

A FORMULA FOR YOUR CHURCH TO INCREASE ITS FINANCIAL RESOURCES

**A "system"(holistic) approach to Stewardship
based upon insights gleaned from a large number of
nationally acclaimed authorities in the fields of
Stewardship Growth and Church Growth
(12th Edition)**

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PREFACE

Today, every church has trouble meeting it's financial needs. Even "financially solvent" churches are discovering that fund-raising has become increasingly more difficult. The majority of "main-line" churches in the future, will have more demands placed upon them for social services, tragedy relief, outreach ministry, and local expenses but most are apt to have fewer members and inadequate financial resources- unless they begin now to change the situation. For thousands of congregations, the first step to growth is to resolve their Financial difficulties. "Stewardship is foundational to everything a church does. When the money doesn't fly right, nothing else can get off the ground," asserts Eugene Grimm. 1. Just how do local congregations solve their Financial difficulties so they can be in mission to people?

As a United Methodist Church pastor, I felt, "Surely there must be something more that churches can look forward to, than inadequate finances and declining attendance?" Retirement has given me the leisure to do some reading and research in the principles and strategies that enable some churches to succeed. A Formula For Your Church To Increase Its Financial Resources, is a collection of insights gleaned from a large number of nationally acclaimed authorities in the fields of "Stewardship growth" and "Church growth" and put into a formula of Seven Mega-Strategies that can enable just about any church to increase its Financial Resources.

It is the contention of this document that Churches need to take a "System" (holistic) approach if they are to solve their financial problems. Successful finances, it affirms, deals not only with the Finance Committee responsibilities, but also with the whole gamut of church life: Congregational Purpose and Vision, the Theology of Money held by pastor and people, Pastoral Leadership, Discipleship Training, Year-round Stewardship Education, Finance committee and Church Council responsibilities, Social Service Ministry to people, Worship Attendance, and Outreach Evangelism. This handbook pictures what a System approach to stewardship might look like in a local congregation.

- It seeks to address the Six most crucial problems of the average congregation: Money, Morale, Members, Maturing members, Ministry to people, and Motivating needed change.
- It presents a large number of Strategies for enabling the local church (including the Small Church) to increase its Financial resources.
- It includes a large number of strategies for making Disciples of Jesus Christ.
- It suggests a large number of possible Service Projects (finding needs and filling them; finding hurts and seeking to heal them) that can enable just about any church to increase its ministry to people.
- It includes a number of strategies for motivating Laity to fulfill their ministry.
- It proposes a large number of probing Questions, believing that it is more important for Leaders to have right questions, than always right answers.
- It is written as a "Back to Basics Resource" for the busy Pastor who wants his/her church to grow financially and numerically; for local Church Finance Committees wishing for more successful financial strategies; and for Church Councils struggling to discover a possible road map to church Renewal. Note: While some congregations may feel it is overly comprehensive for congregations to discuss in its entirety, the discussion of particular relevant topics can be of help, as needed.

I wish to express my deep appreciation to my mentors and friends: to Rev. E. Christine Pauley, Rev. Dr. Roger K. Swanson, and Rev. Dr. Carl Rothchild-Bond, for their encouragement and

helpful suggestions in the production of this manuscript. Warren J. McFate

Chapter I

LAY A SOLID FOUNDATION FOR FINANCIAL GROWTH

A Whole New Approach Is Needed

If your church is to fulfill its ministry, it must be fueled with adequate financial resources. More often than not, finances dictate program possibilities; affect staff needs, building needs, and outreach needs; determine growth incentives; have a dramatic effect on church morale; and limit Christian witness. Churches that have gotten by fairly well in the past, are now beginning to feel really "pinched" due to lack of funds. This concern shows up in the:

- Inability or reluctance to pay Denominational Apportionments.
- Amount of money available for the church's Mission and Program.
- Amount of money available to meet Emergency needs.
- Amount of money available to alleviate Poverty and Calamity needs.
- Growing deficits between Income and Budget requirements.
- Crucial deficits between Income and Expenses.

If churches are to be the "Body of Christ in the world," serious attention to financial resources is essential. Most churches have not recognized the fact that raising money in the 21st century is vastly different than it was thirty years ago. People are generally no longer motivated to generous giving because of loyalty, guilt, pressure, sense of obligation, or exhortation. Something new and different is required. Donald Joiner argues, "If churches are to reach the members of this new millennium and finance the ministries God is calling us to accomplish in making disciples, it is a time to evaluate what we are doing, make prescriptions for change, and develop a new strategy for funding ministry. To fail to develop this comprehensive plan is to guarantee that churches will not survive the coming age." 2.

Members, sometimes protest, "But we don't want **our** church to become like the greedy Televangelists - always begging for money. So what's the answer?" There are some sound fundamental principles and strategies that can significantly improve any church's financial condition, but it will involve a whole new understanding of church finance.

The good news is: Just about any church can increase its Financial resources if it: (1) Develops a Biblical theology of stewardship that is redundantly shared with the congregation, recognizing that this is crucial to the development of any real growth in Christian Discipleship; (2) Discovers why it is in existence, clarifying in the minds of everyone exactly why that church exists and what it is supposed to do; (3) Develops a clear and compelling Vision of what God wants that church to do in ministry and redundantly shares this with the congregation; (4) Makes Stewardship Education a year-round task of the congregation; (5) Structures for Financial growth, seeking to implement these steps through active Pastoral leadership, Church Council planning, Finance committee strategizing, and Stewardship committee catalyzing; (6) Creates a climate for giving, sharing continually the story of the good things that have happened because of their giving; (7) Makes Tithing and percentage giving a year-round emphasis; (8) Strategizes for a more "Successful" Annual Fund Drive; (9) Encourages giving money beyond the budget to Special causes, Memorial giving, Wills and Estate planning, Endowment funds; (10) Gives high priority to meeting real human needs, within the congregation, its community, and across the world; and (11) Gives a high priority to Outreach Evangelism.

Discipleship Is Stewardship

Stewardship is the Christian understanding of our relation to God, God's people, and God's creation. Giving is indispensable to Christian discipleship. We express our priorities, values, and love by our giving. Giving also connects people with mission. Robert Schnase affirms, "Growing in the grace of giving is part of the Christian journey of faith, a response Christian disciples offer to God's call to make a difference in the world."³ Donald Joiner reminds us, "Giving through the church is about more than money. It is about lives being changed. It is about never feeling lonely or unloved. It is about helping others. It is about children and youth. It is about our personal salvation. It is about what God has done for us in Jesus Christ."⁴

Dan Dick asserts, "The bottom line of a good stewardship program has nothing to do with the question, How much will you give to the church? It has everything to do with the question, How are you doing in your relationship with Jesus Christ?"⁵ Our imperative is to weave giving as a joy-filled spiritual discipline into the fabric of the church's life," asserts Herb Mather.⁶

Develop A Biblical Theology Of Stewardship

It is crucial that churches lay a solid foundation by developing a theology of Christian stewardship that is biblically oriented and that saturates their thinking and acting. **A Christian theology of stewardship will focus, not on our ownership but on God's ownership; not on institutional survival, but on individual discipleship; not on money but on ministry; not on what the church needs, but on what the believer needs to participate fully in the ministry of Christ. Interpreting the biblical and theological basis of stewardship to your congregation is crucial to the development of any real growth in Christian Discipleship. When a church makes real givers, it changes lives; when it simply receives a gift, it just postpones bankruptcy.**

The Bible is the starting point. Reeves & Tyler assert, "In order to lead the congregation to set worthy goals, clergy and church leaders must be trained and equipped to know what the Bible says about giving."⁷ They remind us, "The Bible has more verses about a person's relationship to possessions and giving than about prayer, believing, and love combined...Jesus spent a third of the parables addressing the subject." They lament, "The relevance of what the Bible suggests to us about money is often not presented as an issue of discipleship at all." They maintain, **"One of the greatest challenges facing the church in the twenty-first century is knowing how to understand and effectively address the connection between faith and money."**⁸

What does the Bible say about money and the right use of possessions?

- "Some people, eager for money, have wondered from the faith, and pierced themselves with many grief's." (I Tim. 6:10b NIV.)
- "Command those who are rich in this present world not to ...put their hope in wealth, which is so uncertain, but to put their hope in God." (I Tim. 6:17 NIV.)
- "What good will it be for a man if he gains the whole world, yet forfeits his soul."
(Matt.16:26 NIV.)
- "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money."
(Matt.6:24 NIV.)
- "And Jesus said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." (Luke 12:15 NRSV.)
- "Keep your lives free from the love of money, and be satisfied with what you have.

For God has said, I will never leave you; I will never abandon you."(Heb.13:5,6 TEV.)

A contemporary attitude about money (even in the church) seems to be – "The money people have is theirs, and they can do whatever they want with it." Not so, says the Bible. The Bible says:

- Everything we have came from **God**, and we are but "Stewards" of His Grace and Love.
- God is love and gives us all that we are and have and shall ever be as an act of love, even though we are not worthy.
- When God gave dominion to man, it was not the gift of ownership but rather of Trusteeship of creation.
- God call us into a relationship with Him; as children of God, and members of His Household to be the redeemed and redeeming community in the world.
- Out of love we give of what we have and are for the well being of man so that God's Kingdom can be enhanced.
- We are accountable unto God for our stewardship.

Richard Cunningham relates, "A person's relationship to the world of material things is a primary test of life's stewardship before God. In a strange way, money and the possessions it buys are an extension of the self, representing time, work, investment, achievement. Because of that intimate connection, one's attitude toward and relationship to material things is a particularly revealing test of his true priorities, sense of values, dominating concerns and ultimate commitments."⁹ Herb Miller counsels, "Each of us makes one of two choices in life. We either become emotionally attached to our money, or we become emotionally attached to the God who gives us our money. Although we often hope to do both, in our hearts we know that cannot happen. Financial stewardship helps us to overcome the temptation to break the First Commandment and put the false idol of money first, ahead of the God who revealed His love for us through Jesus Christ."¹⁰

Discover Your Current Reality

For congregations to increase their income, they must first analyze their present condition - the way things are. To most congregations, the fact that finances and attendance are slowly shrinking is not immediately obvious, so members reject what even their own congregation's statistics tell them about their own future. The temptation is to either – deny current reality, ignore it, trivialize it, make excuses why it can't be different, or assume our particular definition of current reality is the only "accurate" one. Only when we are willing to see it as it is, and step out in faith to change it, will we ever achieve financial health.

An important task of leaders is to articulate an accurate understanding of reality. George Hunter asserts, "The effective leadership and management of churches begins with two of the most essential questions for determining any organization's future - Where are we now? and Where do we want to go?"¹¹ Thom Rainer in his research of American Protestant Churches says, "Good churches do not become Breakout churches until the leaders confront reality. And most church leaders are unable or unwilling to confront reality... One of the key reasons many churches today are in a slow but deadly path of erosion is the failure of the people to accept that the church is in trouble and that immediate changes are needed."¹²

Most churches do not really have "**money**" problems; they only have "**idea**" problems, "**communication**" problems, and "**stewardship**" problems. Only by admitting we have a stewardship problem, the courage to face it, and the whole hearted desire to solve it, even though it may mean discomfort for a time – is the only way to financial health. Thom Rainer relates,

there are three components (stages) necessary if churches are to clearly see present Reality: (a) Accept painful reality, (b) Is/Should be discernment, (c) Positive outside influences. Rainer relates, Breakout churches had an insatiable appetite to learn and a persistent drive to improve.¹³

A. Discovering current reality begins with discovering what's good about your church.

"Why are we here? What do we do best? What is so good about our church that we hope it never changes? What are the three greatest strengths of our church? For what are we rightfully known? What do we really have going for us?" (These questions can be asked by pastors at congregational dinners, Church Council and staff meetings, and Staff Pastor-Parish Committee meetings, then celebrating it and maximizing it.)

There are a lot of good things about your church. For instance:

- Your congregation is fortunate to have such a dedicated Christian servant, who works hard as your Pastor to enable your congregation to fulfill its ministry.
- Your church is composed of a large number of dedicated Christian disciples who are some of the finest Christians you will ever know, who deeply care about your church, and want to see it have a brighter future – spiritually, numerically and financially.
- People care about one another. There is an obvious warmth and friendship in your church that is felt by the entire congregation and even first time visitors.
- Your church is a place where members feel comfortable and proud to invite their friends to your Worship services.
- You can feel proud of the many fine things your church is presently doing for the Lord. Your church, if you analyze it carefully, has a number of programs going on at the present time, designed to help people both within and outside of the local congregation – activities that increase spiritual growth, meet people's needs, and help to increase the community's awareness of the church and its potential for being a place newcomers would consider visiting. List them and celebrate their effectiveness.
- You can take justifiable pride in the number of small groups in your congregation that promote growth in Christian Discipleship and membership integration. (List them and ask what others need to be added.)

B. Discovering current reality also asks: How are we doing as a church? Rick Warren asserts,

The two most important questions a church can ask are: "What is our main business, and How is business?"¹⁴ What do you do well, as a congregation? What do you do, not so well? Most congregations, if they are honest, would have to answer this last by replying, "We are deficient in - Stewardship, and Evangelism." (Fortunately there is help for both, if congregations are really serious about wanting it.)

Acknowledge your Weaknesses. List the concerns and issues that will need to be addressed in the next twelve months; five, ten years from now. If you could wave a magic wand and change one thing about your church, what would you change? What about your church is most important to you? Least important?

It is impossible to really discover how we are doing, unless we have a large amount of data about our congregation. But Remember, data does not change things; people do. But data can bring specific information that will enable a congregation to more correctly assess current reality and make more intelligent changes. Make a line graph:

- of church Membership for the last five years.
- of members received by Profession of Faith for the five years.
- of Worship attendance for the last five years.
- of the number of Financial Pledges for the last five years.

- of the total amount Pledged vs. Percentage of Budget for the last Five years.

Note: This is but a starter, much more data will eventually be needed.

