it is easy for members to become jealous if God blesses the other community more quickly than their community and church. There are pastors working in the field of revitalization which serve a large congregation but because they have a

heart for revitalization of churches they will lead the declining church while leading the larger healthy one. Wise is the revitalizer who knows that keeping them both as lighthouses in strategic areas is the best thing.

## Internships are a Viable Financial Option

Many larger churches have pastoral interns who serve the church throughout the week, but have few responsibilities during the Sunday schedule. Having a conversation with the lead or executive pastor about lending out one of their interns on Sunday is something to be considered. Some pastors will allow their pool of interns to rotate in this way so that they get the much-needed experience for preparation for ministry while the larger church serves more as a midwife to help rebirth the declined church. Often there will be others in the work of the larger church who could assist in leading music or running the technology in the sanctuary. It never hurts to ask a larger church to prayerfully consider such a request. We are living in a day where living out the missional life style is something that Millennials value so utilizing such interests could save your church.

## Don't Forget the House Church Option

A final option for those declining churches facing financial instability is to consider going to the house church model and meeting in an individual's home each week. That is what happened all over the Mediterranean during Paul's missionary journeys. Meeting in a home potentially eliminates the cost associated with owning church property. The resources collected as a tithe each week can go towards missions and the stipend for the lay minister serving as the pastor.

## Wrapping it Up

A word of caution for those that are preoccupied with the raising of money in the church and try to do it by the way of the world over the Lord's way. The Bible speaks of bringing our tithes into the storehouse. In some rapidly declining churches there is such pressure placed on nickels, numbers, and noses that they have exchanged the Lord's power for the latest self-craze book on the book store shelf. One area where a church in decline can function is by creating a zero-based budget. That simply means those ministries which produced in the past get funded and those which have not, no longer receive funding. For the struggling church this is a good way to function until the church is turned around. Careful monitoring of weekly offerings is realistic when the church has dwindled to only a few. If your church is already in financial stresses, the best thing you can do is be honest with the congregation about it. Good records are a must for small declining churches and they need to be kept up to date regularly. Everyone needs to know in regular intervals the current state of finances in the declining church. In financially stressed churches, clergy and church officers are reluctant to discuss their worries for fear of alarming the congregation and harming their relationships with their church members. If you have avoided teaching about money because you did not feel equipped, humble yourself. Hiding the reality will only hurt the revitalization efforts.

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# ONE GREAT NIGHT

By Kyle Ermoian

**I**S YOUR CHURCH looking for ways of expanding your mission funds? At the church I founded and pastored for over twenty years, we raised money every year through a Community Mission Auction. Each year in the fall our church would hold this most effective fundraiser.

What began with humble means, auctioning off a few items handmade by our members, grew to consistently raising over \$50,000 each year from donated products and services from within the congregation and across the community. These funds were then sent to as many as one-hundred need-meeting ministries and missions both locally and globally who share the good news of Jesus Christ and do good works of Christian charity.

Instead of asking our people to give financially to various denominational offerings or other missionary organizations throughout the year, we would appeal to our members to support this one night of giving that underwrites a good portion of our mission budget.

I have always believed that newcomers are put off by the number of requests for money they hear at church. Morning announcements may often be promoting a special denomination offering, a women's auxiliary bake sale, a youth car wash, or a request for diapers for the local shel-

ter. On top of that, there is the weekly offertory and maybe a reminder to the members about their capital campaign commitments. If you were also hosting a visiting missionary, your newcomers will leave with the impression that "all the church talks about is money." We in the church know that is not true. Regular church goers can comprehend the differences and importance of these various appeals, but a newcomer cannot. They come away from the service thinking, "all the church talks about is money." That of course is not reality, but it certainly may be an opinion a newcomer may perceive.

To counter those kinds of perceptions at the church I pastored, we decided early on to never take an offering. We would have baskets set up at the rear of the worship center where members could drop in their tithes and offerings. We taught the biblical principle of tithing in a series



Kyle loves the local church and has committed over one half of his lifetime into breathing new life into congregations that are struggling in addition to planting and coaching new ones that are thriving. Kyle has poured his creative ideas, practical experiences and encouraging words to transform the lives and ministries of dozens of men and women he has mentored who are now in turn impacting churches, ministries and missions across the country and throughout the world.

of membership classes. We even announced to our newcomers not to participate in the day's offering, but rather to sit back, relax, and experience the service without expectation that they would be asked to give. In all my years of serving that church, we never took an offering and by the grace of God, we were never at a point where we were operating in the red financially.

So, if an offering is never taken, how are budgets met? How do missionaries get supported? How do women's auxiliaries raise money? How do youth groups fund their festivities? The answer is by a combination of line-item budgeting and a yearly mission auction.

Many of the day-to-day expenses of staffing and maintaining these ministries are addressed through the annual budget. Those that deal with special outreach events and for the many missionary endeavors our church wanted to support, those were funded by the proceeds of the annual Community Mission Auction.

Beginning in August, I would assemble a Mission Auction Team (MAT) who would help plan an event that would take place on a weekend evening in early November. Historically this is when people are most generous, and folks are thinking about shopping for Christmas presents. I would reach out to members of the congregation by mail and e-mail asking for items, gift cards, as well as service or social opportunities. They would donate, quilts they had made, artwork they designed, tickets to concerts, and vacation rentals they had available. Our youth groups would donate service projects to be done around the house. An especially big hit would be specialty meals members would prepare and provide. Each year someone would offer a gourmet dinner for eight, still another would host a fish fry for your small group, and every year my wife and I would donate a Chicago Kyle's World-Famous Chicago Style Hot Dog party for 20 plus people. Often, we would have so many bidders that we would need to provide another party or two just to keep

the peace. These parties and others like them would bring in hundreds of dollars each.

In addition to the donations from members of the congregation, we would appeal to businesses within the community who would contribute goods and services. Gift cards were always popular because they could be bundled

**So, if an offering is never taken, how are budgets met? How do missionaries get supported? How do women's auxiliaries raise money? How do youth groups fund their festivities?**

with other items for the silent auction portion of the evening, but many retailers like jewelry shops, appliance stores, and automobile dealers would make very substantial donations for the live auction. We never did get a car donated, but every year one car dealer would purchase four electric battery powered cars for kids, each valued at over \$250 a piece.

We would charge a \$15.00 admission, which would more than cover the expense of the finger food and non-alcoholic beverages we would offer. Our college group would serve as childcare providers to allow parents a night out. We called upon talented singers and musicians from within the congregation to entertain throughout the evening. We would also set up a video viewing station where we would showcase the many missions and charitable organizations that were being supported by the proceeds of the evening of which we gave 100 percent away.

If you would like to host a Mission Auction in your church or organization, I would be happy to help you get started. Contact me at the Effective Church Group or email me at [kyle@EffectiveChurch.com](mailto:kyle@EffectiveChurch.com).

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# SIX BENEFITS OF A UNIFIED BUDGET

By Christopher L. Scott

**O**UR CHURCH IS not for sale to the highest bidder my senior pastor once told me. We were talking about budgeting methods and why our church used a unified budget.

He then told me a story about how he was serving in another church that had a choir. Someone in the church desperately wanted the choir to wear formal choir robes. However, my senior pastor wanted a comfortable and contemporary feel to the church and didn't want to spend several thousand dollars on choir robes. He also wanted the choir to be able to sit with their family after the music worship time had ended (something a robe prevented), because they would have to change clothes.

When he told the woman who wanted the choir to wear robes that the church did not have money in the budget for that item she purchased the choir robes on her own initiative. She donated them to the church, then expected the church to give her a tax deduction for her "donation."

My senior pastor, with a smile, then told me about how the Presbyterian Church a few miles away received a bunch of new choir robes. And his church choir continued to wear normal clothes. To that he told me, "We have a unified budget and our church is not for sale to the highest bidder."

Having a culture of designated giving creates many problems for church leaders. An occasional missional fund or building campaign fund is okay. But I've heard of some churches having as many as twenty-seven different designated fund accounts.<sup>1</sup>

Thom Rainer lists five reasons designated funds can be dangerous.

1. They circumvent the will and plan of the church.
2. They create division among the church members and leaders.
3. They create an environment where advocates of a particular ministry solicit designated funds.

