

“How to Be ‘Normal’ While Talking About Money”

PEVA Leadership Summit

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Why Is It So Hard to Talk About Money?

Talk to Each Other

- 1. Pair up with a neighbor and take 30 seconds to share a good experience with money.*
- 2. Now take another 30 seconds and share a bad experience with money.*

Allergic to Money?

1. Congregations—and leaders—are allergic to money: mention it and we break out all over!
2. Like allergies to chocolate, we have a love-hate relationship—want it but are afraid to try it
3. We assume everyone has the same allergies—that members are as uncomfortable as we are!
4. Not all of them are: some like chocolate—and some like money!

The Church’s Problems with Money

1. Most churches today are struggling to fund their ministry and mission
2. Cost of doing ministry is rising faster than contributions
3. Mission giving shrinks when sessions must choose between salaries, utilities and mission
4. Many congregations have shifted to maintenance mode—vision is fading
5. Members can “smell the fear” and wonder if the church is worth supporting
6. Entire mission effort of the church suffers

A Ministry for People with Money

1. Your church’s most valued ministry—helping members make informed decisions on giving
2. Giving is a pastoral issue—encourage/empower just like other areas of ministry
3. People with money deserve special attention—*everyone* deserves special attention
4. People with money need help—resources mean choices
5. Get over it—and help your members!

NOT fundraising—no begging allowed!

1. Ministry—equally as important as worship, education, mission or other training in church
2. Donor-oriented—helps members understand and express their personal stewardship
3. Friendly—no pressure or threatening eternal damnation allowed!
4. Money becomes a tool—loses much of its power as we talk about it—becomes “normal”
5. Raising money becomes a by-product of our ministry to members

Changing Patterns of Giving

1. Most faithful and generous supporters are “going home”: everybody moves, quits or dies!
2. Those replacing them are younger and financially overextended
3. We must orient our younger members—teach value of commitment, pledging, and giving
4. We must encourage our older members to help support the church of the future
5. Talking about money is simple—but not easy!

Most Given by a Few

1. 80-20 Principle also applies to church giving: 80% of gifts come from 20% of members
2. Further breakdown: 10% of members give 50% of support
3. Other 20% of gifts come from the other 80% of members
4. 33% give nothing at all in a measurable way—loose offering or nothing at all
5. Different situations, resources and interests: does it make sense to treat all people the same?

Four Types of Gifts

1. Annual Gifts—ongoing ministry of the church
2. Campaign Gifts—special offerings, capital needs
3. Special Gifts—donor-selected ministries/missions; may be impulse or planned
4. Deferred Gifts—usually out of estates

Let's use all four types of gifts to fund each one—and help members use them all

Earned Income and Accumulated Assets

1. Traditional stewardship and income—tithe, proportional giving, annual campaign, etc.
2. More people are preferring to give from assets:
 - a. Aging
 - b. Expanding economy
 - c. More assets to share
3. Address this reality at every opportunity—annual campaign, sermons, classes, etc.
4. This is the area where most new income will arise
5. Personal contact is most effective means to encourage and receive

Three Questions (answer by moving within the room)

1. *How comfortable are you talking about money at church? (Petriified to Pulpit Shouter)*
2. *How does your congregation address money? (Secret Santa to Posting Gifts on Wall)*
3. *How would you like your church's atmosphere to shift? (more secret to more open)*

Try to Be “Normal” When Talking About Money

You are Responsible for the Gifts of Your Members

Romans 12:4-8: *“For as in one body, we have many members, and not all members have the same function, so we, who are many, are one body in Christ, and individually we are members one of another. We have gifts that differ according to the grace given to us: prophecy, in proportion to faith; ministry, in ministering; the teacher, in teaching; the exhorter, in exhortation; the giver, in generosity; the leader, in diligence; the compassionate, in cheerfulness.”*

1. Church has vital role in identifying and nurturing its members' spiritual gifts
2. Only gift the church overlooks is **“the giver, in generosity”**
3. Every believer is called to be a steward—some are given spiritual gift of giving
4. We can identify and nurture this gift—just like all the other spiritual gifts!

The More “Normal” You Are, the More You Can Help

1. Most people are conditioned to feel uncomfortable talking about money in church
2. You can help them by being “normal”—be yourself!
3. Just be honest about what you're planning to do and how much it's going to cost
4. Your members will appreciate it and respond with their own “normal”
5. They will call you later with more offers to help

It's All About Relationship!

1. Other groups (profit and non-profit) are trying to make relationships with your members
2. You already have those relationships—right here, right now!
3. Pastor has ideal opportunity—within context of trusting relationships—to help members with integrity and respect
4. Session sets stage—direction and tone—for congregation's attitude toward money and giving

Our Message: We Are Not Our Own

"We are not our own: let not our reason nor our will therefore sway our plans and deeds. We are not our own: let us therefore not set it as our goal to seek what is expedient for us according to the flesh. We are not our own: in so far as we can, let us therefore forget ourselves and all that is ours.