Analyze the causes of your present financial difficulty

What is causing your present financial difficulty? Is it:

- The changing climate of charitable giving in America? Herb Mather reports, "Recent research shows that churches receive a smaller percentage of their members 'disposable income' with each successive year." 15.
- Possibly the closing of School, Business, or major Industry in your community?
- The continual decline in church Membership and Worship Attendance in recent years?
- The increasing number of "retired" persons in your congregation?
- The growing feeling of Uncertainty about the congregation's financial future? (People knowing that we are struggling financially but without specific knowledge of what the problem is or how to make it better.)
- The recent down-turn in the Economy? (The high unemployment rate, the uncertain income from investments, the continual rising cost of just about everything, the horrendous problems of recent hurricanes, floods, tornadoes, drought and earthquakes, the political climate demanding reduced spending placing increased burdens upon churches to pick up the slack in the alleviation of poverty and social needs.
- Paying denominational apportionments?
- Total income not adequate for present budgetary needs?
- No real challenge presented to the membership by the pastor that will induce people to give sacrificially?
- No year-round program of Stewardship Education?
- How to have a more Successful Annual Fund Drive?
- Developing a Tithing church?
- Little or No Wills and Bequest promotion?
- Developing a Biblical Theology of Stewardship that is redundantly shared with the congregation?
- Discerning the role of the Pastor in church giving?
- Discerning the role of the Finance Committee in church giving?
- Discerning the role of the Church Council in church giving?
- What to do in case of serious income "short-fall"?
- The need for larger Worship attendance?
- Depending upon some last minute income surge during the month of December, to solve your financial shortfalls or pay deficient Conference Apportionments?
- The lack of communicating financial needs and results of giving? (Douglas Anderson & Michael Coyner relate, "Communicators say that most persons need to have a message communicated to them at least seven times in several different ways before they finally begin to recognize and understand it." 16.
- A lack of understanding about how charitable giving strengthens or enhances our spiritual lives?

Unfortunately, congregations often suffer from "blame transference." They use the above conditions to blame every problem on other people in order to avoid recognizing the seriousness of their own financial problems, or the desire and willingness to make changes to correct it.

If churches are to have a brighter financial future, they need to discover (a) Where they are,

(b) Determine where they want to be, (c) Make specific plans to achieve their objective. Herb Mather says, "My appeal is for each congregation to define its mission. Ground the definition in reality. Honestly name what you do well and where the process is not working well. That is the first step to developing giving among the people."¹⁷

Know Why Your Church Is In Existence

An often unrecognized source of poor finances and poor attendance, is confusion about the purpose, values, and priorities of that congregation. Although your church may have a large number of activities going on, and doing a lot of good things, do you have a clear sense of Direction that is guiding and energizing your efforts? And do you have a Map of how to get there?

In order for your church to become a better Christian Steward, it must first be better aware of its own reason for existence. If a church is really serious about increasing its finances and attendance, it will give serious thought and effort to defining who you are and what you are about. **Defining congregational Purpose is a most important ingredient of financial health.** This is a most difficult exercise for most churches because they think they already know the answer, only to discover vast differences in perceptions about core values, priorities, and strategies. In the words of Alan Klaas, "At the heart of membership and attendance problems is the attitude of congregational leaders about the purpose of the congregation... Attitude about the central purpose of ministry distinguishes congregations that grow from those that do not."¹⁸

Often members are not committed to the church because they have never adopted a Biblical Theology of the church that is satisfying and compelling. Few churches have ever made a serious study of, "Who are we? Why are we here? What is the fundamental purpose of this congregation?" Gil Rendle says of it, "The question 'who are we' needs to be constantly addressed because in the answer is embedded an awareness of the gifts and strengths that the congregation holds and the passion for ministry that drives it."¹⁹

Rick Warren counsels, "The starting point for every church should be the question, 'Why do we exist?' Until you know what your church exists for, you have no foundation, no motivation, and no direction for ministry...**Absolutely nothing will revitalize a discouraged church faster than rediscovering its purpose.**"²⁰ He reminds us, "If you want a healthy, strong, and growing church you must spend time laying a solid foundation. This is done by clarifying in the minds of everyone involved exactly why the church exists and what it is supposed to do."²¹ He also observes, "Nothing discourages a church more than **not** knowing why it exists."²²

Everyone in the church needs an opportunity to respond to four basic diagnostic questions: (a) "What is this church all about?" (b) "What is this church's priorities?" (c) "What makes this church different?" (d) "Why should I get involved?"

Identity and Purpose have become exceedingly important ingredients in successfully doing church in the 21st century.

Unless churches begin to develop a greater sense of Purpose that unifies and ignites their ministry, and teach their members the relationship between Faith and Money, a large number of congregations will continue their slow decline in attendance and finances. Dan Dick in his research of Vital and Decaying congregations says, "Congregations lacking a compelling vision and a clear sense of identity and purpose found themselves on the margins, losing ground at an alarming pace...Of all the stability criteria, a strong sense of identity – who we are as a congregation of God's people, is perhaps the most important....In decaying congregations there is a definite lack of shared clarity of purpose."²³

Recent research has confirmed the fact that what attracts people to congregations, (regardless of whether they were evangelical or liberal, charismatic or social justice congregations) was that their identity was clearly understood and communicated to others.. It is important that we clarify and redundantly communicate just why, as a congregation, we are in existence so that our members can both identify with this purpose and actively give to it. Adam Hamilton reminds us that every church should be clear about the answers to the questions, "Why do people need Christ? Why do people need the church? And why do people need this particular congregation."²⁴ Michael Durall writes, "All too often, unfortunately, mainline churches are hesitant to define what the church stands for, the expectations of membership, and what it means to be part of an authentic community of faith...I believe the stewardship conversation begins here, with an engaging message that proclaims what church is all about and why people should be involved."²⁵

What Is The Purpose (Mission) Of The Church?

1. I believe any definition of the purpose of the Church must take into account what Jesus said about it, and what it is supposed to do in the world. Therefore, I believe the church's identity is determined by its task. Jesus' parting words to his disciples, as stated in Matt.28:18-20 were:

"All authority in heaven and on earth has been given to me. Therefore go and make Disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey everything I have commanded you. And surely I am with you always, to the very end of the age." (NIV.)

This is a "command," not just a "suggestion." In the light of that Great Commission of our Lord, The purpose of the Church is to bring the world to faith in Jesus Christ. I believe that Making Disciples of Jesus Christ is the highest calling, the greatest privilege, and the most important task of the church. It is not the only thing the church does, but it is that upon which everything else depends. Making Disciples, I believe, means: (1) Finding people, (2) The ministry of loving presence with people, (3) Winning people to Jesus Christ, (4) Winning people to His Body (the Church) so that they become growing members of the Christian community, (5) Maturing people into "mature" Disciples of Jesus Christ, and (6) Commissioning them to go out and win others.

Roger Swanson & Shirley Clement remind us, "The Christian congregation is absolutely unique in that it exists primarily for those that are not members of it."²⁶ A vast number of present church members have developed a "consumer" mentality. They have an attitude that asks, "What is in it for **me**?" The church does not exist primarily for the benefit of its own members. It exists to **be** the body of Christ in the world, and to **do** His will on earth. The church is primarily a mission to lost people, not just the gathered colony of the faithful.

If a congregation loses the conviction that the church is a mission to the lost, it will eventually become irrelevant to a hurting, sinful, and unchurched world.

2. A second purpose of the church is to "mature" disciples of Jesus Christ in and through the Church (The Body of Christ) so that they become growing members of the Christian community. This has an "inner" journey- learning how to live as Christians in the world by making Christ the Lord of all of life, and an "outer" journey- learning how to alleviate human suffering, care for the needy, and to make the structures of Society Christ-like. "Social Witness" and "Evangelism" have too often been considered mutually exclusive rivals in local church priority. We are presently rediscovering the necessity of it being a **both and**, rather than an **either or**. Every aspect of Jesus teaching calls Christians to link word and

deed in proclaiming and demonstrating the Good News of Christ's reign. Only a holistic integration of personal inner change and changed social structures can produce Christian individuals and Christian communities.

3. A third purpose of the Church is to act as a Support group - giving challenge, direction, and comfort to us in our pilgrimage through life and preparing us for Eternity.

The real question then for all of us is: "Do we really care whether people around us know, accept and worship Jesus Christ as Savior and Lord and increasingly seek to govern their lives by His precepts?"

What Business Is Your Church Presently In?

The stated Mission of the United Methodist Church is, "To make disciples of Jesus Christ for the transformation of the world." Most congregations have never defined their Mission (their central purpose, their primary task), so they wander aimlessly because they have never really defined their objective. They frequently appear to act like Stephen Leacock's famous rider that "jumped on his horse and rode off in all directions at the same time." When asked what business are we in as a church, many are apt to respond, "To glorify God," or "To win souls for Christ." However, the "unstated" mission that drives the traditional congregation is - providing fellowship, comforting worship, care for its members and children, and occasional service projects. All churches need to re-examine their reason for existence. Some churches have their primary concern carefully thought out; for others it is intuitively demonstrated.

Rick Warren counsels, The two most important questions a church can ask are: "What is our main business? and How is business? Are we doing what God intends for us to do? How well are we doing it?"²⁷. **What consumes the majority of your congregation's time, interest and money? What is its primary task? Is it?**

- Keeping the doors open and the bills paid? (This is getting to be a bigger concern for many congregations with every passing year.) Churches more concerned with Survival than Mission, will eventually discover they have neither.
- Maintaining the "Status Quo?" (This is often the unspoken, but the all-consuming passion of many churches. It is apt to be expressed in the desire to "Stay as good as we are." or in the oft spoken reply, "We've always done it this way." - the hidden rules, the unspoken assumptions, the learned behavior that governs "how we do things here.")
- Keeping everybody "Happy?" (This has become the modern "mantra" for many churches. The congregation evaluates the clergy and themselves on the satisfaction of the people already involved in the congregation, generally measured by minimal change, and lack of conflict.)
- Trying to return to the "Good old days?" (Trying to relive former glory or trying to solve present day problems with antiquated solutions. Many church members refuse to admit that the world they grew up in, no longer exists.)
- Maintaining the buildings and property? (Many churches are in the "Real Estate" business without knowing it. Concern for and upkeep of their buildings consumes most of their time and effort.)
- "Growing old together" has become the unspoken reason for existence of most older congregations.
- Fellowship and having a good time with one another? (While few churches would admit this has become their primary concern, yet many of their programs, plans, and money expended may indicate this has taken an increasing amount of their time and effort.)
- Growing "Spiritually?" (Primary emphasis upon faith development; less emphasis and

- concern for faith deployment.)
- Reaching out to the community, in visibility? (Primarily interested in engaging in projects that attract community interest, and or church marketing, and church advertising.)
 - Reaching out to the community to meet personal and community needs? (Social Witness and Social Service centered.)
 - Reaching out to the "lost" and "unchurched" of the community? (Churches that make outreach evangelism a high priority.)
 - Seeking to be "The Body of Christ in the world," in all that this implies?

It is extremely important, says Lyle Schaller, For the members to have a solid understanding of the **Purpose** of the church. "This will help them cope with change and understand why change is necessary. When they understand why change is necessary, it isn't as threatening. The parish without a clearly defined purpose, the church without a sense of direction, or the congregation without an understanding of mission also can turn committed Christians into frustrated critics," asserts Lyle Schaller.²⁸

Become A Purpose Driven Church

"If you want your members to get excited about the church, actively support it and generously give to it, you must vividly explain up front exactly where your church is headed," affirms Rick Warren.²⁹ A congregation that knows why it is in business, and that has a driving **purpose** and **goal** toward which it is moving, is light years ahead in per member giving. Without a clear sense of Identity, churches find it hard to address money and attendance issues, or compete successfully in a world of competing identities.

Do not make the mistake of supposing that simply having a written "Statement of Purpose" will suffice. Tragically, many congregations assume all that is required is to have some "motto" that they refer to occasionally, but which, unfortunately, has little to do with praying, planning, or program. Declining churches often fill their mission statements with core values that describe their church rather than state its purpose. Core values are essential but are not a substitute for Mission.

What makes an effective Purpose Statement? It is Biblical. It is specific. It is transferable. It is measurable. You might find Saddleback's Purpose Statement a good model for others: "To bring people to Jesus and membership in his family, develop them to Christ-like maturity, and equip them for their ministry in the church and life mission in the world, in order to magnify God's name." You will notice that it is stated in terms of results rather than in terms of activity. Five measurable results are listed.³⁰ A Mission statement for needs-based evangelism might look like this: "Our task is to lead people to Christ. Our method is helping them to know of God's love. Our strategy is being there to help wherever the hurt is," reports Robert Pierson.³¹

While it may appear that your congregation has already developed a "Statement of Purpose," It is crucial that (a) Your Statement of Purpose be interpreted, (b) Shared over and over with all persons and groups in the church, and (c) To let it get into every aspect of planning and action so that we allow all of our congregational activities to flow around it. This means making this our **top priority**, our **constant prayer**, and our **continual program**. Michael Durall reminds us, "Whatever the church, congregations with established patterns of low-level and same-level giving will not suddenly become generous because the mission statement is rewritten. Only through living out its mission and realizing its vision will a church become a community whose members grow in faith, hope, and charity."³²

Rick Warren says: "I cannot overemphasize the importance of defining your church's purpose.

It is not merely a target that you aim for; it is your congregation's reason for being. A clear purpose statement will provide the direction, the vitality, the boundaries, and the driving force for everything you do."³³.

Strategies That Make A Difference

- Seek to have your church develop a clear Statement of Purpose, one that directly relates the church and its reasons for existence to God's unswerving purpose - the redemption of lost humanity.
- Rick Warren says the critical first phases of growth are: "First you must define your purposes. Next you must communicate those purposes to everyone in your church, on a regular basis. Finally you must apply your purposes to every part of your church."³⁴.
- "Goals can be helpful in defining purpose, in giving direction and in describing mission," says Lyle Schaller.³⁵ Goals provide clarity of purpose, a sense of progress, and a measurable standard for evaluation, offer guidelines for allocation of resources, and a standard for accountability. Unfortunately most churches often confuse Goals with Objectives. An objective is an Outcome we want and intend to achieve. A Goal is a way of obtaining our Objectives. It is: (a) Specific, (b) Measurable, (c) Attainable, and (d) for which specific people hold themselves accountable for its achievement by a specified time. If a Goal does not have a target date for completion and "owned" by the people needed to implement it, one may conclude that it is not very seriously taken. Churches need to ask and answer continually: not only the Over-arching Goals of the Congregation but the various ministries of it. For instance: "What is the goal of this church board? What is the goal of this Sunday School lesson? What is the goal of this meeting? What is the goal of this ministry? What is the goal of this staff position? What is the goal of this song? What is the goal of this sermon?"

Create A Clear And Compelling Vision Of Where You Want To Be

"The way things are" is only a prelude to "the way you want things to be," affirms Herb Mather.³⁶ Churches that know why they are in business, who have a clear and compelling Vision of where they want to be as a congregation, will experience dramatically increased income to fulfill these dreams for God. Donald Joiner asserts, "A key to giving success is people knowing that the church has a mission, a vision of what God wants that church to do in ministry."³⁷ If you want people to give, offer them a compelling Vision of how their giving is going to further Christ's kingdom.