<sup>1</sup> Robert Dial Jr., "Transitioning to a Unified Budget – A Story," September 14, 2016, <https://www.robertdial.com/transitioning-to-a-unified-budget-a-story/#comment-2750>. Accessed June 17, 2021.



Christopher L. Scott serves as senior pastor at Lakeview Missionary Church in Moses Lake, Washington and hosts The Daily Sermon Podcast. Through his writing ministry more than 100,000 copies of his articles, devotions, and tracts are distributed each month through Christian publishers. Learn more at [ChristopherLynnScott.com](http://ChristopherLynnScott.com).

4. They often come with stipulations which cannot always be followed.
5. They often hurt the budget giving of the church.<sup>2</sup>

In my past role as an associate pastor and now a senior pastor I believe there are six benefits for a church using a unified budget to fund ministries and priorities through the church's regular giving.

### ***1. It Encourages People to Tithe***

Any pastor knows that it is difficult to talk about giving. When you allow designated funds to be a part of your church or you allow lots of fundraisers to occur to support ministries, it discourages people to tithe to the church. Instead people learn to give to whatever they want to support within the church.

But when you promote a unified budget that means you fund ministries from people's tithes, which encourages

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<sup>2</sup> Thom Rainer, "Five Dangers of Church Designated Funds," *Church Answers*, February 19, 2018, <https://churchanswers.com/blog/five-dangers-church-designated-funds/>. Accessed June 17, 2021.

people to tithe. People that regularly give to the church get to see what their support makes happen and that's encouraging to them.

### ***2. It Encourages People to Trust the Church and Leadership***

Our culture resists following leaders. People don't want to be told what to do and they definitely don't want to allow other people to determine how their money is spent.

Discouraging designated giving in a church and using a unified budget helps people practice Hebrews 13:17, "Obey your leaders and submit to them, for they keep watch over your souls as those who will give an account. Let them do this with joy and not with grief, for this would be unprofitable for you."<sup>3</sup>

Leading a church that has a unified budget gives them a chance to practice this verse.

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<sup>3</sup> Unless otherwise noted all scripture taken from the NEW AMERICAN STANDARD BIBLE, © The Lockman Foundation 1960, 1962, 1963, 1968, 1971, 1972, 1975, 1977, 1995. Used by permission.

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### 3. It Keeps Everyone Moving In the Same Direction

Designated funds create a church where everyone decides what the priorities of the church should be. Paul battled this and addressed it in one of his letters written to the believers in Corinth, “Now I mean this, that each one of you is saying, ‘I am of Paul,’ and ‘I of Apollos,’ and ‘I of Cephas,’ and ‘I of Christ’” (1 Corinthians 1:12).

In our churches today we could have people insisting they be in a “camp” and donate their money there. Examples could be: I’m with the group that believes in having Sunday School. I’m in the group that believes in having small groups. I’m in the group that believes in having discipleship groups.

How about we say, “I’m in the group that loves this church and trusts our leaders to know the best path for us to take. I’ll faithfully tithe each week and follow the direction my leaders believe our church should take.”

### 4. It Prevents the Loudest Ministry Leaders from Getting the Most Support

In an environment where people raise their own support through fundraising or designated giving, the most outgoing, charismatic, and loudest ministry leaders will get the most support. That’s a problem because they might lead a ministry that is least important to the church leadership. Or even worse, sometimes the loudest person is the most spiritually immature.

A unified budget puts the focus on ministries that the church leaders believe are important and aligns with the mission of the church.

### 5. It Is Less Work Over the Year

A unified budget requires less work from the church staff throughout the year.

There are less announcements to give at church because of less fundraising events. The weekly giving is easier to reconcile and process because there are no (or very few) designated donations. The church facilities are used less

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because you don't have to use them for fundraising. The church members do not have to work at fundraising to support their ministries and can instead focus on doing ministry.

With a unified budget the church board works hard to plan a budget that aligns with the church's mission and priorities. Then the church staff and volunteers simply execute that mission with the money allocated to them.

### ***6. It Is Easier to Write in Pencil***

Everyone knows that budgets must be written in pencil. Change happens and requires us to revisit the budget we worked so hard on to prepare for the year. When the church activities are on one unified budget, it is easier to make adjustments because everything is in one place. A unified budget provides a snapshot of everything, therefore it is easier to adjust.

### ***Unify the Budget and Unify the Church***

I have heard of a few churches that use designated giving effectively – and the key word in that sentence is few. Most often, a unified budget is the simplest and most ef-

fective budgeting method for churches. Is your church for sale to the highest bidder?

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# ALMOST THAT TIME AGAIN

By Bill Easum

**T**HAT DREADED TIME for most mainline churches is just around the corner. I'm referring to the fall stewardship drive. If your church is like 90 percent of mainline churches everything in October revolves around securing enough pledges to support next years budget. And for these churches the critical question is "What program do we use this year?" We know from experience that most programs have an effective lifetime of two to three years. So there is a constant search for the next silver bullet.

And that's one of the problems – there are no silver bullets. It's impossible to develop good stewards, much less tithers, just doing a month of emphasis on raising the budget.

Let me suggest a more productive way to not only raise funds but also to develop good stewards of their money. You can use this method whether or not you are doing a stewardship drive.

Don't focus your efforts on raising money. Focus your efforts of raising up disciples who have learned to master their money rather than funding a budget or fulfilling a pledge. Stewardship isn't about

- Raising the budget
- Developing tithers
- Funding projects

Stewardship is about developing authentic disciples who allow Jesus into every corner of their lives, including their pocketbook.

We all know that the love of money is the root of all kinds of evils. What many of us don't realize is we don't become fully devoted disciples as long as we haven't mastered our money. I've always put it this way: "Our standard of giving shouldn't be determined by our standard of living; our standard of living should be determined by our standard of giving." In other words disciples don't give out of the money that is left over after paying the bills; they give first to God and then to themselves.

Don't tie your stewardship efforts to your budget. Doing so always limits your results. Instead, tie your efforts to God's claim on our lives.

While I was a pastor one of the members of the church who happened to be a physician came to me seeking council. He told me that as hard as he tried he didn't feel fulfilled as a Christian and wanted to know what he should do. We talked for awhile and I learned in addition to attending worship regularly he was in a small group,



Bill Easum is the founder of The Effective Church Group. He retired in 2019 to enjoy golf. He is the author of over a dozen best-selling books and the recipient of the Donald McGavran award for Outstanding Leadership in Church Growth. Bill can be reached at: [easum@EffectiveChurch.com](mailto:easum@EffectiveChurch.com)

took part in Habitat for Humanity, and a number of other missional events. And since I knew what all the members gave financially, I knew that he was lacking one more thing – his standard of giving was far below his standard of living.

Finally I said to him, “There seems to be one thing lacking in your spiritual development that is keeping you from finding any lasting fulfillment. You haven’t mastered your money. It is mastering you.” I even said to him that it didn’t matter if he gave more money to the church or to Habitat of just burned it, he wouldn’t find what he was looking for until he became the master of his money. We went on to discuss this issue and he found one excuse after the other for not being able to give away any more of his wealth.

Later as I was reliving the conversation, I was reminded of the story of the Rich Young Ruler who asked Jesus “Good Teacher, what shall I do to inherit eternal life (Luke

18:18)?” And Jesus didn’t let him off the hook; he asked for everything the man had. And we balk today at being asked to tithe!

So, you will be more on track with Jesus, who said more about money than any other subject besides the kingdom of God, if you weave stewardship into your messages all through the year. Better yet, you will be wise to live the Jesus kind of stewardship throughout the year. Show your people that you have mastered your money rather than it mastering you. And above all make sure that your standard of giving is well above the average giving in your church, because God honors those who do what they ask their people to do.