Conversely, we are God's: let us therefore live for [God] and die for [God]. We are God's: let [God's] wisdom and will therefore rule all our actions. We are God's: let all the parts of our life accordingly strive toward [God] as our only lawful goal [Rom. 14:8; 1 Corinthians 6:19]"

--John Calvin, Institutes of the Christian Religion, 3.7.1

Practical Considerations

How to Change a Presbyterian Church

Use our worship as model: Praise, Confession, Word, and Response to Word

Praise: *"You are a gracious congregation of people who have support this church's ministry generously for many years...."*

Confession: *"I stand before you today on behalf of the session to confess that we have neglected an important part of our responsibility, and to seek your forgiveness—and your help to move ahead. The session has been studying the scriptures and the Book of Order, and discovered that it is our responsibility to help our members grow into healthy, joyful stewards of what God has given to us. For a variety of reasons, we have not fulfilled this responsibility. We have let you down. We are truly sorry for this oversight and will try to do better in the future."*

Word: *The scriptures have much to say about stewardship, that it is a vital part of being a disciple (add here the particular points that impressed your Session)"*

Response to Word: *"We have asked our Pastor to lead us in four-weeks of sermons on financial stewardship to get us all focused on this part of the Christian life...asked the Worship Committee to look for ways to enhance our worship experience around the offering...asked the Christian Ed Committee to investigate possible curriculum for each age-group...asked Stewardship Committee to look for ways to inform and inspire us during the next year...and now we need your help. Some of the things we try will work; some won't. Here's how you can help. If one of our attempts offends you, please tell one of the Session members—in advance, let me apologize for the offence, so please tell us. Likewise, if something we try inspires you or helps you—Thanks be to God!—please tell us about that, too. Will you help us help our members become better-informed, more-joyful stewards? On behalf of the Session, thank you for your support and your help."*

Discourage Secrecy and False Modesty

1. Never say—even if it's true: *"No one knows what people give except the treasurer."*
2. Affirms secrecy as appropriate and model
3. Don't spiritualize talk about money—never say, *"...prayerfully consider what you'll contribute this year..."* unless you've just provided concrete, practical examples

Affirm Openness and Honesty

1. One place in our culture where we can be open and honest about our faith and stewardship
2. Just talking to people about it will begin changing the church culture!
3. Set the example and standard—that's what leading is all about
4. Reclaim "Testimony"—it's not just for Baptists anymore!
 - a. Choose variety of people with variety of understandings—embody options
 - b. Be honest—as honest as possible—about who you are and how you decide
 - c. Be honest about the struggle—few easy answers—and how you resolved
 - d. Practical examples—simple, concrete, dollar amounts or percentages—and open!
5. Pastors have the ideal forum for sharing their personal/family story—it's called a sermon!
6. Pastors should always tell their congregation how much they pledge—and why

Be Honest about Priorities and Options

1. Be clear about priorities—*"The annual fund provides the foundation for our ongoing ministry. We want each of you to give your first and best gift to the Annual Fund."*
2. Offer options as opportunities—*"We want to provide as many options to support the church's ministry as possible. We want to share more choices than before, so we want to be clear that you are not expected to support all of them—just the ones you like."*
3. Offer at least 60 special offerings per year—some outside the church
4. Tailor options for certain members—share projects/areas person consistent with priorities

Model Generosity

1. People learn by example
2. Each congregation sets a standard for its members—generous or stingy?
3. Set the standard with your congregation's mission giving—and explain the how's and why's
4. Church Leaders (Staff and Session) lead by pledging and giving—first! Every Leader Gives!

Don't be afraid to Ask

1. Most members don't have a system for determining their pledge
2. "What other people think is an appropriate amount for me to give." How squishy is this!
3. Give specific examples
 - a. Tithe—income or assets—"this is the biblical standard and a good place to begin"
 - b. Proportional Giving—based on percentages—"some will choose to give less while others choose to give more"
 - c. Planned Growth in Giving—increase 1% of income each year
 - d. In annual fund campaign, always include an overall percentage increase
 - e. Community of Faith work together—"some will need to increase their giving more to help those who are unable to increase their giving in order to reach our overall goal"
 - f. Special Gifts—in addition to pledge—to support particular ministry or mission
 - g. Endowments—endow pledge; endow ministry/mission area; endow "wherever it's needed most"
4. Most people respond better if asked in person

Healthy Opportunities to Be Normal

1. **Annual Fund Campaign**—not a “stewardship campaign”
 - a. Annual opportunity to make commitment—not just to fund church budget
 - b. Talk about “stewardship” all year—talk about church’s ministry for three-four weeks in fall
2. **Special Projects**—like new roof or new ministry
 - a. Special gifts pay for most special projects;
 - b. Talk to those who would care about it
3. **Endowments** provide life legacy options
 - a. Support the church after you’re gone—lasting impact/ongoing support
 - b. What percent of my estate should I leave to the church? *“Just don’t leave your entire estate to the church—we want your kids to still like us after you’re dead!”*

The Heart of the Matter

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light; but if your eye is unhealthy, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness!

No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to one and despise the other. You cannot serve God and wealth.

--Matthew 6:19-25 NRSV

1. *Why do you think Jesus talked about money and possessions so often?*
2. *What do you think Jesus is trying to tell us about faith and money?*

Enough Said!

Say Thank You

1. Easy to forget—and easiest way to change the culture—being normal is being polite!
2. Principle: same process/same time frame *after* the campaign as *before*—letters, visits, etc.
3. Say thank you in at least four different ways:
 - a. Say Thank You within twenty-four hours—email, telephone, personal contact
 - b. Hand-written Note—mailed next day
 - c. Formal Letter from committee or session—hand-signed by each member!
 - d. Phone calls—“Thank-a-thon” with youth
 - e. Newsletter or Website
 - f. Personal Visits—to deepen relationship, admit how you felt while meeting with them
4. Do we want to help our members be “normal stewards”?
5. Do we ever want another gift down the road?
6. ***Remember: it’s all about relationship! Good, old-fashioned, “normal” relationships!***

Thank you for serving our church...we’re all in this together!