While Vision is related to and must grow out of the **Mission** of the congregation, still there is a difference. **Mission** is "What we exist to do"; **Vision** is "What is God calling us to do in the immediate future.?" Vision develops out of the core values, the history, the cultural heritage, the needs (both short and long range), the assessment of congregational strengths, weaknesses, opportunities, and threats, statistics and trends, options and perceptions, of that congregation. Lovett Weems asserts, A vision unites, a vision energizes, A vision focuses priorities, a vision serves as the ultimate standard, a vision raises sights, a vision invites and draws others.³⁸ "Vision offers meaning; vision instills hope; vision directs energy," says Peter Steinke.³⁹ Weems cautions, "No matter how right the vision may be, it will not become a reality unless leaders can find a way for the vision to 'swim' in the water of the culture of the church."⁴⁰ But together **Mission** and **Vision** make a powerful means for church renewal. If a compelling vision is not present or if the congregation is not seeking a vision, the result is certain long range decline. "Where there is no vision, the people perish." (Proverbs 29:18.)

There are two kinds of churches, (a) The "Pay the bills" church and (b) The "Live the Vision"

church. Pay the bills churches hear pastors and finance committees say, "The church needs your support. The church has bills to be paid, and this is how much money we need." The resulting feeling is one of struggle, challenge, and half-hearted support. Whereas in the "Live the Vision church", the language is "Giving is an essential part of faithful daily Christian living, allowing God to be present in all aspects of one's life." The approach presents a clear vision to which God is calling the congregation, and invites people to participate in that vision. "When members connect activity, program, and even worship to that church's mission and vision, then attendance, volunteering, and giving increase." asserts Donald Joiner.⁴¹ He declares, "The church that knows what God wants them to do (Vision) will have an easier time funding the ministry for which that church is called."⁴² Remember: **Only great Dreams will elicit great response.**

"The first work of Christian Stewardship in the church", says Dan Dick, "is to create a clear and compelling **Vision** for fulfilling the primary mission to which God calls us...Disciple-making is our primary task...to reach out and receive people into our fellowship; to relate people to God through the gospel and the community of faith; to strengthen and nurture people in their relationship to God and the Christian community; to send people out into the world to live as transformed and transforming believers in Christ who invite others to join the fellowship."⁴³

Thom Rainer discovered in his study of Breakout Churches, that Good to Great churches most often "found" Vision when there was an intersection of: (a) Leadership Passion, (b) Community Needs, and (c) Passion/Gifts of the Congregation. "When the churches were clear on all three areas of the Vision Intersection Profile, vision became equally clear."⁴⁴ He observes, "Without passion there is no vision. We found no churches that had anything resembling a true vision unless the leadership, particularly the pastor, was clearly passionate about something."⁴⁵

Dan Dick observes, "Essentially a **lack of vision** is grounded in a basic misunderstanding about the nature of vision. Many congregations approach the development of a vision as a program activity; they create a 'vision team' and hand off the visioning work as a task. Vision isn't some thing we create, it is something discovered. Vision emerges as a body of people (believers) shares their deepest desires, their core values and beliefs, and seeks faithful ways to put their gifts to work. Real vision is 'written' in people's hearts."⁴⁶

Strategies That Make A Difference

- Answer the question, "If we knew we could not fail, what would we do for God now and in the immediate future?" At four consecutive Sunday Worship services, have lay persons share their personal vision of the congregation's future. (If possible have a long-time member, a new member, and a youth member among the four.) These four talks will help to prime the pump by modeling dreaming for how to "get from here"(our current reality) to "there" (our shared vision.)
- Connect people to the mission and vision of the church through stories of ministry told before the offering; articles in the newsletter or bulletin; inserts that come from the denomination's offices; information that connects mission and vision to actions taken at council or board meeting; pictures and articles in local newspapers about your church. "People give when they are convinced there is something good happening with their giving," testifies Don Joiner.⁴⁷
- A Vision Statement to be effective must be: **directional, measurable, and inspirational.**
- Use church board meetings to develop and share vision for the future, not just to give reports that review the past.
- Inspire other leaders to run interference in support of your church's vision. Take legitimizers in your congregation to lunch, and share the vision with them.
- A church's Vision will probably not get off the ground, unless and until it is embodied in the

church's "culture" ("the way we do things here" - values, style, congregational beliefs, patterns of relationship between clergy and congregation, leadership styles transmitted from one generation to another, how people dress, the correct way to worship, how church buildings are furnished and used and how a congregation deals with conflict or does not deal with it.)

"People give to vision, not to need," asserts Rick Warren. "If your church is constantly short on cash, check out your vision. Is it clear? Is it being communicated effectively? Money flows to God-given, Holy Spirit-inspired ideas. Churches with money problems often actually have a vision problem."⁴⁸ Carl George adds, "Ultimately, whether or not a church demonstrates the care and love of Christ boils down to its vision and structure. Know what you believe God wants you to do, develop the organizational framework so it can happen, and some amazing things will result."⁴⁹

Take A System Approach To Stewardship

One of the surprising results of my research has been the discovery that Stewardship development is a **System** problem; not a **Program** problem. A system is a group of interacting elements functioning as a complex whole and affecting each other over time and operating toward a common purpose. In the words of Peter Steinke, "No problem can be seen in isolation. The problem is in the whole not the part. The System is the locus of the problem. The problem is in the interaction between the parts."⁵⁰ Donald Joiner counsels, "A System delivers the results it is designed for."⁵¹ "The cause of decreased giving is not people. It is not the economy. It is not even lack of money. The reason people are not giving is that the System has created a climate for people to give elsewhere."⁵² **"If the church's system does not create a climate for giving, no program will solve the problem of tight money,"** affirms Donald Joiner.⁵³

This means that if we are ever going to solve our Financial problem we will need to view it in the context of our entire church life and deal with such areas as: **Congregational Purpose and Vision, Pastoral leadership, The Theology of money held by pastor and people, Membership reception, Training in Discipleship, Stewardship development, Finance committee responsibilities, Annual fund drive, Church Council responsibilities, Worship attendance, Social Service ministry to people, and Outreach Evangelism.**

Churches try one strategy after another to increase finances and attendance, without success. They complain, "We've tried everything but nothing seems to work." **The "system" must be changed for strategies to be successful.** Herb Mather observes, "The annual campaign, along with a December urgent appeal, helps a congregation scrape through without getting to the basic issues. The System needs changing for the congregation to work towards a delicate and healthy balance."⁵⁴

Chapter II

CREATE A CLIMATE FOR GROWTH

Seek To Create A Climate For Giving

In the last 30 years vast changes have occurred in charitable giving. Churches are now learning they have to compete for the charitable dollar. Members are exercising a choice in what to give, when to give, and why to give. Members want to see results from their giving. One of the reasons for lowered income is that we are not making our case in a way that is convincing to the people who are members of our churches and who wish to give.

Donald Joiner counsels, "To create a climate in which giving can happen, tell the story of what the church is doing, how lives are touched, and when ministry is happening."⁵⁵ Clif Christopher adds, "When a church consistently shows its constituency how lives are being improved through its ministry, then that church gets supported,"⁵⁶.

"Many congregations do a better job of reporting how much is given, than reporting the good things the giving enabled in the first place...Look for ways to tell the stories behind the numbers. Tell about the lives that will be enriched by the project," declare Barrett & Joiner.⁵⁷

What Motivates People To Give?

Clif Christopher says, The main reasons people give are:

(a) **Belief in the mission.** People have to see a connection between their giving and the mission of the church (How this gift is helping to change lives, serving the poor, strengthening family ties, extending ministry, saving souls, making Christian Disciples.) They want to know that their gift really does make a difference and really does change lives. Donors do not give to "need," for the most part, they give to bold and dramatic ministries and opportunities. If you doubt that then ask yourself, Why did you respond to some appeals and not to others? Remember the number one reason people choose to make a gift is a belief in the mission. People want to make the world a better place to live. They want to believe that they can truly make a difference for the better.

(b) **Regard for staff leadership.** People give more generously when they hold the leaders of the congregation in high regard-The pastor, the staff, the lay leadership. Confidence in the vision, motivation and competence of the leadership fosters generosity. "The person leading the flock makes a lot of difference in whether today's donor contributes as completely as they can. When they see a pastor who has a great vision and shows excellent skills in leadership, they will invest in that pastor's vision and trust in his or her skills to make the hopes of the donor come true," declares Clif Christopher.⁵⁸

Pastors need to learn how to ask people for money. Clif Christopher testifies, "I do not look at asking for money as "sales," I always look at it as "evangelism." If we truly believe that Jesus Christ, through the church, can change the world, why would we not want to invite everyone we care anything about to be a part of it?"⁵⁹ "In the church, this means the pastor is the absolute best one to share the vision and ask for support for it," he states.⁶⁰

Clif Christopher's book, Not Your Parents' Offering Plate, pp. 43-63 talks about how to approach a person for a significant contribution to the church. This can be facilitated by developing a list of prospective donors, and then develop a specific "sales pitch" tailor-made for each, and seek an appropriate time and place to ask them. He says, "Asking for money (or for

people to join you in something) is very much like a marriage proposal. You first share with them how passionate you feel and how committed you are...Then you ask them as specifically as you can. If there is one thing donors have consistently told me, it is to tell them exactly what I want to do and exactly what I need them to do."61.

Strategies That Make A Difference

- Seek to create a climate for giving within the congregation through Bible study, sermons, blurbs in the Sunday bulletin and newsletter, using time just before the offering in worship, passing around books on Christian stewardship, teaching courses in Christian family money management, promoting Tithing, holding extended classes for new members.
- There are some simple non-threatening strategies that any Pastor can implement, which over time, will produce big dividends, financially –
 1. Using the time just before the Offering, in the worship Service for Stewardship Education.
 - Simply reading or interpreting a short Bible passage on what the Bible says about the Stewardship of possessions.
 - To share the good news of what the church is accomplishing (Tell the story of how lives are being changed, or ministry is happening.)
 - To thank the faithful for the commitment demonstrated through their weekly offering.
 - Once a month have a three minute talk by some member entitled, "I'm glad to give through my church because..."
 - Have people witness about how lives have been touched by their generous giving. (Subjects might be, The stewardship of personal influence, the joy of giving, or their own spiritual journey with Tithing or toward Tithing.)
 - Have an articulate moderator (can be either the Pastor or Layperson) interview another member on such subjects as these: (For best results the person being interviewed should have the questions beforehand, so some thought could be given to the answers.)
 - "How did you learn about giving?"
 - "What is the greatest challenge in your giving?"
 - "What is the greatest joy in your giving?"
 - "What motivates you to increase your giving?"
 - Have a layperson share in a three minute testimony, one of these subjects: "Why I joined this Church." "Why I am excited about this church." "My dream for this church." "What good thing has happened to me lately, that possibly would not have happened, had I not been part of this congregation, that I can thank God about." "What make me most proud about being part of this congregation." "How has belonging to this church, changed my life."
 - Put a dream list in the worship bulletin once a month with the cost of things needed to make those dreams come true.
 2. Have a Bible study on what Jesus says about giving and possessions.
 3. At the annual report of their giving, send out a letter thanking them for their contributions and for their faithfulness in supporting the ministry of the church, celebrating what our stewardship together has been able to accomplish for God, and a reminder of the significant difference their contributions makes. Highlight some objectives for ministry in the coming year, and encourage their support, with a focus on the mission of changing people's lives.
 4. "Nothing helps your members (donors) better understand what their gifts are going toward than testimonies from people who have been touched by your ministry. I would see that at least one testimony is presented to the congregation each week. I would have one

staff person or a solid lay volunteer take on this task of securing one testimony each week. I believe the best time to have the testimony is immediately prior to when the offering is going to be collected. Remember the number one reason people choose to make a gift is a belief in the mission," says Clif Christopher.⁶²

Increase Congregational Morale

When Morale is low, giving declines; when Morale is high, giving increases. Congregational income will improve when we begin to develop ways to raise its sense of self-worth, and share the ways it is in mission in the world.

Strategies That Make A Difference

- Encourage a "Praise God" moment in worship some Sunday. Let persons share things God has done for them of late, through this church.
- Develop a Litany of Thanksgiving, citing events and actions of the previous year, worthy of celebration. Use the litany in a worship service.
- Ask at a meeting of the Church Council: "What's good about this church?"
- Struggle with this question until you can affirm your existence as a congregation.
- Promote the pastor preaching a sermon entitled, "What's good about this church?"
- Respond to these questions at an all church dinner, or other gathering, "If this church should suddenly disappear, what would you miss most? Why is this church important to me, to my family, to this community? What can we do to insure it's continued effectiveness?"
- Share periodically in a three minute testimony during the worship service. Topics might be: "Why I joined this church. Why I am excited about this church. My dream for this church. What good thing has happened to me lately that I can thank God about. How Christ has helped me cope with a serious problem or sorrow. What makes me most proud about being a part of this congregation."
- Evaluate, as weekend identity assessments. These will do wonders for the morale of any church, declare Lindgren & Shawchuck. Normally these would consist of: (a) Diagnostic data collection about the congregation and its ministry, (b) Identification of congregational strengths and assets, (it might be the facilities, two or three outstanding programs, a particular skill or talent of the pastor, or the quality of congregational life), (c) Congregational affirmation, and (d) Definition of some specific strategies for building upon and maximizing these strengths.⁶³
- Start each business meeting in your church with a time of personal sharing of joys, sorrows, and concerns. Have someone offer a prayer, which gathers these shared moments, and offer them to God.
- Ask at a potluck dinner or Church Council meeting, "For what are we rightfully known? What do we really have going for us? What do we do as well as any church anywhere? What are the three greatest strengths of our church?"
- Cut a tree out of cardboard. Place upon it "leaves" listing all the ways this congregation is involved in missions, including projects in the community and around the world. Place this so the congregation will see all the good it is presently accomplishing for Christ. It will amaze even the most discouraged.
- Share, in the monthly newsletter, the accomplishments of the church as reported in the yearly Charge Conference meetings. Do this in small segments, monthly.
- List during a Church Council meeting or Congregational meeting, your congregation's greatest strengths. Tabulate them and publish the list. Frequently citing these strengths in

conversation with others.