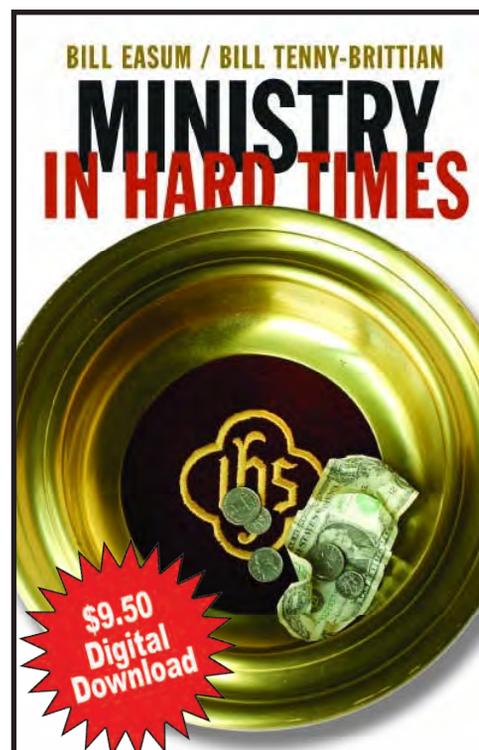
**NET**  
**Results**

## Hard Times Got You Down?

*Don't Just Survive – Thrive!*

### Contents Include:

- Living in a Wildcard World
- Strategic Dreaming Trumps Hard Times
- Now’s the Time to Return to Basics
- The Hard Times Budget Formula
- Budget Items You Always Cut in Hard Times
- Overcoming the Beast
- Budget Items You Always Increase In Hard Times
- Leadership in a Wildcard World
- It’s a Waste of Time if ...



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By: Bill Tenny-Brittian

## Things You Can Do to Help Grow Your Church

*Ideas for Everyone In Your Church*

### DRINK MORE COFFEE TO GROW YOUR CHURCH

**T**HE TITLE to this growth tool is a bit misleading, but such is the world of catchy titles. But the truth is, it's not a difficult thing to help grow your church when you're consuming coffee, tasting tea, or sipping soda. Let me share an example.

The other day I was hanging out at the local soda fountain in Fox's Drug. I was doing some writing, minding my own business, but keeping tabs on what was going on around me. There was a table of women have lunch at a nearby table who were having an exceptionally good time – some might have said they were “carrying on” just a bit. Nancy, the manager, had “joined” the group and was having a good time too when she said, “You do know you're sitting next to the preacher, don't you?” There were some squeals and giggles and one of the women asked me, “Where do you serve?” I told her and she immediately asked if I knew her grandmother. It turns out I did and the conversation went from there and included an invitation to stop in some Sunday and attend worship with grandma.

From the story, you might think that the advantage was that I'm a pastor, but that's not really the case. If I'd been “the plumber” or “the writer” Nancy would still have made the introduction and the conversation with Jessica would have ended in an invitation to attend the church – because that's what I was there for. On the other hand,

that conversation would never have happened if I dropped into Fox's every four to six weeks because Nancy wouldn't know have gotten to know me.

These kinds of conversations aren't particularly rare ... and you can have them too if you'll follow three simple rules.

First, be a regular. I go to Foxes about once a week for a Double D Dog and a Coca Cola lunch. By being there every week or so, I've gotten to know both Nancy and the pharmacy owner pretty well. Similarly, I go to my local coffee shop a couple times a week. Plus I drop in on the local microbrewery at least weekly and the Irish Pub at least that often. In anyone's parlance, I'm a regular at these establishments.

Second, be consistent. It's good to get to know the baristas, barkeeps, and the likes. But it's even better if you get to know the customers too. It turns out that there are regulars at most establishments – people who stop in on the same day and at about the same time every week. So, the best way to get to know these customers is to be a regular

*101 Things You Can Do to Help Grow Your Church* is a work in progress. Editor Bill Tenny-Brittian is in the process of writing a near exhaustive book of things the average church member can do to help grow their church. Each of these columns are sample chapters from the upcoming book ... look for it by the end of 2020.



## Is Your Church *Really* the Friendliest Church In Town?

Virtually every church claims to be friendly, but friendly to whom?

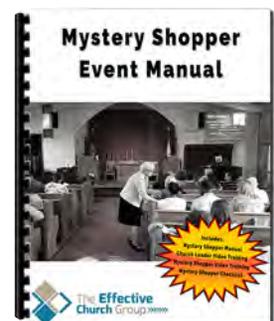
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regular, that is, to stop by the coffee shop, pub, or café on the same days and at the same times each week. That way you become as much of a fixture in the shop as that worn leather-covered bar stool. Typically, Nancy sees me on Wednesdays for lunch. Andy at the coffee shop sees me on Tuesday mornings. The microbrewery sees me on Tuesday evenings. And April at the Irish Pub sees me on Wednesday evenings. I've met and had some significant conversations with other regulars at these stops because I'm familiar ... I'm regularly there when they are.

Third, be available. If you want to help grow your church, you have to be available to have a conversation with. That means you can't put your face behind the newspaper (or your Kindle), your nose in a book, or your attention in your laptop. You've got to look interruptable ... or else you've got to be the interrupter. If you're shy or lean to the introversion side of life, then you'll want to be interruptable. If you've never met a stranger, then you're probably already an interrupter!

I've found the easiest way to be interruptable is to stay aware of my surroundings. That way, when someone walks into the establishment or passes by my table, I think to look up and smile at them. If they meet my eye, I'll say,

"Good morning" (sometimes even when it's 2 in the afternoon ... if they look startled, I just say something like, "Well, it's morning somewhere" and often a conversation follows). By being consistent, the regulars will get to know you're approachable.

For me, it's easy to be an interrupter, but I've found a couple practices that makes it particularly easy. If there's a person near me reading a book (that used to be a common sight!), I'll ask how they're liking it. If I know they're a regular, I'll say something like, "You seem to come here a good bit" to see where that goes. Compliments open doors too, but be careful what you comment on ... especially in this hypersensitive climate. If they're wearing headphones or earbuds, I say nothing – that's the international signal for "Leave me alone!" However, when they remove them, they're fair game!

Don't forget to carry your church business cards and to wear your branded clothing. Make contacts, have conversations, offer invitations, grow your church. Easy peasy!

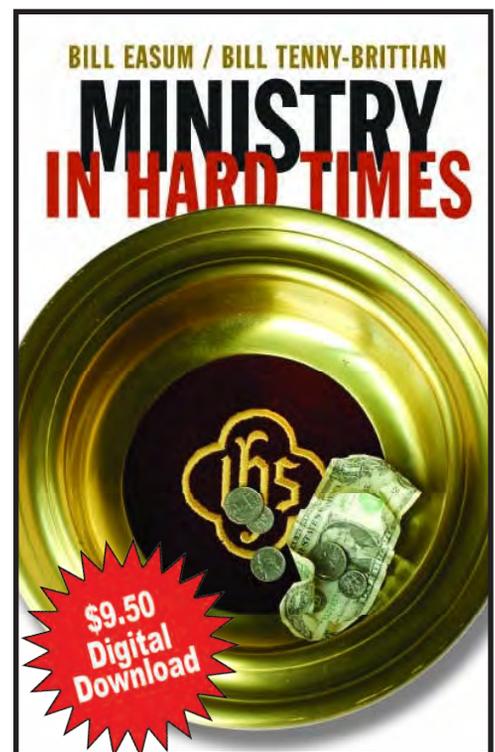
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# DINOSAURS TO RABBITS

TURNING MAINLINE DECLINE TO A MULTIPLICATION MOVEMENT



**BILL EASUM**  
**BILL TENNY-BRITTIAN**

Many observers have talked about mainline decline, but few have offered any real thoughts on how to reverse it, that is, until now. In *Dinosaurs to Rabbits*, Easum and Tenny-Brittian offer insightful perspectives on this important issue. Building on their experience as successful pastors in North America's mainline denominations, they add years of fruitful ministry as church consultants to provide a **radical and doable approach for turnaround** among America's mainline churches. Believe me, it's worth your time to read it. Even more, it's worth your time to put their ideas into action.

Gary L. McIntosh, D.Min., Ph.D.  
Professor, Writer, and Speaker  
Talbot School of Theology, La Mirada, CA

Many of the mainline churches in North America were once multiplication movements. With years of wisdom and practical experience, Easum and Tenny-Brittian are **prophetic voices** calling mainline churches back to the foundation of church multiplication. If you want to unleash a disciple making movement within your denominational context, I highly recommend this book!

[Available at Amazon.com](https://www.amazon.com)

Dinosaurs Weren't Designed to Multiply  
Rabbits Were

Dinosaurs are Extinct  
Rabbits are Everywhere

*Don't Be a Dinosaur ...*

## What People Are Saying About *Dinosaurs to Rabbits*

Having first met Jesus in a mainline "dinosaur church," I am thankful for their faithfulness. Having also spent my life multiplying autonomous congregations, I believe the **future hope of mainline churches** is found in the pages of this book. If you are interested, you can multiply "rabbits" by following the trails outlined by Easum and Tenny-Brittian. Our culture awaits you.

Ralph Moore  
Founder  
Hope Chapel Churches

I do a lot of work with leaders of mainline denominations. A lot of it is grief therapy. It doesn't have to be this way. In *Dinosaurs to Rabbits*, the authors give practical, grounded, proven suggestions for church leaders who want to shift their church culture from church-as-institution to church-as-movement. **This book nails it**—from diagnosis to prescription. Nothing less than creating Jesus-followers who view and lead their lives as a mission trip will give mainlines a shot to move beyond paleontology.

Reggie McNeal  
Speaker, Consultant and Best-Selling Author

Dr. Winfield Bevins  
Director of Church Planting  
Asbury Seminary

# LET'S TALK ABOUT DEATH, SEX, AND MONEY



By Mary Frances

**W**E NEED TO talk about death, sex and, yes, money.

My mother always told me there were three things you shouldn't talk about in polite company: death, sex, and money. While the taboo has worn off on the first two, talking about money still seems to be kind of a no-no. Oh sure, feel free to brag about how much you save on a new purchase or that you had a good day playing penny stocks, but when it comes to how much you make or how much you give away the door slams shut. Or maybe we should say, the buck stops there!

When it comes to church finances, healthy churches talk about money. The reason we talk about money in church is not to put the focus on money but rather to put the focus on mission. There is only so much ministry that can happen without money. We know from the earliest days of the church that collections were taken, and offerings were given to the leaders to use as they saw fit; to feed the hungry, to clothe the naked, to house the homeless. Because money is such a taboo subject in public, we tend to treat it the same way in faith communities. Many clergy and church leaders are afraid to ask for money. And in many churches, everything having to do with money is

shrouded in secrecy. Being more open and transparent about money and church finances takes away the secrecy and the worry about what is actually happening behind closed doors and in council meetings.

## What Does Transparency Look Like?

Let's start with what it means to be transparent. My online dictionary tells me that to be transparent means easy to perceive or detect, open to the public. The curtain is pulled back and information is shared. Okay, that sounds like a good start, but there is actually much more to transparent church finances.



Mary served three ELCA congregations in the suburbs of Chicago that included a small church turn-around or redevelopment, the discipleship pastor in a large congregation, and a solo call following a church planter. Mary then served for seven years as the Associate Director for New Congregations at the ELCA. In addition, Mary opened a yoga studio ministry, Divine Power Yoga in 2010. She now offers coaching and training for pastors as well as new and existing congregations through **Frances Consulting & Coaching**. Mary lives in Naperville, Illinois with her husband, Kent, who is a holistic chiropractor and functional medicine physician.

## ***Mission-Oriented Budget***

Transparent church finances start with a clear and mission-oriented budget. What does that mean? The focus of the budget is not on building costs, and salaries, although they are also important. The focus is on what ministry needs to be accomplished and how will that be carried out. Having a building and staff may be part of that plan, but it starts with the ministry not with the physical plant. What is God calling us to do? Who will be our partners? What resources will we need to accomplish this? Where will those resources come from? Hopefully, the budget is developed through conversation with ministry leaders and shared openly throughout the congregation.

## ***Clear policies and procedures***

Every congregation needs clear, well-written policies and procedures about how resources are collected, counted, and used. The details will be different for each congregation, but the foundation of this is that the policies are so clear, so detailed, that anyone can step in and, say, take up

the offering, count the offering, make the deposits, know who will record the offerings and deposits, etc. The knowledge doesn't rest in one person or group of people, the knowledge comes from the policies. The same is true for how resources are used. Once teams or ministry committees know the resources allotted for their work, there should be clear steps and, perhaps, forms for accessing these resources. How does someone get reimbursed? What if they need to go over their budget? Who monitors these processes? It's never enough to say, "Well, so-and-so has always handled it" and leave it at that.

Policies and procedures should also extend to who has access to detailed financial information and the process for the transfer of data when leadership roles change. I recently heard of a situation where the past-President of a congregation still had remote access to the church's online QuickBooks account. Every time the financial secretary went into the account, numbers had been changed! Computer and account access should always be password protected and those passwords change as the people who have access change. When in doubt, check with your denomination for detailed guidance on the policies and



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procedures you need to have in place. Don't skimp in this area. Keeping resources safe allows everyone to put their focus on ministry.

### ***Regular Internal and External Audits***

Audits can and should be part of the policies and procedures, but they are so important they bear a separate mention. Internal audit means that someone from within the congregation will review the books, transactions, and balance sheets to make sure everything is in order. Ideally this is someone who has accounting experience or knowledge but is not involved in the day-to-day operation or the finances of the church. Internal audits should be an annual event.

External audits entail hiring an outside accountant or accounting firm to review the books, transactions, balance sheets, and more. Because hiring someone to do this work is an additional expense, this is a place where some congregations will cut corners. This doesn't have to be done annually but every second or third year according to your denomination's guidelines. If you don't have an external audit done regularly, you may end up needing a forensic audit, which means an outside accounting firm will be looking at your books for discrepancies or evidence of financial malpractice. Financial mismanagement has been the downfall of many a congregation, don't put your congregation at risk by skipping these important steps.

### ***Regular Communication***

Communicating about the status of finances and ongoing expressions of gratitude are a must toward being transparent. First and foremost, everyone who gives to the church must receive quarterly giving statements. This serves two purposes: first, it keeps open the lines of communication about giving serving as a reminder if giving has flagged and second, it's an opportunity for the clergy or church leaders to express gratitude for the generosity of the giver. Every giving statement should be accompanied by a letter or card that not only expresses gratitude but contains information on the mission and ministry of the church, what is made possible by those giving dollars.

I know that what I have to say next may cause some disagreement but I am firmly in the camp that the pastor must be in the loop about giving. If there is one person besides the financial secretary or treasurer that knows who gives and how much, it should be the pastor. The argument against this is that clergy should stick to spiritual

matters. Well, from where I sit, giving is a deeply spiritual matter. And changes in giving patterns can signal a change in the health of a family be it spiritual, physical or financial. Someone may lose their job and choose not to mention it to you, but eventually their giving changes. Someone may be going through physical challenges and want to keep it private, but their giving changes. There are many reasons for changes in giving besides being angry at the pastor or the church and the pastor needs to be aware of these changes, as well as if someone is angry or upset.

As important as it is to be transparent, it's key to find ways to share information about finances that are appropriate. Some may take this call for transparency as permission to put the offering amounts in the bulletin each week along with whether the congregation is ahead or behind of budget. This is definitely not what I am talking