- Plan diligently, as planning affects morale about as much as any other factor.
- Keep mailing lists up to date, making sure each mailing, newsletter, bulletin, or congregational letter carries at least one success story about accomplishments through the generous giving of this congregation.
- Identify and celebrate what you have going for you as a congregation. Some of the strengths might be – the facilities, two or three outstanding ministries or programs, a particular skill or talent possessed by the pastor, or the quality of congregational life.
- Celebrate intentionally, the victories and accomplishments in your church's ministry during the past year at some service of celebration, either at the beginning of the New Year or periodically during the year through a series of festive dinners.
- Promote outreach Evangelism. Morale increases, when members see new people being added to the congregation.
- Model and communicate a vision of hope and expectancy regarding the future. Charles Mylander says, "Morale builds through a contagious sense of expectancy"⁶⁴. Such a future orientation will in itself produce a sense of excitement and growth. The first step toward growth is to have a positive image about your church. Until this happens, everything else is peripheral.
- Focus on unity. Morale increases when members see Unity is evident. George Hunter reports, "Unity comes from knowing who we are, knowing our main business, and pulling together to achieve it."⁶⁵.
- Build trust. Herb Mather testifies, "The most important factor affecting trust in the congregation is whether people are experiencing the inviting, transforming, nurturing, and sending grace of Christ."⁶⁶.

Diagnose needs of your Members and Community And Seek Ways To Meet Them

More often than not, serious money or attendance problems in a church means it is preoccupied with its own self-preservation and is not ministering adequately either to the needs of its members nor the needs of its community. The longer a church has been in existence, the less real knowledge it is likely to have about its community and the less connected it is apt to be to that community.

In order for the congregation to discover the needs of its members (a) It needs a large amount of demographic data about itself. Use this information as a diagnostic tool to understand where you are and where you would like to be in your congregational life. (b) The only way to find out what the "real" needs of your congregation are- is to continually be alert to casual remarks that may indicate unmet needs. In this world of increased problems faced by all, even the faithful, it is incumbent upon the church that it include programs that deal with emotional, physical, social, and financial problems, as well as spiritual. Specific programs might be: parenting classes, family money management classes, singles programs, teen drug and alcohol abuse support groups, caring for the sick and aged, coming to terms with the inner self, Bible study groups, Pastoral calling, financial counseling, or even in case of dire need-financial assistance.

The way a congregation perceives its relationship to its community will shape the self-image and program options of that congregation. Churches that are involved in a large number of community service ministries, tend to cultivate more income streams than do those congregations that allocate most of their resources on the personal concerns of their members. They also discover "congregational renewal" in their response to meeting community needs.

Strategies That Make A Difference

- Draw a profile of your community, discover where it is hurting; where it needs help. Most of the people around you have deep needs that are unmet. Communities may look prosperous on the surface but have unimaginable depth of pain, loneliness and personal problems, under the surface- disturbed people, shattered hopes, broken dreams, families torn asunder, a sense of failure, nagging guilt, illness, hopelessness, cosmic loneliness. Identify these needs and seek to meet those needs through present or newly begun ministries and programs. In June, 2011, "United Way" of our city performed a "Needs Assessment Survey" of Jasper county, Iowa. They discovered, The top problems and needs, according to the survey, were (a) Drugs & alcohol abuse, (b) Issues involving money, (c) Parenting skills, and (d) Obesity. I suspect these needs show up in a lot of other places as well. Churches who seek to address any of those needs in a significant way, will discover increased financial support and increased attendance.
- Interview local law enforcement persons, mental health association staff, teachers, school Principals, public school nurses, ethnic minorities, county extension personnel, town and county officials- Ask them:
"Who are the people with needs in this community?" "What do they need?" "How can the church respond to those needs?" "What are some of the issues, challenges and problems of the community from their point of view?" Ask them, how they see your church? What signals are being sent by your church to the community?
- Begin to identify the "hurting" in your community. List them by category, and if possible by name. Make a list of the following groups in your community: unwed mothers, single parent families, parents with first child, latch key kids, parents whose last child has left home, recently bereaved people, the elderly, the handicapped, widows, single young adults, poor people within the community, lonely people, shut-ins, alcohol or drug addicts, the homeless, parents needing day-care for their children (your members, if challenged will suggest many more.)
- Interview a member(s) or pastors of near by churches on your church's image. It is important to get a sense of how your community perceives your church and its ministry. You can find your church's reputation perceived within the community by asking barbers, hairdressers, police, gas-station attendants, at city hall, and at the local chamber of commerce, if you are willing to ask the right questions. Some question possibilities are: "When you think of our church, what first comes to mind? With what ministries do you associate our church? If someone asked you to describe our church what would you say?"
- Put a name to your church's image. How a congregation is perceived in the community, generally comes close to reality. Every church projects an image to its community either as (a) A dominant church in that community (whether presently or formerly makes little difference,) (b) As strictly a denominational church (Methodist, Baptist, etc.,) or (c) As a congregation that is distinctive for some reason (e.g., liberal, conservative, racial, some special form of ministry, etc.)
Every church is seen by its community in one or more of the following ways: Is it?
 - slowly dying?
 - mostly "older" people attend?
 - mostly "women" attend?
 - mostly "relatives" of members attend?
 - cliquish and unfriendly?

- rather "blah" (a solid traditional church but which does nothing exciting or interesting (distinguished by their lack of distinctiveness?) Note: "Strong self identity has a positive relationship to spiritual vitality, financial health, worship attendance growth, and lack of conflict," reports Lovett Weems.⁶⁷
- mostly a loving, caring, group of Christian disciples?
- very interested in social betterment?
- lively and grounded in good preaching?
- style of music?
- vibrantly alive, and growing?
- Explore what expectations the community has of your Church? Of your Pastor? What words, phrases or sentences do you use when talking with your pastor or with others about your church? If someone asked you about our church, what story would you tell them? If your church closed today, who would miss it other than your members?
- Invite community leaders to speak to your congregation (a 5-10 min. talk telling about what is happening in the community and how your congregation can get involved.) Questions such as: "What problems are prominent in our community? How can we as a church help in this area? How can we best pray for you?"
- As you survey these needs with questionnaires, discussion groups and other gatherings, you can find within the congregation where there is an interest and resources which can become the basis of a study group, support group or caring group.
- Seek to build "bridges" between your church and the community.
- Identify persons with felt needs that your present ministries can engage.
- Provide space for community groups to meet such as: Scouts, Weight watchers, A.A., Al-Anon, community groups.
- Sponsor a series of events of particular interest to your Target population, to assist in meeting needs and building relationships.
- Host a letter writing party to write your community leaders, town merchants and local services to thank them for what they have done in your community.
- Identify a community need to which your church can and will respond. There are basically three ways to discover needs: (a) Have a task force of people who have the intentional responsibility of discovering needs, (b) Ask individual members to discover needs and report them, and (c) Ask the Church Council to continually be on the look-out for unmet community needs. Robert Schuller contends, Find out what kinds of needs exist in the private lives of the unchurched people in your community.⁶⁸ The church can continually ask, "Who are the people in this community who are largely overlooked by the churches? What are their needs? Which of these needs could we respond to if we decided to make the effort?" Decide which of these you can provide some form of assistance, ministry, or support. Involve one or more persons from among your members, preferably with similar problems that have been overcome. Schuller testifies, "The secret of winning unchurched people into the church is really quite simple. Find out **what** would impress the non-churched people in your community and find out **who** would impress them."⁶⁹
- Community ministries may be started to meet the needs of pregnant teenagers, kids who have no place to go after school, teens who do not feel loved, singles who have no place to go on Saturday night, smokers who want to quit, divorced people who need support, jailed people who need visiting, the poor, the homeless, relates Jeff Woods.⁷⁰ Relieve hunger and loneliness through lunch program for senior citizens, day care centers, ministry to

handicapped persons; become involved in and seek to address community issues; have workshops on health care, crime protection, job finding. Provide support groups for alcoholics, drug addicts-A.A, Al-Anon, job seekers, etc. After reviewing the needs, your church may need to develop programs on: death and dying, divorce and separation, parents and teens, single parent homes, parenting skills, a support group for grandparents raising their grandkids, personal and family finances. With the recent cut-off of State child care assistance, churches may find a real ministry by offering some sort of assistance for low-income families.

Transition time between generations can become major opportunities to minister to needs - such as getting married, becoming a parent for the first time, finding yourself as a noncustodial parent, becoming an empty nester, moving into retirement, caring for an aging parent, dealing with the death of someone you love. One of the growing needs in most congregations is for a ministry to elderly persons whose families live too far to care for them. Daily phone calls, personal visits, letters or Emails to adult children informing them of needs and current activities can be a real ministry of love.

- Churches that have a specialized ministry with engaged couples and newlyweds on; "How to build a happy and enduring marriage" will have a competitive edge in reaching young adults.
- Churches that seek to reach, attract, welcome, and assimilate that large number of heterosexual couples who choose to live together but not marry, make a distinct contribution to society and discover a goldmine of prospects for winning people to Christ.
- Strongly publicize these new ministries being offered by the church. Make every member a committee of one to refer people to this particular ministry. (Note: It helps if you can have a specific cadre of people with a passion, for each particular category.)
- There are two objectives in any new community ministry: (1) The ministry itself, (2) Having an evangelistic dimension – using this ministry as a port of entry into the life of this congregation and into a life of Christian Discipleship. Easum affirms, "In the process of helping others, two things happen: Churches develop physical, mental and spiritual growth; and they grow numerically."⁷¹ We are called to do two things as disciples of Jesus Christ- (a) To make disciples of Jesus Christ, (b) To meet human needs. (e.g.) To respond to the needs that exist within the community and to provide the answers of the gospel of Jesus Christ to meet those needs.
- No congregation can begin to meet **all or even a large part** of the needs in its community. But it can carve out a "niche." Niche marketing means using the resources available - what passions, interests and possibilities are available. Select one area of social concern that your church seems poised to have an influence. Scattering ministry efforts dilutes their impact.

Have Some Specialty In Ministry

Those congregations that have some "Specialty" in ministry have larger attendance and larger income. Growing churches have something which they are good at, highly publicize, and which engages the undisciplined. But regardless of the exact nature of the specialty, it has these characteristics: (a) It is person centered, (b) It intentionally includes an evangelistic outreach dimension, (c) It provides opportunity for members to be directly and personally involved in ministry to people outside the church, (d) It offers opportunities for members to express their creative skills, (e) It helps clarify the role, identity, and self-image of that congregation to members and non-members throughout the community.

Churches need to ask, "What do we do best in ministry? What program do we offer that has

special appeal to people in this community; to the people not active in the life of any worshipping congregation?" (Some examples might be: A Sunday School class for young parents, parenting classes, a day care center, a Senior citizens drop-in center, a ministry to widows, a ministry to alcoholics and or drug addicts, a mother's day out, a faith sharing ministry, a course on Family Finance, etc.) Find something you do well, as a congregation- then celebrate it, publicize it, and use it for evangelistic outreach. If the market is saturated with your particular kind of church, then the only way it is possible to achieve outstanding growth is for you to offer a better product than your competitors. In today's environment when those who are looking for a church shop around, there should be something that stands out about your congregation, or ministry.

Work Hard To Motivate Laity To Fulfill Their Ministry

Research by the Alban Institute shows that 23% of Protestant pastors suffer from burnout, and another 19% are living on its borders.⁷² The problem - loading down pastors with a plethora of duties and expecting them to be Super Man/Woman in each. The time has come when lay persons will need to become dramatically more involved, both for their own spiritual growth and for the growth of Christ's Kingdom. The new approach: The pastor's job is not so much to "do ministry" (except where it is his/hers alone), but more importantly to teach the congregation to do ministry and encourage them to do it. Laity are not just the "recipients" of ministry; everyone is to be a minister (laity as well as clergy.)

Unfortunately there is presently a dwindling availability of "volunteers," in most congregations. Virtually every church is experiencing a reduced commitment to give time, participation, and energy. What is needed is a workable plan that recruits, trains, and employs volunteer lay workers in meaningful ministry. Persons will get involved and committed to participate in the church's life when what is going on is of importance and interest to them in fulfilling some of their own personal needs and goals while utilizing one or more of their talents, and what is going on is of significance and importance in their understanding of what the Christian life is all about. Pastors in growing vital churches focus on discovering, developing, training, coaching and mentoring lay leadership.

The Traditional Method Of Lay Involvement In Ministry

There are two commonly used methods of lay involvement: (The "Traditional" method and the "Every member in ministry" method.) Generally, the traditional method is not an adequate answer to the needs of members, or the congregation. Some things, might be done however, to enhance its effectiveness.

Strategies That Will Make A Difference

- Set up a "ministry center" - lay persons volunteering to work for a specific number of hours each week at the church doing typing, filing, calling, setting up meetings, keep in touch with people, finding needs, dispatching people to fill needs, etc.
- Involve more people in Worship (liturgists, candle lighters, musicians, minute-man speakers, ushers, drama, etc.)
- Increase the number of persons involved in your work groups, money raising projects, small groups. If you want to revitalize a "Men's group, or Women's group, use the "and" approach rather than the "or" approach (begin to "add" new small groups, instead of trying to "replace" the present dying or ineffective one.)
- Every role and task in your church should have a ministry description, if you want to see effective lay ministry become a reality in your church. Most volunteer jobs in the church are never clearly defined. Job descriptions are almost never written. As a result, volunteers

frequently do not know what they are supposed to do, what is expected, how much authority they have to get the job done, who they are accountable to, or what contribution they are making to the Kingdom. The results- often difficult recruiting, mediocre performance and or eventual burnout.

The Every Member In Ministry Method of Lay Involvement in Ministry

An "Every Member In Ministry" concept can make a significant difference. Churches that have a large percentage of their members involved in some form of ministry have larger attendance, larger income, less tension, backbiting, apathy, and burnout. There is a noticeably larger number of lay volunteers, that stay onboard and find increasing joy in being of service. There is also a high correlation between lay ministry and witness. George Hunter testifies, "People who are involved in some ministry for which they are gifted, are enormously more likely than pew sitters to share their faith and invite people to involvement in the church."⁷³ Any church wishing to involve more laity in ministry will find considerable help in John Ed Mathison's little book: Every Member in Ministry. John Ed Mathison relates, "**The secret of the growth of the church is the involvement of the laity in meaningful ministry.**"⁷⁴

The pastor needs to emphasize that "ministry" belongs to the whole congregation, not simply the pastor, and do it through sermons, organizational structure, little blurbs in Sunday bulletins, newsletters, style of leadership, and advertising. The pastor's challenge is to help individuals recognize their gifts and use them in ministry, emphasizing every member is expected to participate in some form of ministry.