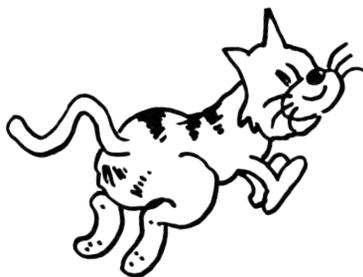
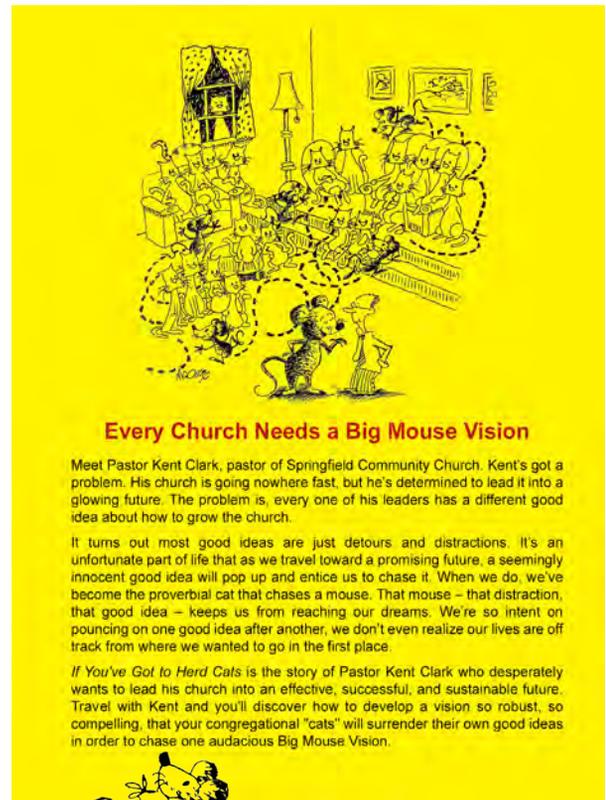
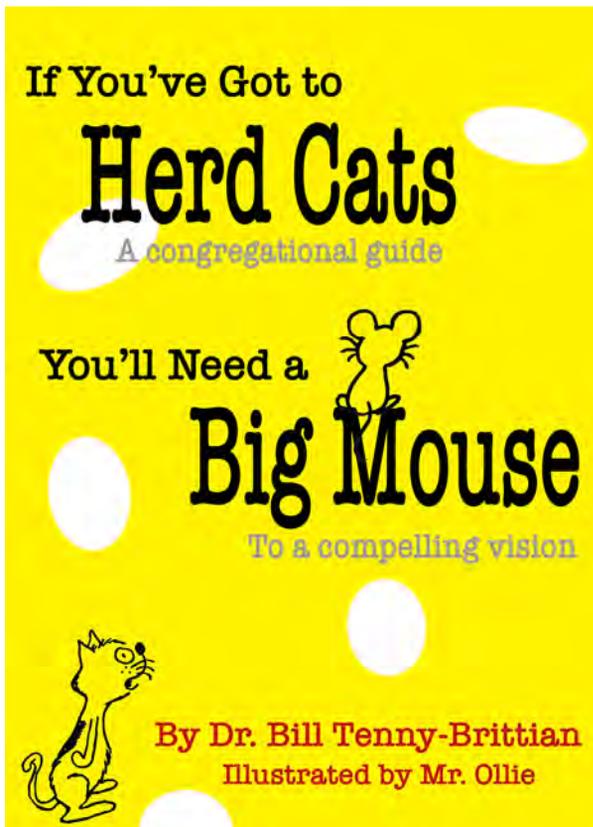
The advertisement features a dark blue background with a glowing sun or starburst in the upper right. The text 'FaithX' is prominently displayed in white and yellow, with the website 'www.FaithX.net' below it. The main headline reads 'Data-Informed Discernment for Powerful Missional Planning'. To the right, a network of circular images is connected by white lines, showing various church scenes: a church exterior, a man at a computer, a church interior, a group of people at a meeting, and a laptop displaying data. At the bottom, a white box contains the contact information 'info@FaithX.net'.

about. Placing financial information in the bulletin makes visitors think that money is the focus of your ministry. Instead, updates on mission and ministry are always helpful. And then, financial updates can happen along with the quarterly giving statements, in newsletters or in ways that you communicate with your members.

Transparency about church finances leads to healthy communication, healthy finances and healthy, well-placed confidence in the church and the leaders of the church. We talk about death and sex, now we can also talk about money.

**NET** Results

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# SUCCESSION PLANNING

By Bob Spradling

**H**OW DO YOU retire after serving a church for thirty-four years and make a smooth transition to the next pastor? That's a question I hadn't considered until a few years ago.

When I did think of the question, there were a few things that worried me.

- Would the new pastor have a radically different vision for the church than the one we had collectively labored to achieve?
- Would the new pastor love a part of our city that many people saw as troublesome?
- Would the members of the church recognize the new pastor's leadership and follow his direction?
- Would I be able to stay out of the way of a new pastor, so he could effectively lead the congregation?

God answered those questions and a few more with his grace and love for the local church.

First, he sent Jake Taylor to be the youth pastor of Maywood Baptist Church. Jake is uniquely fit to lead Maywood. He shares a common vision of ministry that had been established at Maywood. He is humble and teach-

able. He is determined to fulfill the two vision passages of our congregation.

God also sent Bill Tenny-Brittian and a mentor of Jake's, Joey Butler, to coach us to a smooth and effective transition.

Maywood profited from a complete consultation with Bill. He analyzed our worship services, small groups, children's ministry, physical plant, and much more.

Our two vision statements that are prominently painted on the walls of Jake's office are a lasting effect of Bill's influence. They are the Great Commission (Matthew 28.18–20) and Paul's admonition that the role of leaders is to equip God's people for ministry (Ephesians 4.7–13).

Jake opens every meeting with the reading of these two passages. He evaluates leaders based on their desire and ability to fulfill the vision. He is determined that May-



Bob Spradling is Pastor Emeritus at Maywood Baptist Church in Independence, Missouri. Before he retired, he served the congregation for over thirty years. He continues to carry a passion to see West Independence transformed through the efforts of Pastor Jake Taylor, the staff, and members of the Maywood Church.

wood Baptist Church follow those two visions fully. I believe the vision is the greatest legacy of Bill's consultation at Maywood.

On one of our visits with Bill, he raised a difficult question. When was I going to retire and did Jake feel called to lead Maywood Baptist in the future?

After a few weeks of prayer, Jake stated his belief that God had called him to pastor Maywood Baptist. Even though no member of my family has ever retired, I knew that my retirement was the best gift I could give to the church.

We had lunch with Jake's mentor, Joey Butler, and Joey expressed some of his ideas about what a good succession plan looked like. He also emphasized some ways a succession plan would fail miserably.

I have listed below some of the elements of the plan that was derived in discussion with Joey, Bill, Jake, and me.

1. Jake and I had been meeting weekly on Sunday mornings with eight leaders of the church. This group had studied Bill's writings and consultation recommendations. This group was extremely valuable to every change that was made at the church, including the succession plan.

The leadership group presented Bill's recommendations to the congregation in a town hall setting. Every interested person had an opportunity to give their opinion about upcoming changes.

2. The church voted unanimously to receive the recommendations. This included a projected retirement date for me and the assumption of leadership by Jake.
3. After the church vote, Jake and I began to preach together. Another man who identified with many in the congregation also joined us for the sermons. Unfortunately, this man died five years ago from brain cancer.

I believe our preaching together was part of the smooth transition. We didn't have a "Bob" Sunday and a "Jake" Sunday, but we communicated every Sunday as a team.

I am a firm believer in what we called "tag-team" preaching. Discussion between television hosts is used extensively with news and sports reporting. Why shouldn't it be used in church?



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4. Even though Jake and I were technically co-pastors, we exchanged our offices fairly soon in the process. This was a symbolic gesture, but it conveyed the thought that he was the lead pastor.
5. Along with the office switch, Jake began leading staff meetings and the Sunday morning leadership meetings.

During these meetings, I did my very best to keep quiet and allow him to exercise his leadership gifts. I have a strong personality and it took some discipline to keep my opinions to myself.

6. We had a retirement celebration in December 2018 and it seemed natural for Jake to lead. For all practical purposes, he had been leading the church for months.

I entered the pastorate in 1968. Except for two weeks, I had been the pastor of a church for fifty years. A considerable amount of my identity is woven into being a pastor. I knew that I had to assume a different role for the sake of the church and Jake's leadership.

I made some commitments to Jake, the church, and myself about my role at Maywood Baptist. I wanted to continue to attend the church, but I knew I needed to be less visible at the church.

Here is another list of decisions that I made. I believe they have served the church well.

- I told the church that I would not be involved in the decision-making of any kind. I don't attend any meetings that involve the direction of the church.
- I do officiate funerals, but do not conduct weddings.
- I don't teach classes or lead a small group. Jake asks me to preach three or four times a year. I usually ask one of the lay members to preach with me. I enjoy exposing the congregation to the many good stories that are part of the lives of the Maywood people.
- When people ask me a question, I refer them to Jake. I do this so frequently that two ladies gave me a t-shirt that says, "Be calm and ask Jake."

I frequently say that if Jake were not so good, this transition would have been more difficult. He is exceptional in his love for God and people. He has instituted some training opportunities that are unique and beneficial. I could write another full article praising his abilities and leadership style.

Maywood Baptist is indebted to God for sending Jake to our congregation. We also thank God for Bill's excellent guidance at a crucial time in our church's life. In addition, we praise God for faithful lay leaders who love God and are devoted to his mission.

**NET** Results

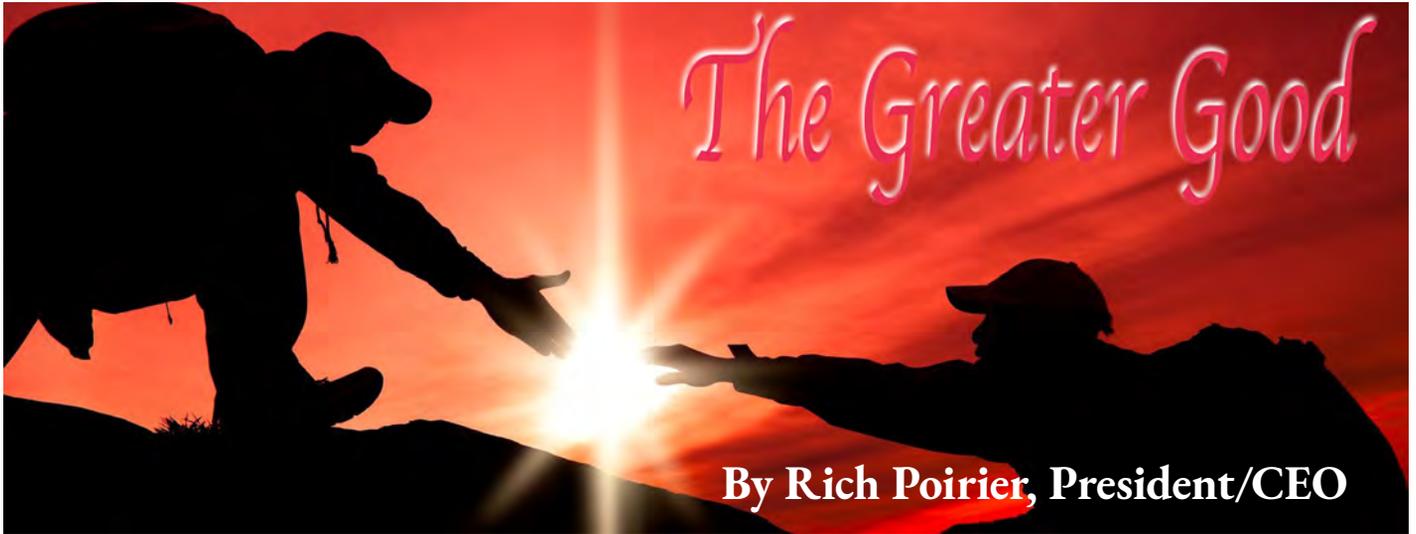




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## FIVE WAYS THE PANDEMIC HAS CHANGED WORSHIP

IT'S AN UNDERSTATEMENT to say that the coronavirus (COVID-19) pandemic has changed nearly every aspect of how we live our lives. Some of those changes are just temporary, and presumably will return to “normal” once the virus’ threat has diminished. But others — including many that have to do with church life and worship habits — may be longer lasting. Here are five ways in which worship may change following the pandemic.

### *1. Worship will become even more important in people’s lives.*

According to the Church Mutual Insurance Company, S.I. (a stock insurer)<sup>1</sup> “COVID, Safety and Security Study,” which surveyed approximately 1,200 Americans, 92 percent of worshippers feel worship remains as important in their lives or has gained importance during COVID-19. Among those people, 42 percent said it has become even more important; their top reasons were because it offers them connection to a higher power and comfort in a stressful time.

Throughout history, organized religion has experienced periods of both growth and decline. Often,

<sup>1</sup> Church Mutual is a stock insurer whose policyholders are members of the parent mutual holding company formed on 1/1/20. S.I. = a stock insurer.

the periods of growth have coincided with times of economic, social or political upheaval — and the past year certainly has included all of this. Even as times become better, however, changes in some people’s worship habits may continue. They have seen the power of togetherness and the abiding strength of belonging to a family of faith.

### *2. Virtual worship is here to stay.*

Before the pandemic, a small number of large churches were already streaming their worship services to allow access for those who couldn’t be there in person. And some houses of worship offered recordings of the entire service — or at least the sermon — that were uploaded to the church’s website that week. But generally, church services were very much in-person events.

We appear to be moving to a hybrid model. Even some of the most tech-averse churches have been

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*-Pastor Jack Wright*

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forced to dip their toe into the online, virtual world. Faith communities have reallocated their budgets from printed materials for in-person worship to better cameras for live-streaming. Bible studies have moved online, and when leaders plan events, they are now creating digital components for participants.

While many churches have been returning to in-person worship, they have not abandoned their virtual presence. Rather, they have discovered some of their members prefer to worship from home occasionally — even those who have been vaccinated against the virus and do not fear becoming ill. Some worshippers enjoy the option of listening to a sermon while sipping coffee in their pajamas.

In the “COVID, Safety and Security Study,” Church Mutual found that even among those who prefer to worship in person, there is no “dislike” or “hatred” toward virtual worship. Nearly half of the respondents said they do not believe worshipping needs to take place in a church to be meaningful.

Rather than gravitating toward one option (in-person worship) or another (virtual worship), people seem to want the option of both. This could make ministry more difficult for church leaders who were unaccustomed to doing their jobs virtually.

### *3. Churches are reevaluating how to achieve their missions.*

There are two ways in which pastors and other church leaders can view COVID-19 and the havoc it



“Seminary didn’t prepare me for this.”

wreaked upon their worlds — as an “interruption” or as a “disruption.”

An interruption is a temporary pause in a church’s normal trajectory. It can cause significant frustration and anxiety, and it forces church leaders to put their plans on hold while they deal with the crisis at hand. Throughout the interruption, the leaders plan and look forward to the day when they can resume “business as usual.”

A disruption, on the other hand, alters a church’s trajectory, sending it in a new direction altogether. It, too, can cause significant frustration and anxiety. But the difference in this case is that church leaders lean into the unexpected changes, recognizing an opportunity to consider additional ways of ministering to their members, their community and the world at large.

The form that disruption takes, of course, is up to the individual church, and varies widely depending on how that church has been adapting to the pandemic. Some faith communities, for example, have discovered that people enjoy worshipping in a variety of places, in addition to a traditional church building. Even when it is safe to start gathering again, they are considering offering a variety of options for worship, including home-based gatherings, parks and the like. Some also are offering worship options on other days of the week in addition to Sunday, knowing people use digital content whenever they have a free moment.

#### *4. The definition of being an “involved member” of a church is changing.*

Back in the olden days of 2019, some pastors measured their parishioners’ involvement by how often they showed up at church. In a post-COVID world, however, scanning the pews during a worship service no longer is an accurate indicator of how many people are actively involved in a faith community. There are many other ways in which a person can be involved:

- Participating in live-streamed services.
- Watching pre-recorded services and devotionals.
- Logging on to Bible studies via video conferencing tools such as Zoom or WebEx.

- Volunteering to perform tasks for the church from the comfort of one’s own home.

Some churches may not necessarily view an increasingly digital worship experience as a good change. There still is value in gathering as a community in a face-to-face setting, and members who only participate through a screen run the risk of feeling socially isolated. A particularly nimble house of worship will find ways to help members combine both physical and digital participation.

#### *5. The call to serve others has become even more important.*

As many people have struggled financially throughout the pandemic, communities have risen to the challenge of helping them weather the storm. Social service organizations and charities have had to pivot their strategies and distribution models so they can keep people safe and still provide the assistance they need. As a result, they need more support than ever from churches. The following are ways in which a church can serve its community in a post-COVID world:

Reach out to agencies such as food pantries, which have suffered from a lack of volunteers during the past year. Encourage members to sign up as regular volunteers.

Organize fundraisers. Many charities have experienced critical loss of funds over the past year and a half, and they need help to continue fulfilling their missions and serving their communities.

The COVID-19 pandemic has been a defining moment for many Americans. Church leaders who view this catastrophic event as an opportunity may find a silver lining. The pandemic is a heart-breaking tragedy of epic proportions; that cannot be denied. Church leaders nationwide are grappling with a reshaped reality and finding a silver lining by supporting those who need them in new, creative and effective ways.

**NET** Results



## LAYING THE FOUNDATION FOR EFFECTIVE FINANCIAL STEWARDSHIP

By Paul D. Borden

*Director, Wooddale Advance*

**W**E ALL KNOW that money follows vision in all organizations, including congregations. Even older long-time members who have given faithfully for years, often as an act of obedience, also give regularly because they have a vision of their congregation remaining vital, long after they are gone. The fact is, that many congregations not only have no compelling vision, but do not intentionally strategize to achieve the vision they have, which is a major reason many congregations face giving shortfalls. Therefore, the basic foundation, for any effective stewardship is related to vision. However, assuming a congregation has a compelling vision that drives its behaviors, there is the need to know what comes next.