Strategies That Make A Difference

- Do an assessment of the talents, skills, and abilities of people within your congregation. A simple way to get started is to begin with those who are **new** to the congregation. Simply ask people what kinds of things they enjoy doing and determine if their passion fits one of your congregation's ministries. If it does, help them connect. If it doesn't, create a ministry team that uses their passions and gifts.
Questions such as the following will help. Ask: "What brings you joy? What can you do as well as just about anyone? What tasks bring your satisfaction? What do other people say you are good at doing? What things do you enjoy doing so much that you lose track of time?"
- Then devise a plan to put them to work within your community, in the places and with the people who need their gifts the most.
- Make sure that people are given opportunities to serve in areas of their "giftedness." This means not only discovering their spiritual gifts but accepting these and putting them to work for the Kingdom. Churches are notorious for conducting "Interest Surveys" and then either ignoring them or saying to people who display an interest or gift that is not currently being used, by simply telling them "When we need your particular interest, we will let you know." A much more helpful response might be: "If we don't have it, we'll help you get it started." People have long memories for what they volunteer to do, and the church does not provide opportunity for them to do. The church must not stand as a barrier to what persons perceive as God's call.
- The two cardinal principles are (a) Voluntarism and (b) Meeting human needs. Every new proposal or program needs to pass these two requirements: Does it meet a need? Does it make Disciples?
- Promote volunteerism. Don't ask people to do a job; instead invite them to join you in changing the world. People will do a much better job and find much more enjoyment in it, if they "volunteer" rather than being asked, or assigned that responsibility. After reviewing

the "menu" possibilities people are asked to volunteer (not assigned) to accept some form of service or ministry for a one year period (which is renewable.) This ministry is not an interest survey, but a Commitment card. Every **new** member could be asked to sign a commitment card that includes a Spiritual commitment, a Financial commitment, and a Service commitment.

- Continually celebrate and advertise this new approach by: (a) Recognition of persons in lay ministry, (b) Frequent use of testimony - speaking briefly on what God is doing through his/her ministry, (c) As persons greet one another at Worship, they can be asked to tell the ministry they are involved in, (d) Frequent sermons emphasizing everyone in ministry.
- Staff should never be hired simply to do ministry, but also to train laity to do ministry. The function of the professional staff is to train volunteers. The pastor calls people to be in ministry and equips them to do the ministry. George Hunter insists, "The most effective churches, therefore, are the most effective in identifying, recruiting, coaching, developing, deploying and affirming great and growing numbers of lay volunteers."⁷⁵ George Hunter contends, "How a congregation deploys its staff and (especially its volunteers) strongly influences its growth rate....Deploy volunteers in outreach and ministry to people and you will grow; deploy them in governance, committee work, maintenance, and 'good church work' and your church will decline."⁷⁶
- Seek to make sure persons are put into positions for which they are "gifted." George Hunter maintains (a) Growing churches refuse to put lay volunteers into roles for which they are not gifted. Rather they first work on identifying a person's aptitudes or spiritual gifts for ministry, (b) Intentionally provide training, feedback and coaching, (c) Ensures that each person know the kinds of outcomes to work for and how this job fits into the overall plan, (d) They affirm and say "Thank you" and give public recognition to people doing an effective job, (e) They work for organization clarification-what their functions are, what authority goes with those functions, what relationships they have with others. He insists it is "The inalienable right of every person who takes a job - to have a job description that clarifies the work to be done and the standards that will indicate the work's satisfactory performance."⁷⁷

He feels that any church desiring to grow should ask itself these questions: "If this church gets where it is going, where will it be? What are this church's greatest opportunities for reaching people today? What are this church's greatest strengths? Does this church have a strategic plan in place for their intended growth and achievements over the next five years? Do their people understand where this church is going, and why? What gifts and skills do the people have? When people take a job here, how do they know what is expected of them? How do the leaders let people know how they are doing? For what and to whom do leaders give public recognition and how?"⁷⁸

George Barna says from his years of research, One characteristic seems to appear in every growing congregation. A philosophy of ministry in which evangelism is the center piece. Evangelism is a lifestyle, not a program. "Every Christian is called to incorporate an Evangelistic aspect in his or her ministry efforts, regardless of individual gifts and abilities."⁷⁹

Thom Rainer, says from his exhaustive study of Break-out churches (churches that have experienced decline but later moved on into extraordinary growth) exhibit the following characteristics:

- They are very careful to try to get the "right" person into a specific position of ministry (even to the extent of waiting until the right person was found, before pursuing a ministry.)
- They exhibit a high degree of excellence in everything they do. They do not attempt to do

"everything", but rather limit their activities to those things that fit into their Vision Intersection Profile (Leadership passion, Community needs, Passion/Gifts of the congregation.) "They have a fanatical focus on those few areas where they could excel...The move to do a few things with excellence meant that everything the church did had to be evaluated ruthlessly." (He observed that many churches try to do too much but not very well, and thus do not succeed at anything. He says, churches need a "**Stop Do list**" as well as a "**Do list**", if they are to succeed.) He observes, "A culture of excellence will never become a reality until a church takes the often painful step of "not doing." Members were given a high degree of freedom, but freedom within the boundaries of high expectations, and the church's vision. Members knew what was expected of them and there was a high degree of joy in accomplishment because workers knew they were accomplishing something that would make a difference. The Churches, on the other hand, that had few expectations for their members, and fuzzy guidelines, tended to be chaotic. He testifies, This low expectation/high freedom combination is a recipe for disaster. "The blueprint for becoming a breakout church requires becoming a high-expectation church. Only then will the right people get on board, stay on board, and remain excited about being on board."⁸⁰. One of the main jobs of the pastor is to be on the lookout for potential leaders for ministry. **Strong and effective lay leadership builds vital congregations.**

Learn How To Prevent Church Worker "Burnout"

Some of the causes of "Burnout:" are: (a) Faulty motivation - guilt, mistaken belief that they must earn their way into God's favor, serve for the applause of people, or afraid to say "No" to certain people, (b) Gifts or interests don't match, (c) Too much service (too few asked to do too much), (d) Loss of confidence in church leadership, (e) Inability to see service role making any significant contribution. One of the unseen, but nevertheless relevant factors in "burnout" has been the lack of any compelling sense of congregational Purpose and Vision that unites efforts, restores hope and makes possible a sense of accomplishment. (f) Lack of attention to the following seven requirements for successful participation:

All persons (whether paid or volunteer) need the following in order to succeed at their task:

1. To know and be given specific responsibility.
2. Adequate authority to discharge their responsibility.
3. Training in how to do it.
4. To be motivated in order to do a good job.
5. To feel they are accountable (to God, to themselves, and to at least one other person for their performance.)
6. Feedback on how they are doing.
7. Job satisfaction (this may be in the form of warm fuzzies, a task well done, specific returns, financial rewards, church growth, etc.)

George Hunter affirms, "The effective management of people necessarily involves effective delegation, performance goals, and performance appraisal."⁸¹

Chapter III

THE ROLE OF THE PASTOR IN FINANCIAL GROWTH

A New Style Of Leadership Is Required

The expectations placed upon a Pastor in the 21st century are exponentially more difficult than just a few years ago. The time has passed when a church can be content with simply a "chaplain" pastor, who though good in pastoral functions, has outdated skill in leadership functions. One of the insights for congregational success is the recognition that if a congregation is to get to the next level- it is about more than facilities, new staff, or new ministries - it is about how the pastor leads.

A self-defeating leadership style we are seeing more and more because of "over-extended" pastors, is the pastor who "calls members to action" but who does little to equip, train, support, or reward them. Thus they often feel isolated, discouraged and unfulfilled. Roger Swanson and Shirley Clement observe, "A common failing of many leaders is that they fail to lead by equipping others to do what they envision as needing to be done. This propensity to "go it alone" common among pastors, disenfranchises the congregation from meaningful ministry and rarely leads to long-term or systemic change."⁸² More than in the past, members and lay leaders are hungering for leaders who will **lead**. Members may ask for "leadership", but they generally reward, "management." Most churches are over-managed and under-led.

Every church, if it is to survive and grow, must have "Management", and "Leadership." One manages the present, the other defines the future. Management asks: Are we doing things right; Leadership asks: Are we doing the right things. Excellence in everything is important but "leadership" is more than doing things well. It is about helping God's people take the next faithful step. Leadership is always about a group, not the leader. The task of Leaders is to guide people to have conversations about right things. This new style of leadership is concerned with influencing the group to face its Problems. "Learning" more than "Problem solving" becomes paramount. Asking the right probing questions rather than always having the right solutions will enable the group to better assess its current reality, find solutions, and develop successful strategies.

There are a number of vital questions that every congregation needs to ask itself. These are not apt to be asked, unless the Pastor "holds their feet to the fire."

- Who are we? (mission and values.)
- Where are we? (assessment.)
- Where are we going? (vision and priorities.)
- How will we get there? (planning, goals, and strategies.)
- When will it be done? (scheduling.)
- Who is responsible for what? (delegating.)
- How much will it cost? (budgeting.)
- Did we do it? (evaluation.)

The primary tool leaders have available for such questions, is the meeting Agenda. Few organizations can sustain multiple probing questions at any given time. Still it is the responsibility of the leader to identify the question that is most important for the group to address.

The Pastor's attitude toward and use of money is a major factor in the stewardship response of a congregation. Most pastors under-estimate their member's desire and need to participate

financially in the mission and ministry of the church. Every church needs to encourage its pastor to take a more active role in church finances, says Douglas Johnson. The pastor's influence on goal setting is critical as well... "It is unthinkable that a congregation can develop its programs and raise money to support them without the involvement of the pastor in every phase of the process," he affirms.⁸³

Help The Church Envision A Future

Many people do not find in their churches a compelling and appealing mission and vision. This is a lack of leadership. Roger Swanson & Shirley Clement assert, "One of the distinguishing characteristics of a true leader is the ability to articulate and promote Vision."⁸⁴ The pastor's job is to help paint a picture of a preferred future. For a church to get healthy it has to have a future toward which the entire congregation is being pulled. Lovett Weems adds, "Leadership is the discovery and articulation of a shared vision - a vision for the church and the world, far different from the current reality. It is a picture of a preferred future. The first duty of a leader is to lead in the establishment of an appropriate and shared vision. This is one responsibility that cannot be delegated." He cautions, however, "An effective vision is a vision shared by many persons. A vision is not a collection of individual visions with the leader simply collecting ideas and putting them together, nor is it an imposed vision in which the leader comes with a personal dream and seeks to make it become a reality."⁸⁵ Above all, the Pastor should make the entire congregation see that it is not the leader's purpose or dream or vision that is to be achieved, but a common purpose born out of the desires, and the activities of the group. The ownership of the Vision goals lies with the lay leadership, not the pastor. It is the pastor's job to work with the leadership to set clear "Biblical" Vision Goals and to lead the congregation in achieving them, particularly in the purpose of making Disciples of Jesus Christ. He/she needs to remind the congregation, what God says about them. They are a royal priesthood, a holy nation- the hands and feet of Christ on earth. Use the power of the pulpit. Preach the vision. Use examples. Positively paint the picture God wants to do in this setting.

Effective Vision leadership involves a number of elements:

- Discovering and articulating a shared vision.
- Building the team necessary for the vision to become a reality.
- Making sure that leader and congregation focus on the same vision.
- Seeking to embody that vision in every aspect of the church's ministry.

Take An Active Role In Stewardship Development

If the pastor seldom or never mentions money from the pulpit, if the pastor does not promote Tithing and percentage giving; if the pastor does not take the lead in teaching the congregation that Stewardship is an important part of Christian Discipleship, if the pastor leaves the raising of money almost solely to others, then that congregation is apt to have "Money" problems.

Unfortunately, there is almost a "universal reluctance" of pastors to take an active role in stewardship development. Many pastors resist taking any role in the raising of money or of money management in their congregation. Perhaps this is because (a) Some parishioner has objected when money issues were presented, or (b) Pastors feel they have been poorly prepared in Seminary for it, (c) Pastors want to be liked, and they are afraid people will not like them if they do, (d) They resent any possible comparison between themselves and greedy televangelists, (e) They want to serve their people on a spiritual rather than temporal level, (f) Though their salary is extremely modest by worldly standards, still they often feel embarrassed talking about

money when their salary takes up so large a portion of the budget, and (g) Some may fear to talk about it because they have never really developed a sound theology of Christian stewardship for themselves and their congregations. "When a pastor says, 'Money is not my thing' that is like saying 'Preaching, or prayer, or worship, is not my thing.' One of the pastor's major roles is to build mature disciples. Stewardship is a fundamental part of our spiritual relationship with Christ. Authentic discipleship does not exist without it," observes Herb Miller.⁸⁶ An inactive, apathetic pastor in regard to church finance, will almost always guarantee failure. **If he/she doesn't lead the congregation into spiritual growth through giving, neither will anyone else.**

Charles Lane counsels, "The pastor needs to shatter the 'conspiracy of silence' by talking about money. The pastor must do this for the spiritual health of the people in the congregation. When the financial part of our lives is shielded from our relationship with Jesus, then finances will always be a problem for that relationship."⁸⁷ High per capita giving churches encourage their pastors to teach and preach the biblical teachings of percentage giving of income and tithing.

Organizing and training lay persons so they can deal with money matters in the church effectively are ultimately the pastor's responsibilities. The pastor must not only model, but continually **teach** the congregation the Christian understanding of Stewardship as being an integral part of Christian Discipleship. People give more generously when they perceive that the congregational leaders deal responsibly, transparently, and competently with financial matters.

If there is to be any long term growth in church finance, the Pastor must be willing to dispel Myths about his/her relation to money in the church.

Myth: There is almost a universal "myth" about money in most mainline churches, that says: "We don't want our Pastor talking to us about money. We try to talk about money in our church as little as possible." In most cases, this is the road to financial ruin. Eugene Grimm says of it, "Among all the stewardship myths thrust upon pastors and church leaders, this is one of the most perverse. Congregations that experience growing incomes and effective ministries **do** talk about money and stewardship. Moreover, they do not reserve that talk only for the time of the congregational campaign or appeal."⁸⁸ Donald Joiner writes, "Churches who pride themselves on **not** having any kind of finance campaign (and almost never talking about money and their church) – Their giving, even if all bills have been paid, is about one-third of the national average."⁸⁹ Charles Lane testifies, "I guarantee that if you don't talk about money in your congregation you are assuring that money will be a problem in people's relationship with Jesus."⁹⁰ "God's people need to talk about money, because talking about money can turn money into a faith-strengthening issue rather than a faith-threatening issue...Remember, our focus is not on the congregation's needs, but rather on strengthening the relationship between people and their Lord," he affirms.⁹¹ "If stewardship ministry is going to help people in your congregation grow in their relationship with Jesus through the faithful use of the time, talents, and money that God has entrusted to them, then your congregation is going to have to be a place where there is open, plain talk about money," asserts Charles Lane.⁹² Talking about Stewardship is the only way to keep the congregation aware of giving opportunities and becoming good stewards of all of life. **If Jesus talked so much about money and the right use of possessions, can we His followers and disciples, minimize or ignore it?**

Myth: "Talking about money in the church drives people away!"