First, the pastor must see her or himself as the primary fund raiser in the congregation. The reason for this is the pastor is hopefully, the primary caster of the vision. Therefore, the pastor is recruiting, not only the people to achieve that vision but to fund it. Since most pastors have not been trained to fulfill the role of chief financial fundraiser, they need to seek training to become such an individual. The good news is that such training is readily available in our day and age.

As part of this role of primary fund raiser, the pastor has a team around her or him that also needs training in how to assist in the pastor. The team is the board (elders, deacons, session, council etc.) of the congregation. This con-

cept is still new to most boards, who see their role of shepherding the funds raised, but do not sense responsibility for serving with the pastor in raising dollars for ministry.

For such to happen, several things need to occur. Congregations need to establish fundamental expectations for board members. The first is that no one should be on the board who is not committed whole heartedly to the vision. The second is that board members are to see themselves as key people in assisting the pastor in raising funds. Thirdly, the pastor, who hopefully is training the board needs to teach and equip board members for this task.

I will provide a specific way this responsibility can be fulfilled. In every worship service one to two minutes should be set aside before the offering is taken. This time is to be used to tell of a key ministry victory that has occurred in the life of the congregation recently. It may describe how someone has recently become a new disciple of Jesus. Or it may be about a ministry of reaching out to the community that key people of the congregation have just completed with excellence. Then, the person telling this short story looks at the congregation and thanks them for their giving that has made all this possible. The story-teller shows how God is using dollars to produce spiritual dividends. This individual then invites people to give generously so these events will continue with greater frequency. At this point the ushers are called forward and the leader

prays that God's people will give out of a deep sense of gladness.

Now many board members do not know how to do this, which means the pastor needs to train them in what to say, how to say it, have them do it and then evaluate with them how well it was done. Some board members may find it intimidating to do this on a Sunday morning. Such people then need to invite themselves into a small group

and at the beginning tell the story, thank people for giving so it could happen and then show how this is helping the congregation achieve, its vision.

The foundation for effective stewardship begins at the top of the organization.

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# Laitiy Lady

*Living a faith-filled, balanced life*

*By: Leslie LeSieur*

## CHURCH MEMBERS ARE DONORS TOO

**T**HERE IS NO doubt that sound administrative practice is essential for faithful and effective ministry. The leadership of a congregation should consider the theological significance of administration and pastoral leadership. Done well, administration enhances the ministries and missions of the church. Successful church administration includes planning an effective meeting, overseeing physical property, creating policy, crisis management, budgeting, effective stewardship, and more. In fact, through my work with the Center for Ministry and Lay Training students, I often hear positive feedback from those taking the Church Administration and Planning or Stewardship courses. These students share how pleased they are to have taken a relevant, practical course that helps them tackle specific issues and use the tools shared to lead their congregation.

Effective stewardship is a part of effective administration. Stewardship is the responsible planning and management of valuable resources. In the church world that means the responsible planning and managing of congregational funds, property, equipment, people, talent, etc. A spiritual discipline that the leaders of your church need. I want us to focus on the 'stewardship' of your members as donors. What if we treat our congregants the way a nonprofit does their donor base? Would this lead to increased satisfaction with gift use, increased relationship, even increased gifts? Fundraising and advancement professionals say "Yes!" As a former non-profit executive director and now educational administrator, I would agree. I propose you give these "best practices" or tips a try when

you, your stewardship committee, or financial oversight board work with the God given time, talent, and treasure entrusted to your congregation.

- Financial stewardship is not a topic to be discussed one time per year, during an annual campaign. Annual fundraising or financial stewardship campaigns are important and a great way to kick off a new fiscal year. However, a successful pastor or financial chair should be teaching, preaching, doing stewardship all year long. If we receive money all year long we should be in relationship with the givers and receivers all year long too. Our pastor does a spectacular job with biblical and theological connection to the spiritual practice of tithing. Our finance committee chair helps us understand how we use the gifts in meetings, e-news updates, and even better, highlights personal finance topics for each of us.
- Tell the story. Share the impact of the gifts. Each of us know that ministry costs money but these ministries are the tangible ways our church meets our vision and mission. Inform your donors, in this case your members, about the impact their gifts make on the church and the ways that mission is met through each gift received. Most non-profits use annual reports, newsletters, or soft-ask/update solicitation letters to let their donors see the impact of their donation. Congregations have a weekly way to make this connection, right before the offering time. Does

your church use that time to highlight the ministries happening or do you only offer silence? This is the moment to tell how your congregation is changing lives, sharing the gospel, how your mission partners shelter, feed, and equip communities.

I am often invited and happily accept the invitation to visit with supporting congregations. At times, I am invited to lead worship or fill in for a vacationing pastor but my very favorite visits are when I get to give the “moment for mission” update. I am there to share the impact that a congregation’s gift makes on the educational program I direct, on the students receiving scholarship, and on the various Christian communities we work with. After the service, church members approach me with their thanks and amazement at all they are supporting. Make sure you are asking your ministry partners to share during service. This can happen in person or even with a personalized video to share during the service or on your website. The intentional bridging of donor’s gifts to the impact can inspire donors to continue to give generously.

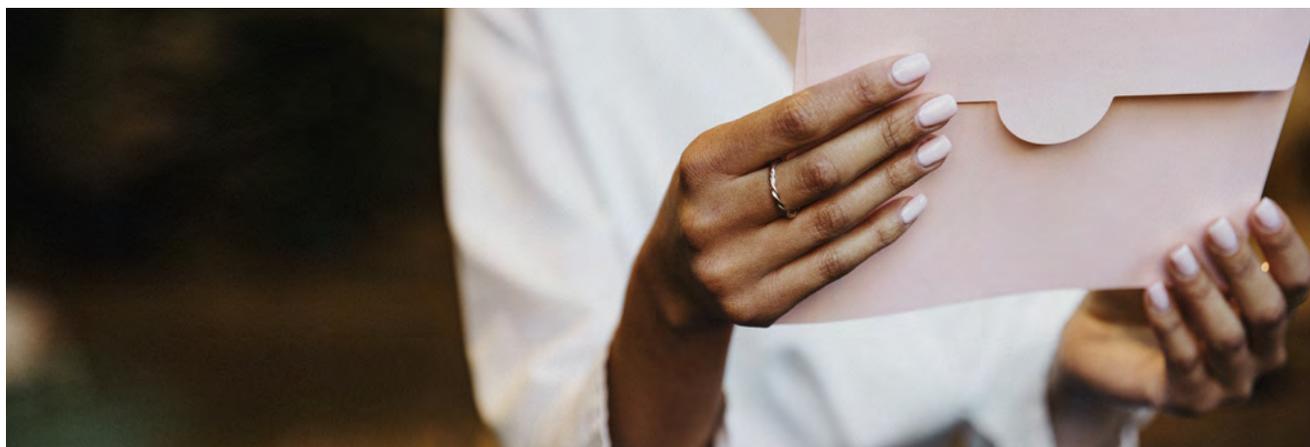
- Thank your donors. This might seem strange for a congregation, but this is one of the most important tips given to non-profit fundraisers and directors. When your donors make a gift, you should thank them and as quickly as possible. It may not be feasible to send a weekly thank you for their weekly offering plate gift, but would it be possible for the treasurer or financial secretary to send an individual thank you quarterly or monthly? When you receive a member’s annual pledge, do you send an acknowledgement of thanks? If someone makes a gift above and beyond, they should receive a personalized thank you for that gift.

Each note does not have to be a handwritten card. If you utilize online giving or emails, you might send email acknowledgements. If a check is sent a note or a phone call might be appropriate. A collective thank you in a newsletter article is also a way to express gratitude. Any way to make your members feel appreciated and recognized for their generosity is the best way to ensure a positive and long-lasting relationship.

- Make a plan. We established stewardship of donor needs to be an ongoing development. A way to build the relationship with your members through teaching, sharing, and informing. A donor or stewardship plan will help us outline the goals, policies, and processes the church needs. What goals do you have? Are you just starting a plan? Do you want to increase the touchpoints the church has with its members? Do you hope to increase gift amount? Do you want to partner with others to ensure mission success? Identifying your congregation’s goals is where it begins. Creating a plan that can be followed and altered along the way is a step in the right direction.