It all depends on **how** you do it. Michael Slaughter is convinced, "It's a false perception that people stay away from church because of too much talk about money...People are turned off because we are not connecting our money-talk to the relevant financial issues of their money-walk." He relates "Over a five year period, our annual stewardship series at Ginghamburg

Church is now one of the highest-attended months of the year. He further counsels, "Folks simply want to know that their giving is going to make a true difference. While it's true that most people are not energized by the thought of shoring up struggling church budgets, nearly all God's children deeply desire to make a significant contribution to an heroic cause. Money follows mission, not tired church budgets!"⁹³.

Strategies That Make A Difference

- Use the time just before the Offering in the Worship Service for some form of stewardship Education (interpreting Biblical passages on giving, to develop a theology of giving, to share the good news of what the church is accomplishing, to lift up opportunities for mission, and to thank the faithful for the commitment demonstrated through their weekly offerings.) Herb Mather exclaims, "An excellent time to tell a story is just before the offering is received in the worship service."⁹⁴
Some examples might be:
 - (a) What the Bible says about giving and possessions.
 - (b) Have once a month, a three minute talk entitled, "I'm glad to give through my church because...."
 - (c) Have people witness about how lives are touched by their generous giving.
(Subjects might be: The stewardship of personal influence, the joy of giving, or their Spiritual journey with Tithing or toward Tithing.)
 - (d) Have an articulate moderator (Pastor or Layperson) to interview a specific person or persons, (or lead a panel discussion) on such questions as these:
 - "How did you learn about giving?"
 - What is the greatest challenge in your giving?
 - What is the greatest joy in your giving?
 - What motivates you to increase your giving?"
 - (e) Have a lay person share in a three minute testimony, one of these questions: "Why I joined this church," "Why I am excited about this church," "My dream for this church," "What good thing has happened to me lately what I can thank God about." "What makes me most proud about being part of this congregation."
 - (f) Have a young person sharing what it meant to go on a mission trip to Mexico- how he came to understand another culture and got to know people much less fortunate than he.
 - (g) A Sunday school teacher sharing a question or comment heard from a child, a senior adult sharing what the support of the church meant personally in a time of grief or loss, a person sharing how a sermon affected a decision personally made, what the church has meant simply in terms of friendship and support after being away from church for a long time.
Let the church know you are doing these stories every week. Encourage members to submit others. When they see and understand the good their money is doing, you will not have to plead for extra funds.
- A bulletin paragraph under the Offertory section of your Sunday Bulletin, titled "Giving makes a difference." can be rewarding, over time.
- Have a "God's Minute Man" presentation (a 3 min. talk) by a lay person in Worship, (at least once a month) telling a short inspirational story of how their generous giving has helped people. The talks might be entitled, "I'm glad to give through my church because..."
- "Monthly letters written by a variety of persons within the congregation are an effective way of telling stories. Select twelve members of the congregation, and invite each one to write a letter during the year to communicate a witness about giving or an insight into the ministry of

the congregation," relates Herb Mather.⁹⁵

- It could quite rewarding if the Pastor were to write ten thank-you notes a week: to donors, for persons teaching a class, mowing the lawn, etc.
- "When members tell you they want to know where the money goes, they do not want a finance report of the line items of the budget. They want to know that their giving makes a difference. Find ways to tell stories of lives touched by the work of your church," relates Donald Joiner. ⁹⁶

Place A High Priority On Commitment

The churches that are growing, (a) Have high requirements of membership, (b) Place a heavy responsibility upon their laity in terms of loving their Lord and passing on to others this love. High commitment churches generally escape the usual problems encountered in creating a worshiping community that shares a common theological position: in Worship attendance, in assimilation of newcomers, in generating the cash flow required to pay the bills, and in filling all the slots of volunteer staff.

Dean Kelly in his book, Why Conservative Churches Are Growing asserts, the reason some churches are growing is because (a) They presume to interpret the meaning of life in ultimate terms, and (b) They make large demands upon their members.⁹⁷ Kelly infers that most church members are not sophisticated philosophers possessing theological tools to evaluate the competing claims of various groups. Rather they are attracted to a particular church by observing the various advocates who are giving the most and sacrificing the most for the cause they commend to others.⁹⁸ **When something is worth dying for, others want to know what it is.** People want to know that what they give their time and money to is important and it is making a difference in their lives, and in the world.

Strategies That Make A Difference

- Build a High-expectation culture. Clif Christopher relates, "When I look at churches that have outstanding financial stewardship, I almost always see a culture that espouses high expectations for its membership in all areas of discipleship and stewardship." ⁹⁹ This does not mean that we exclude or ignore anyone. Rather it means that this is a church that is open to all individuals to come and be accepted regardless of where they may find themselves. However there is a vast difference between (a) Hearing the good news of Salvation, and (b) Being a Christian Disciple, and a member of the Body of Christ. People who want to join the church need to know ahead of time that Christian Discipleship is costly. Churches that make church membership easy and with little commitment will soon discover that "People tend to leave low- expectation churches to go to high-expectation ones, rather than the reverse," says Clif Christopher.¹⁰⁰
- We grow into what others expect of us. If you want to raise the attendance level of your congregation, then begin to work slowly and methodically on "commitment." The pastor could preach a sermon or series of sermons on "commitment" (one of which could be: "How to make a spiritual commitment.") Then give the congregation opportunity for making a commitment to Christ using specific challenges, altar calls, commitment cards, inquiry room, ritual of rededication etc. - followed by placing persons who have made commitments in some small group for further assimilation. For instance, at the close of a sermon, the pastor might say something like this: "If you have never stepped across the line and asked Jesus to be your Savior, we want to ask you to do it today. You don't have to come down front. We're going to lead in a prayer and you can say the words to God. He'll hear you

and forgive you and adopt you into His family. Then we would like to give you some material that will help you in your walk with God." Swanson & Clement relate, "To offer an invitation for people to act on their need is a profound ministry of hospitality to persons. It enables a person to relate to God. Many pastors and congregations are apprehensive about offering an invitation for fear of seeming manipulative. They fail to see that to withhold the opportunity for persons to respond to the gospel could also be manipulative."¹⁰¹

- The pastor needs to preach sermons during the course of the year on: "The Biblical plan of giving," "Christian family money management," "Tithing," "The projected Goals for the coming year," and "The dream God has placed in his/her heart for the church which they serve."
- One of the difficulties being experienced by churches today, is the growing trend of "participation without commitment." Many churches are finding that occasional attendance and minimum support, but not formal affiliation, is about all the commitment many are willing to make. It is incumbent upon the congregation to surround such people with Christian hospitality, seek to provide and involve them in growth experiences, and love them into the Kingdom of Christ.
- A fire-side chat by the Pastor during the sermon time, suggest Michael Reeves & Jennifer Tyler, can be a real help for churches experiencing financial difficulty, "When it is time for the sermon the pastor sits down in an easy chair on the platform with a microphone and simply tells about his or her own pilgrimage with faith and money. This sort of candid, less-formal approach can catch people off guard and create a strong teachable moment. Simply by recognizing that the subject of faith and money has been difficult for the church, perhaps the pastor can open the door to a discussion of the spiritual issues surrounding stewardship. This approach is an excellent way to counter the church culture that prides itself on never talking about money. Taking this approach outside of a campaign season, perhaps during Lent, can help make the spiritual connection even stronger."¹⁰² Herb Mather comments, "Each person has a story. Clergy who are willing to tell their own story of the spiritual discipline of giving provide freedom for laypersons to share their story. Telling the story reinforces the story. It reaches out to others in a nonjudgmental way to invite an exploration in giving."¹⁰³
- "Mail a State-of-the-church letter from the Pastor to members of the congregation. This letter thanks people for their contributions for the past year and summarizes the ministry accomplishments that have been possible because of their faithfulness in giving. Then express gratitude for this year's pledges. If pledges have not been received, thank the people in advance for their continued and growing faithfulness in financial support. Highlight ministry opportunities for the coming year. Enclose a contribution envelope in the mailing," suggests Michael Reeves & Jennifer Tyler.¹⁰⁴
- To increase December giving, the pastor could remind the congregation, Christmas is Jesus' birthday. Celebrate your birthday on your birthday, but give Jesus something that would please Jesus on His birthday.
- Preach sermons on Tithing that call for Commitment, and provide an opportunity for them to respond. A tithing church does not happen until and unless people are asked to tithe.
- Plan for stewardship sermons and covenant services at least quarterly.
- Incorporate Stewardship education into your "New Membership training." Invite them to make a financial commitment at the time of joining (to wait to the next financial drive is too late; their habits will have already been formed.) Herb Mather relates, "Incorporate a

presenting about giving into the total plan for new member formation. Straightforward, upfront talk about giving before uniting with the congregation is appreciated."¹⁰⁵

Note: An excellent session model for incorporating Giving into a new member training course can be found on page 47 of Herb Mather's book, Don't Shoot the Horse, (Til You Know How to Drive The Tractor.)

- Praise the congregation for its generosity. Do it often and in a variety of ways. The pastor could stand in his/her pulpit some Sunday morning and say, "You people are wonderful..You are simply wonderful and generous folk. I just felt this morning like I wanted to tell you how grateful I am, and how I love you for doing it. God bless you. Thank you again. Now let us worship God through our tithes and morning offerings," suggests Robert Schuller.¹⁰⁶

Develop An Ongoing Strategy For Maturing Members In The Christian Faith

Some churches don't grow because they have never developed a strategy of growth, others do not grow because they have never developed a strategy for keeping the members they get and maturing them in the faith. The result is little commitment, small financial support, sporadic attendance, and often drop-out.

Few churches have an organized plan for following up visitors to their Services. Every church needs to take seriously the question, When a new person or family attend our Worship services, Sunday School, or small group, how do we keep them coming back, feel wanted, accepted and growing? Few congregations have an intentional thought-out plan for maturing members in the faith. Carl George laments, "Few church leaders seem to know which processes and structures should be intentionally cultivated in order to encourage the most significant growth streams."¹⁰⁷

Increasingly we are discovering that postmodern people experience belonging before believing. They often have difficulty making a life commitment to accept Christ into their hearts and join a Christian community. They appear to need a safe and long pre-conversion stage in which they build confidence, establish the authority of Scripture, develop meaningful relationships and test Christian life style. This has profound implications for how churches "do ministry." People are looking for community and belonging, more than membership. This has several involvements: (a) A hospitality system that reaches out to them where ever they are, (b) An intentional system to introduce them to, and mature them in the Christian Faith. Growing churches accept responsibility for and have an intentional program for assimilating people into the fellowship, life, program and ministry of that congregation.

Rick Warren believes that people joining our churches ask unspoken questions:

- Do I fit here?
- Does anybody want to know me?
- Am I needed?
- What is the advantage of joining?
- What is required of members?

He has developed a plan to assimilate new members. Twelve questions that Saddleback Church uses to discover what particular assimilation plan will be most effective:

1. What does God expect from members of his church?
2. What do we expect from our members right now?
3. What kind of people already makeup our congregation?
4. How will that change in the next five to ten years?
5. What do your members value?
6. What are new members' greatest needs?
7. What are our long-term members' greatest needs?

8. How can we make our membership more meaningful?
9. How can we insure that members feel loved and cared for?
10. What do we owe our members?
11. What resources or services could we offer our members?
12. How could we add value to what we already offer? ^{108.}

Strategies That Make A Difference

- A formula that has been found helpful for churches to employ in maturing members is: Reach, Connect, Form, Send.
- Realize, Christian faith formation begins with the Family. In the family we learn through relationships, what love, commitment mean. By watching how decisions are based on values we learn what the Christian life is all about. Roger Swanson and Shirley Clement in their book, The Faith Sharing Congregation, quote a study made by the Minneapolis Search Institute that reveals, "The particular family experiences most tied to greater faith maturity are the frequency with which an adolescent talked with mother and father about faith, the frequency of family devotions, and the frequency with which parents and children together were involved in the efforts, formal or informal, to help other people. Each of these family experiences is more powerful than the frequency with which an adolescent sees his or her parents engage in religious behavior like church attendance." ^{109.}
- Redesign your Worship Services. Are your worship services exciting, growing, uplifting, meeting spiritual needs? When a church takes seriously its corporate worship and begins to build into its structure specific strategies that will increase its worship attendance, then that church will experience increased growth (numerical, spiritual, and financial.)
 - "Growing" churches spend a lot more time on worship planning, preparation, and evaluation than the average church.
 - Worship that deals with the hurts and hopes of people in your community, will reach new people.
 - Recognize that a church eventually gets the kind of people attending it, that it provides music for.
 - Growing and effective churches generally have "Blended" or both "Traditional" and "Contemporary" worship services that seek to meet the needs of different generations.
 - Pay attention to the number of music groups, (especially choirs.) Most growing churches have two musical groups for every hundred average attendants at worship services.
- Provide an effective, required Membership class. "A key factor in creating a congregation of generous people is clarifying the expectations of membership and giving for newcomers. In my working with congregations of traditional faiths, this is the weakest aspect of church life," asserts Michael Durall.^{110.} Herb Mather observes, "The most effective timing for intentional faith formation sessions with persons is prior to formal uniting with the congregation...Church leaders have an opportunity to help new members define what it means to be a Christian, to be a member of this denomination, and to belong to this congregation. It is a time to tell The Story and the stories, clarify the church's understanding of its mission in the community and the world. Define the expectations in practical terms that are within the hopes and possibilities of the new member. As part of the total picture, it is unfair to the new member to omit any word about expectations of giving."^{111.} Rick Warren says, "A number of studies have shown that the way people join an organization greatly influences how they function in that organization after joining. I believe that the most important class in a church is the membership class because it sets the tone and expectation

level for everything else that follows. The very best time to elicit a strong commitment from your members is at the moment they join."112.

He also concedes that some churches cover the wrong material in their membership classes. He feels the membership class should answer the following questions:

- What is a church?
- What are the purposes of the church?
- What are the benefits of being a member?
- What are the requirements of membership?
- What are the responsibilities of membership?
- What is the vision and strategy of this church?
- How is the church organized?
- How can I get involved in ministry?
- What do I do now that I am a member?