As with anything, this is not an exhaustive list, but instead a way to begin to think differently about our church and its members. It can also serve as a place for you to ask, what might we do in our church to engage our members in the life and mission of all that is going on? How can we more successfully utilize the resources we are gifted? If you still have questions as you start this journey, I would encourage you to learn more. I have seen first-hand what a short course on church administration and stewardship can do for ministries.

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horizons  
STEWARDSHIP

# OPTIMIZING YOUR DONATION PAGE FOR ONLINE GIVING

By Richard Rogers

**S**OCIAL DISTANCING HAS highlighted the need for churches to revisit their approach, systems, and processes related to all aspects of online and recurring giving. As more people interact with your church in a digital way, this functional area is essential to fully activate your generosity plan. Most churches don't realize they are unintentionally making it difficult for people to give online. Equally important, those same churches should be encouraged to know that you can resolve those friction points quickly with a little focus and intention effort.

Let's outline a few key terms to make sure we are all on the same page:

- Online Giving – This refers to the ability of a donor to complete a gift online.
- Recurring Giving – This refers to the ability of a donor to set up their giving amount, frequency, and method (e.g. bank transfer, debit card, etc.) once with a consistent pattern of giving over time.
- Home Page – This refers to the first page someone sees when they type in the central web address of your church's website.
- Donation Page – This refers to the webpage where a donor is able to make a gift.

- Mobile Giving – This refers to the ability of a donor to complete their gift on a mobile device and also include mobile-specific functionality such as text-to-give that are unique to mobile devices.

Over the past twenty years, many people have seen their giving, paychecks, and general commerce move from paper checks to online transactions. Everyone brings to this transition their own preferences and feelings. This is especially true when it comes to charitable donations, including church giving. Church leaders should avoid projecting their personal preferences onto the rest of their congregation, community, and potential donors. Instead, they should work to remove all the barriers to any means of giving. As more and more people are participating in your church through live streaming, the prospects of receiving donations online have likely never been higher. That makes your ability to fully optimize your system and donation experience not just important but also urgent.

***Seven key areas you need to consider when optimizing your website and donation page for online and recurring giving:***

1. Make the “giving” button on your homepage easy to find – on a desktop, tablet, or mobile device. Your donors aren't going to hunt and peck for it.

30	31	1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31	1	2

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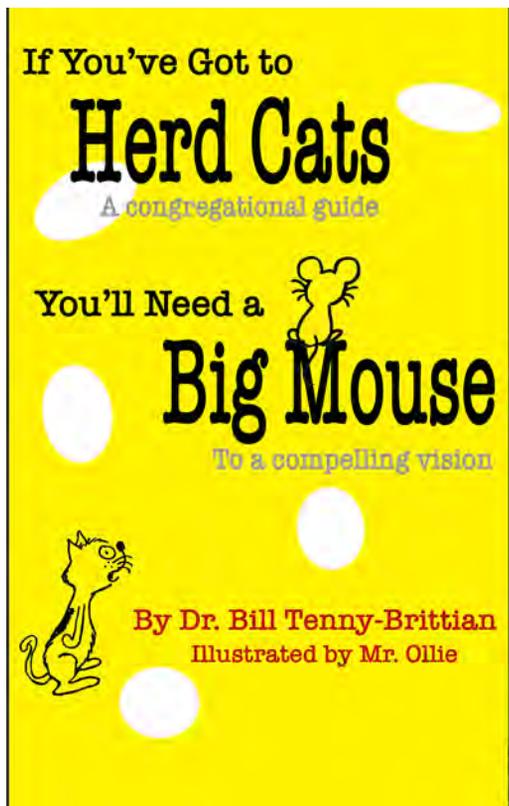
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2. Make the “giving” button clickable. This is especially true as most people will be visiting your church’s website through the device in their hands.
3. Ensure your donation page is easy to navigate. Confusion and uncertainty will create doubt in the mind of the donor.
4. Tell stories of life change on your donation page. While you need to keep the details of the actual transaction at the top of your donation page, don’t forget to include images and videos that illustrate life change and impact.
5. Revisit your online giving provider’s default technology settings. Pay close attention to the use of the words “purchase,” “transaction,” or other commercial terms that aren’t contextual to your church. This cheapens the giving process for the donor. The best way to avoid this is to test the entire process for yourself on multiple devices. Adapt as needed.
6. Adjust your default options when it comes to giving type, frequency, and fund options. Reduce the number of decisions a donor has to make to complete their gift.
7. Have a “gratitude” plan. Make sure your gift confirmation includes the words “thank you” and how their gift will change lives and make an impact in the community. Be specific where you can. Don’t neglect a follow-up email with further information about how their gift will be used if possible. Based on the size of the gift, you may want to make a personal touch.

## Giving Is a Spiritual Act

Giving is always a reflection of something spiritual happening inside the life of the donor. The easier we can make it for someone to act, the more we’ll help them grow along their discipleship pathway. Online giving isn’t going away. So, it’s worth taking the time to make sure your online giving experience is optimized and ready for exceptional donor experiences—from making the gift to donor appreciation strategies.

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# Parting Shot

With Scott Musselman

## THE BUSINESS OF CHURCH FINANCE

**I**HATE MONEY!

I heard those words just flow out of my mouth without thinking one day when funds seemed to be the only obstacle for a new ministry venture. Then it struck me. I really hadn't intended this to be a spiritual statement. But the words of Jesus came clearly to me. "Love God and hate money. Or hate God and love money."

When it comes to church finance, we need our theology in good order. What is the role of money in your ministry? How do you talk about money? When do you talk about money? Do you talk about money?

I see there to be two clear distinctions to be made. There's fundraising. And there's stewardship. People think they're the same thing. But they couldn't be more different. And the fact that people think they're the same thing is the real problem.

There are times when the church simply needs money. There's a project. Here's how much it costs. People will "vote" if they want to do the project by whether they provide the money for it.

Of course much of the time it's not quite that simple. Pastors want to have food, clothing, and shelter. Plus retire-

*Move from vision conceived to vision fulfilled*



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ment and healthcare. Face it. We're expensive! Indeed, there are many aspects of day-to-day ministry which require money to make it happen. That's where we start to see stewardship or offering emerge.

Church finance really isn't about money. It's about trust, mutual ownership, and personal investment. This is the essence of how we live our lives together in faith community. This is stewardship. This is how I present all of my life as an offering.

A lot of lay people say you just tell people when the church is behind, and folks will give money to catch up. That's true to an extent. Hopefully all readers here understand that this is problematic if done more than rarely. It gives people a sense of scarcity, of a sinking ship. You might get the money you need at the moment. But it comes at the sacrifice of personal investment in the future, of people being energized for the sake of ministry in Jesus' name, of folks growing in faith.

The bottom line: church finance is about vision. There's always going to be enough resources if it's what God desires. (So you have prayed diligently, yes?) It's about calling people into lives of sacrificial love. Money is just the start of stewardship. People come to Jesus looking for appreciation because they tithe. He says, yeah do that, then give everything to the poor and follow me.

So if you're struggling with church finances, make sure you are leading with a trustworthy, Jesus-level vision which invites people to enthusiastically invest in the journey. And for the rest of the people's part, this isn't about fundraising, but it is foundationally a discipleship issue.

My congregation hears a time or two a year that my wife and I contribute about 18 percent of gross income to the intentional work of Jesus. I don't tell them that so that they want me to stay and keep giving money. I don't tell them that to pat myself on the back. I don't tell them that to guilt them. I tell them because this is my faith statement, a testament to my road of personal discipleship. And I want them to experience the same joy in Jesus that I do.

Why do I give money to the church? Because I think it's the best investment on earth. I am literally buying into the vision of the kingdom of God. Jesus offers the most abundant life. Jesus offers the best living now and for all eternity. My gifts are offered to God in however he wants to use them for the sake of his desires.

So we have your Godly vision. We have congregational discipleship development based on offering all of our lives, all of our gifts – time, talents, and treasures. Then we finally have people of mature faith who share their stories to inspire others to experience and express the joy of generosity.

Hate money. Love God.

Church finance equals: 1)Vision, 2)Discipleship, and 3) Stories of Generosity. Go!

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