At least quarterly, hold a new member formation class that includes a session on responsible personal finance and giving. A non-threatening way to encourage people to join a membership class is for the pastor to invite people, after a worship service and dinner on Sunday morning, to attend a meeting to simply explore the meaning of membership. The first meeting is followed by four other meetings. The group spends some time getting to know each other, Christian beliefs are discussed, as is the unique heritage of the denomination. Selected members of the congregation share the mission and the ministry goals of the church, and the central role of the laity in the church's ministry. On the last evening, the lay leader and the Pastor share their vision of God's future for the congregation. The evening concludes by the celebration of Holy Communion. A service of reception is held two weeks later. Joining members are asked to make: a spiritual commitment, a service commitment and a financial commitment. Group members might be invited staying together as a group meeting regularly for fellowship, study and prayer or to participate in some other small group.

- Use Pastoral calling for growth. By using such questions as the following, callers can enable persons to begin, continue and grow in their Christian life.
 - "Tell me about you?"
 - What is God doing in your life?
 - What do you want Him to do?
 - How can the church help this to happen?
 - If you would choose to hear four or five sermons, what would they be?
 - Why are these subjects so important to you?
 - I have a dream for our church, I would like to share with you.
 - What is your dream for our church?"

- Seek to involve the entire congregation in "Small groups."

It is no wonder that Jesus gathered his disciples in a small group of Twelve, or that present day pastors of growing churches report that small groups are absolutely essential if converts are to grow into "mature" disciples. The church of the future (whether large or small) will be increasingly composed of a large number of small "Cell" (10-12 people) groups.

Why be concerned about Small groups? Carl George asserts, "The small group- is, I contend, the most strategically significant foundation for spiritual formation and assimilation, for evangelism and leadership development, for the most essential functions that God has called for in the church.. It is so important that everything else is to be considered secondary

to its promotion and preservation," reports Carl George.¹¹³

Something happens in small groups that doesn't happen any other way. They can release ministry of the laity, offer superior pastoral care, develop Christ like attitudes and behavior, foster increased intimacy, develop accountability, address social needs, provide support in the midst of overwhelming change. In every congregation there are "needs" that call for the formation of small groups: the loss of a job, divorced couples, stay-at-home moms, single young adults, people in recovery, couples living together but not married, blended families, families with teens, spiritual growth groups, etc.

One of the advantages of the small group is that it can appeal to almost any group of people, young married couples, retired senior citizens, homemakers, university students, teenagers.) It does not require a lot of organization, money or specialized training, just the willingness to invite a few friends (Christian and non-Christian) for directed dialogue around a topic through which the gospel will be seen.

The issue of Leadership is critical to small group success. There is a tendency of churches to ignore the need for "small group leadership training" (accepting one another, freedom to express, to be honest, to face facts, a safe place where people can take off their masks, a place where we can experiment and take risks, a feeling of peace and warmth.) Small group principles should permeate every ministry in the church (e.g.) staff, choir, administrative groups, men's, women's, children's groups, etc.) "They will succeed only if the senior pastor stands in the middle of the movement to empower it, give it vision, and make it a key thrust as important as the worship service (and supportive of it,)" relates Carl George. ¹¹⁴ It has been discovered that a covenant helps every small group or team to function better. Subjects that might be included are; the primary purpose of the group, when and where will we meet, how conflicts will be handled, what is it OK to be absent, how often will we pray for one another.

There is a normal life-cycle to most small groups. Most small groups go through common stages: A beginning 'honeymoon' period, followed by a 'time of conflict' as the group deals with acceptance and differences, then an 'action' period, in which the group seeks to put into practice some aspect of Christian growth, followed by a 'termination' as the group ends. Although some groups may last several years, most either grow or divide within two years, or they will terminate.

Strategies That Make A Difference

- "Sell" the idea of "everyone in a small group" to church leaders and members, and even preaching a series of sermons that paves the way.
- The pastor can ask the Lay Leader to get eleven others (or a small cluster) who together agree to in-depth training by the pastor in "lay ministry," which will include not only study but also actual participation, meeting weekly for inspiration, sharing, instruction and ministry.
- There is a tendency of churches to ignore the need to build small group "community."
 - Begin a "pilot" small group in the church using potential leaders, train them so that eventually they can begin to lead other small groups. It is important to know some basics of "small group" participation if they are to be helpful in Christian maturation. Any church that is seriously interested in starting a small group ministry should read Jeffrey Arnold's helpful book, Starting Small Groups.
 - Consider offering a one time three hour small group experience that is repeated two or three times over the course of a month before the next course is offered with topics such as:

Navigating life transitions, managing money, strengthening family relations or developing a customized life purpose. Plan to teach the series as a team including some specialist in the area of the topic. To reach the unchurched, these might best be taught, off campus.

- Some may respond most to a small group experience that is centered around a helping project where there is little navel-gazing but more focus on a task that offers help and hope to others.

- Get new converts and new members into a small group as soon as possible (Bible study groups, Seeker groups, Support groups, Recovery groups, Covenant groups, Service groups, Growth groups, Fellowship groups, Recreation groups.) Rather than be a church with groups consider becoming a church of groups, meeting in homes.
- Any small group (growth groups, recovery groups, service groups, support groups, study groups, recreation groups) can have an evangelistic dimension, if it intentionally includes within its membership non-churched people, and over-time seeks to win those persons to Christ. It is even more effective when it is intentionally organized as an out-reach group for small group evangelism.
- The group could invite a non-member or non-Christian couple to a Ball-game or back yard barbecue, or "progressive dinner," letting the normal conversation lead that person(s) to build friendships, and to a closer identification with the church.
- The group could have an "empty chair" in its midst, as a symbol that it has a goal of winning a new member every six months. (Praying for that person and developing strategies to win them to Christ and the Church.)
- One of the most successful and perhaps the most needed faith sharing attempts is "The recovery movement." The church can offer space to meet or sponsor "Twelve Step" programs for groups that churches have largely ignored: Alcoholics and Drug addicts, families of Alcoholics, trauma survivors (parents of homosexuals, battered wives or incest victims,) workaholics, codependent men and women, abused women, persons overweight, sex addicts, anger, eating disorders, financial recovery, etc.

George Hunter testifies, "The recovery movement is already the 'Underground Awakening' of this generation; more people are discovering the grace of God for the first time in Twelve Step groups than in evangelism programs! Whether churches choose to run with this movement or not will determine whether some churches have a future worth having." He is convinced, "Jesus Christ calls his churches to love and believe in, serve and reach out to, and welcome and receive, those people and populations that "established society" regards as hopeless, incorrigible, unredeemable, "unlikely" or even "impossible" and to deploy their converts in witness and ministry."¹¹⁵ Churches that specialize in recovery ministry, can discover unprecedented growth.

It is George Hunter's contention that in small groups, some things happen that generally don't happen apart: people discern other people's gifts for ministry, they gain experience in lay ministry and are more likely to minister to people outside the church. Small groups reach people.¹¹⁶

The number of small groups affects overall Congregational Vitality in all three factors: Attendance, Growth, Engagement. Growing churches have seven or more small groups of various kinds per one hundred members; declining churches have five or less per one hundred members. **Remember, small groups must be seen as a main event in the church's life, almost as essential as Worship services to the development of mature Christian discipleship.**

- Have a number of continuous Bible study groups going on. There needs to be a planned approach. Some churches trot their members around from one Bible study to another without any systematic approach to the Bible or feeling the need to invite people to put into practice Christian growth concepts or strategies. The "Disciple" group study is an especially good study of the Bible.
- Relentlessly encourage and assist people to grow in faith through devotional practices.
- Sharing food is one of the best environments to help people connect.
- Reach out to the "inactives." A church can increase its attendance and finances if it will make reaching out to Inactives a priority. In some churches this may become its main potential for growth. What can we do that will help? Anything we do in this regard is better than nothing. However, some strategies work better than others.
 - Make a list of the inactives and make this list a matter of prayer and concern of the total congregation. List them on paper, begin to pray for them by name.
 - Seek to discover their feelings, hurts, and perceptions. One method to do this is to devise a survey and give it to ten people who have left the church and ten recently inactive. This may help you recover key issues that affect your church's ministry and effectiveness.
 - Seek to discover those inactives most "receptive" to what your church has to offer. Single these out for special cultivation.
 - Studies show that the most effective window of opportunity is the first 30-90 days after dropping out. After that, there is little chance of reactivating them unless either the "cause" is removed or something traumatic occurs that causes them to seek help from that church. Unfortunately most churches do not even begin ministry with the inactives until they have been out of the church for several months, this is a mistake.
 - Any program to re-activate the inactives is generally more successful at the arrival of a new pastor.
 - Make sure that inactives are invited to all church functions and group functions. The temptation is to invite them two or three times, then when they don't respond, to drop them. This is a mistake. As long as they are our responsibility, they should be continually invited to participate.
 - Follow-up those who suddenly have reappeared after a prolonged absence. Reach out to them in crisis, or in transition. Seek to meet their pressing needs. Try to win them to Christ and to His Church.
 - Developing strong friendship ties within the church is extremely important. Unless a new member makes at least four such friendships within the first six months, his/her chances of becoming "inactive" are much higher.
 - Churches that have a large percentage of their members involved in small groups, have fewer drop-outs.
 - The best way to avoid inactives is to have the person involved in meaningful ministry.
- Without a doubt an effective strategy for maturing disciples, and winning new converts is the **Alpha Course** - a 15 session practical introduction to the Christian faith by Nicky Gumbel. (provided a church is serious about allowing this program to have high priority in prayer, planning, and effort.) Persons are invited to come to the church for an informal dinner, listen to a series of talks (either by Nicky Gumbel, or a local person) that offers answers on such subjects as "Christianity- Boring, untrue, and irrelevant?" "Who is Jesus?" "Why did Jesus die?" "How can I be sure of my faith?" "Why and how do I pray?" "Why and how should I read the Bible?" "How does God guide us?" "Who is the Holy Spirit?" "What

does the Holy Spirit do?" "How can I be filled with the Holy Spirit?" "How can I resist evil?" "Why and how should I tell others?" "Does God heal today?" "What about the Church?" "How can I make the most of the rest of my life?" - Followed by small group discussion and interaction. For further information go to: www.alphausa.org.¹¹⁷

Church leaders have recently discovered that this "Alpha method" is (a) workable, and (b) reproducible. This same format (a dinner, some sort of presentation verbal or visual, followed by a time of small group interaction, and sometimes even including a day or week-end retreat, is an effective teaching method, applicable to a large variety of needs, and an effective way of maturing members in the faith.

Enable Your Church To Become A Tithing Church

There is a direct correlation between Income and the desire of that church to be a "Tithing" congregation. Many churches have the idea, "We don't talk about Tithing much in our church, that's an Old Testament concept, we want people to give out of love, not out of duty." All over the country, churches are launching tithing campaigns, and everywhere they have done so, there has been a revival of spiritual life that is even more significant than the increase of money. Why Tithe? Tithing does something for the person who practices it. Before you tithe, you must know what is the most important thing in your life- God or self. We don't give out of duty or to stack up "brownie points" with God. We aren't trying to bargain with God lest God not grant our every wish. Rather, one tithes because one loves God so much this seems the only appropriate way to express it. Donald Joiner reminds us, "Christian stewardship begins not with an inventory of what we have, but from a recognition of whose we are." "Tithing is not about giving 10 percent; it is about who we are, whose we are, and what we are doing with all of it - all 100 percent."¹¹⁸ Tithing is not about money; it is about partnering with God. Out of gratitude to God we give God all we are and have to be used in God's service. We give our Tithe to witness to our faith and to participate in God's mission in the world. The real question for all of us is, "What part of my life belongs to the Lord, and am I, by my stewardship practices doing what Christ wants from me to win the world for Him?"

Strategies That Make A Difference

- Set a specific goal for the number of tithers by the end of the year, and seek to hold ourselves accountable for achieving it.
- Have persons who Tithe, share their personal experience with giving, at Worship services, Finance committee meetings, Administrative Council meetings.
- Share a story. Some Sunday have a person(or couple) in a three minute talk, share about how the tithe has deepened their understanding and practice of faith.
- Have persons describe how Tithing made them spend money more wisely, caused them to save more diligently, made them rethink their borrowing and debt, and freed them from the bondage of financial concerns.
- If you want a Tithing church, the Pastor is the key. Make Tithing an "in" word. Encourage tithing as the minimum giving for your church.
- Partner with God and don't allow people to get hung up on the mechanics of tithing.
- Challenge the congregation to experiment with tithing for a specified time (e.g., one month, three months, Lent, Advent, Eastertide.)
- Distribute Tithing cards yearly to all members, asking them to sign a commitment to tithing for the coming year.

- Teach Tithing, in your small groups. It is generally true that if you want a tithing church, begin to increase the number of small groups and teach tithing as part of their small group experience. A good short course on Tithing is, Holy Smoke! Whatever Happened to Tithing, by Clif Christopher and Herb Mather.
- Preach sermons on tithing that call for commitment, and provide opportunity for response. A tithing church does not happen until and unless people are asked to Tithe.
- Have a "Tithing" campaign, at least once a year.
- Encourage Tithers to give a larger portion of their Tithe to the local church.
- Use excellent resources to challenge persons to try Tithing such as: Ten Brave Christians (a 30 day program), and Treasures of the Transformed Life (a 6 wk. program.)
- Lyle Schaller testifies, "One of the most effective approaches to stewardship education is to change the reporting system...asking each congregation to distribute tithing cards to all members once a year, asking the members to sign a pledge card committing themselves to Tithing for the coming year...The annual report would include these questions: (1) How many Tithers did you report last year? (2) How many Tithers do you report this year? (3) What is your goal for next year?"¹¹⁹.

Develop Strategies For Increasing Worship Attendance

There is a high correlation between Income and Worship Attendance. "When they park it in the pew; they plop it in the plate," affirms Barrett's law.¹²⁰ Sad to say, this has not been often understood as of prime importance. Loren Mead laments, "Congregations and their religious systems have their heads in the sand in terms of their future support. They pay little attention to the fact that the pool of givers is declining."¹²¹ Income goes up in relation to increased participation. Members who do not participate, tend not to give.

Many, unfortunately, no longer see church attendance as necessary for being a Christian. Relationships have replaced religion for many millennials. Spirituality is being redefined to center on family gatherings rather than church. Easter and Christmas are more apt to be considered "holidays" than "holy days." In the average main-line church, the percentage of worship attenders keeps dropping year after year.

Fundamentally there are only two ways to increase Worship attendance: (1) Increasing the attendance of present members, and (2) Reaching out to new people and motivating them to attend regularly. Envision what benefits your church would reap if you could increase the attendance of your resident members by only ten percent, or if you could show a net increase in worship attendance of ten percent because of outreach evangelism.

Strategies That Make A Difference

- Evaluate continually the quality and effectiveness of various aspects of congregational life, especially the Worship services, on a regular basis. "Of all the areas of church life, worship should receive the most attention. When worship meets the needs of people, the church will grow," asserts William Easum.¹²² While there is no single "correct" form of worship, still I believe it is necessary for worship services to contain some form of the following elements: Adoration of God, Confession of sin, Experience of forgiveness, Instruction in righteousness, Dedication of life, and Empowerment for service. When any of these elements are missing or neglected, worship lacks power to change human behavior.
- Remember, when a first time visitor decides to return the following Sunday, their focus is on finding a church that excels at meeting **their** particular religious needs.
- Have attendance Goals (e.g., September to Easter, Lent, Advent, Summer, etc.) Get the

Congregation to "own" it and feel responsible for its achievement.

- Begin a Second Sunday strategy. Use the first Sunday of each month to have a bulletin insert which indicates one or more strengths of your congregation and invites people to join. Use the second Sunday as a special time to invite newcomers (e.g. worship beamed to attract new people, a coffee hour, and etc.)
- Have a program for following-up absentees. Develop a cadre of people who will assist in (a) phoning all who have not been in attendance during the past three Sundays and (b) make a personal call on all who have not attended during the last four Sundays.
- Have a "Fill the pew" or "No Excuse Sunday" twice a year.
- Use the Christmas Eve Service to sign cards pledging attendance. (Pass out 3x5 cards asking each person to set personal worship attendance goals for the coming year and place the card in the offering plate.)
- Schedule special events on otherwise "low" attendance Sundays (e.g., Confirmation, Baptisms, Musical groups, honoring Sunday School teachers, etc.)
- Encourage during Advent "Operation-Fran" (Bring a friend, relative, associate or neighbor with you to Worship.) (Note: It is important that the pastor emphasize this each Sunday during the duration, if it is to be effective.)
- Have a "Come and See" Sunday occasionally. Ask members to invite some unchurched friend or relative, to attend church that Sunday, then take them out to dinner, either at your home or some nice restaurant, and in the course of the conversation inquire, their impressions about the service. Tell them about your church and its ministry. Invite them to a small group, if possible.
- Work hard to increase excellence. Evaluate and seek to improve every Worship service. An evaluation group needs to ask: "What was right? What was wrong? What was missing? What was confusing?" Do this process every week-end.
There are four areas where we must start expecting excellence and stop accepting average: (a) children's ministry, (b) music, (c) preaching, (d) welcoming atmosphere.
- Add additional worship services. Additional Worship services can reach the unreached, minister to more people, reach new kinds of people, activate inactive members, and bring in more money. This is especially true, if they are designed to appeal to different target audiences, or enable more people to attend. Generally however, churches do not take the time or effort to prepare themselves or their congregations for these additional services.
Anyone desirous of beginning a new Worship service should read: Timothy Wright's book: A Community of Joy: How to Create Contemporary Worship, and Charles Arn's book: How To Start A New Service, before launching. There are eight important steps that need to be taken in moving toward a New service, says Arn.
 1. Identifying the target audience.
 2. Defining the goal of the new service.
 3. Identifying appropriate themes.
 4. Designing the Service.
 5. Determining the time and place to meet.
 6. Promoting and publicizing the new Service.
 7. Getting people to come. (The starting size is crucial. There appears to be a "critical mass" that must be attained at the very beginning for it to succeed and grow. The idea is not to start small and get bigger, but to start big and get even bigger.)
 8. Evaluating the Service.

Rick Warren asserts, "If you are preaching the positive, life-changing Good News of Christ, if your members are excited by what God is doing in your church, if you are providing a service where they can bring unsaved friends without embarrassment, and if you plan to build, train, and send out those you win to Christ, attendance will be the least of your problems. People flock to that kind of church. It's happening all around the world."¹²³

Teach Members How To Share Their Faith

There is a correlation between Faith Sharing and Income. Churches whose members are actively sharing their faith - grow spiritually, numerically, and financially. Evangelism has often been described as "One beggar telling another beggar where to find bread." What does it mean to lead a person to Christ? It may mean (a) Leading a person to an **awareness** of Christ, (b) Leading a person to make an **acceptance** of Christ as Savior and Lord, (c) Leading that person into the Body of Christ, the **Church**, or (d) Leading that person into participation in the **work of Christ** in the world.

How one sees the Purpose of the Church will determine to a large extent whether we are actively interested in Faith Sharing. For instance: A most common understanding of the main line church is the idea of "Golden Rule Christians." The most important attributes of a Christian, they feel, are caring for the needy and living one's Christian values every day. Certainly this is what Christianity is all about. Jesus said however, Christian Discipleship was also about "Sharing one's faith." And strange as it may seem, Congregations with a "Golden Rule religious culture" seem to have an especially hard time adding - forming, expressing, or endorsing a serious desire to share their faith with non-Christian people. Unfortunately, "Far too many Christians have been anesthetized into thinking that if they simply live out their faith in an open and consistent fashion, the people around them will see it, want it, and somehow figure out how to get it for themselves," laments Bill Hybells. ¹²⁴

For those who are serious about wanting to learn how to share their faith, I would highly recommend the following books: Roger Swanson & Shirley Clement, [The Faith Sharing Congregation](#); William Fay, [Share Jesus Without Fear](#); Paul Little, [How To Give Away Your Faith](#); Bill Hybells, [Becoming A Contagious Christian](#), Eddie Fox & George Morris, [Faith Sharing](#); Joyce Neville, [How To Share Your Faith Without Being Offensive](#).

There are four basic essentials to any serious desire to share one's faith: (1) A deep conviction that people really matter to God, (2) A Christian life-style that is contagious. One must live what he/she believes. We should be living in a way that makes our faith irresistible to those outside the family of God. (Note: A person, however, does not have to have a complete grasp of all Christian doctrine to be an enthusiastic and effective Christian witness; nor do we need to feel we have to "know it all" or "have it all together" in our personal walk with Christ. Nor do we need some "canned" sales approach- just a few great convictions which we offer to others.) (3) A strong conviction that faith sharing is a most important ingredient of Christian discipleship. In the words of Bill Hybells, "What God expects, He enables. Not only does He tell us that this world of wayward people matters to Him. But He also sees to it that we have the information we need to start us on the path of effectively reaching them."¹²⁵ (4) A willingness to intentionally use the available opportunities for sharing The Good News of Christ.

Faith sharing in a local congregation has three possible expressions (1) What individuals do. (Individual faith sharing can consist of a simple invitation to attend our church, Sharing one's Testimony, Faith sharing among your extended family, and or Faith sharing among strangers.) (2) What small groups do, or (3) What the total congregation does, as a body.

Faith Sharing- Giving A simple Invitation To Attend Our Church

Personal invitation is by far, the most effective means of attracting newcomers. Between 70-90% of all newcomers to Worship services come because of the personal invitation of a family member, relative, or friend.

Thom Rainer, in an extensive interview of "unchurched" people, discovered there was no cookie cutter style that fitted them all, but rather they were divided into five faith stages. Surprisingly, the majority of the unchurched do want to be invited to church. "Eighty-two percent of the unchurched are at least 'somewhat likely' to attend church if they are invited." 126. This is particularly true of the (U1) & (U2) category people. The sad fact is, however, very few church members ever invite an unchurched person to church. Why?

- (a) Is it because, that we really don't believe people are "lost" without Christ? Thom Rainer says, "If we who call ourselves Christians really believe that a person is lost outside of salvation through Christ, we will make the lost and the unchurched one of our highest priorities. And if we really have broken hearts for these unchurched persons, we will take whatever time is necessary to get to know them and to share the love of Christ in word and deed." 127.
- (b) Could it be because we have become lazy, and feel uncomfortable investing our lives in the lives of lost people because it is apt to be inconvenient and messy? Thom Rainer, from his extensive survey discovered that the U1, and U2, categories of unchurched people are quite receptive to a Christian approach, if we are willing to make the effort. The invitation must be more than a casual remark by a church member. There must be a genuine friendly concern and accompaniment.
- (c) Could it be also, one of the big reasons members do not "invite" unchurched people to church is because the pastor does not emphasize it nor teach members how to do it? Pastors of growing churches, encourage, strategize with, and equip lay persons to be ready to reach large numbers of unchurched people who enter the church doors. Easter can be a particularly fruitful time for inviting unchurched people .
- Single out some one you know who doesn't attend church.
 - Begin praying for that person by name each day.
 - Perform intentional acts of kindness, where possible, for at least one of those persons over the next weeks or months.
 - Within the next 2-4 weeks (e.g., Thanksgiving Sunday or during Advent and or Easter Sunday) Make a special attempt to invite that person to attend Worship with you. You might say something like: "I always feel the week hasn't started right unless I have been to church (I, we) would like to invite you to attend church with us. We'd like to take you to dinner afterward. (either at a restaurant or in your own home.) We have so much wanted to get better acquainted."
- Make it a point to talk about the Worship service during the ensuing conversation. You might ask, "How did you feel about the worship service? What would happen if we were to take seriously, what the pastor spoke about today?" Don't push the conversation, but follow up on specific leads that would indicate interest.

Faith Sharing – Giving Your Testimony

Your testimony is the story of how Christ made a difference in your life. It can consist of (a) How your life was changed by Christ, or (b) How Christ helped you overcome a specific difficulty. (When have you experienced moments in which your relationship with the living Christ truly made a difference?) or (c) Sharing your life lessons (ex. What has God taught me

from failure? etc.) (d) Sharing life's passions (what you really feel strongly about that God wants to use you in,) or (e) Sharing the **Good News** (John 3:16.)

It might help to write it down and memorize the salient facts. For instance:

- What was my life like before I met Jesus? (My attitudes, needs, and problems before I received Christ.) What did my life revolve around, and what did I gain happiness and security from? Here use examples from your personal life: For instance- did your security come from money, your relationships, etc.) Remember: Avoid being overly sensational. How did this disappoint you? How was this unfulfilling? How did you come to realize this? What were you struggling with, if anything, just before you received Christ?
- How did I realize I needed Jesus? (When and how did I first hear about Christ? What were my struggles just before I received Christ? What happened when I received Christ and how did my attitude begin to change, and why?)
- How did I commit my life to Jesus?
- What difference Jesus has made in my life?
- What Jesus Christ means to me in my life, then and now? (Many people when giving a testimony concentrate on the sin they had before they received Christ. Effective testimony focuses not on our sin but on the work of the Holy Spirit so that Jesus Christ takes center stage. For Instance: What happened after I received Christ? How has my life changed, and when did I notice that change? How am I motivated differently now?)
- What not to do in making your testimony: Extreme detail often hinders. Effective communication is usually brief (3 to 4 minutes) to the point and clear. Don't exaggerate, be realistic. Don't make statements that reflect negatively on any church organization or any individual. Don't speak or write in a preachy manner. Only use Bible verses directly related to your experiences.
- You have many other testimonies besides your salvation story, such as every experience in which Christ has helped you. Make a list of all the problems, circumstances and crises Christ has brought you through: What has God taught me:
 - from failure?
 - from a lack of money?
 - from pain or sorrow or depression?
 - from waiting?
 - through illness?
 - from disappointment?
 - In addition: What have I learned from my family, my church, my relationships, my small group, my critics?
- Share your life Passions: What do you feel strongly about that God wants to use you in? It may be a problem, a purpose, a principle, or a group of people. (Perhaps God gives us different passions and interests so that everything He wants done in the world will get done.)
- Share the Good News: You may want to take time to identify your own faith journey. Spend time writing your own spiritual autobiography. Joyce Neville, in How To Share Your Faith Without Being Offensive, lists these subjects you can witness about:
 - 1."If there ever was a time you made a conscious commitment of your life to Christ, how did this come about? What did it mean to you at the time? Has it made a difference in your life since? In what ways?
 2. If you believe that God has a plan for your life, how do you see it working out in your

- experience? In what ways have you discovered God's plan as you have gone along?
3. At what times in your life has Christ been most real to you?
 4. Have you ever experienced a strong awareness of God's presence? How did it happen? What did it mean to you and how did it help you?
 5. What was the most vivid experience of prayer you ever had? At what times in your life was prayer most meaningful to you?
 6. Has another Christian ever shared his/her personal faith experiences with you in such a way that it gave you new insight or helped with a problem, or made a difference in some way to you? How did it help you?
 7. How has God given you peace in a difficult situation or unhappy time?
 8. How has Christ enabled you to make Him the center of your life?
 9. If you feel that Christ is the head of your household, how does this work out in daily living with your family? What affect does it have on your marriage relationship? On your relationship with your children? On your relationship with a friend or family member with whom you live? How?
 10. In what ways do you feel God helps you in your business relationships? In your social relationships?
 11. How has God enabled you to love a person who does things of which you don't approve?
 12. How has a verse of Scripture influenced your life or helped you to understand God's will in a specific situation? Are you able to relate your Bible study to your personal life?
 13. Gal. 5:22, says that the fruits of the Spirit are love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, and self-control. In what ways have you experienced one or more of these fruits of the Spirit?
 14. Have you had an experience in which prayer was the vehicle for changing resentment to forgiveness, or restoring a broken relationship, or learning to love someone you disliked? In what way did it work out?
 15. Have you had an experience in which prayer was the vehicle for healing a negative state of mind, hatred, jealousy, envy, anxiety, anger, contempt, nervousness, confusion, frustration, etc.?
 16. Have you had an experience in which Christ has brought you from fear to trust? guilt to forgiveness? insecurity to security? bondage to freedom? hurt to healing? rejection to acceptance? futility to creativity? alienation to reconciliation? a sense of unworthiness to appreciation of self-worth? a sense of aloneness to a sense of belonging in Christian community? How did this happen?
 17. Have you ever received a healing of illness- mental, emotional, or physical – through prayer alone? How did it come about?
 18. What are some ways in which God has helped you in illness healed by conventional methods?
 19. Have you experienced through prayer, healing of a sin or fault or habit that is not too personal to share? How?
 20. If you felt grief in the suffering and/or death of a loved one, in what ways do you feel Christ helped you through this experience? Do you feel your faith made a difference in your response to the tragedy? How? 128.

Faith sharing - The Friendship Way (Friend, Relative, Associate, Neighbor)

The richest and most fruitful opportunities for successful disciple-making and church growth lie in the already existing relationship we have with our unchurched relatives, friends, and

associates. George Hunter testifies, "**If your church were to embrace and follow only one strategy for outreach- this should, without any doubt be IT.**"¹²⁹.

Strategies That Make A Difference

1. Begin by believing it is important to share your faith with other people.
2. Identify your extended family.(Your close friends, relatives, associates, neighbors- who are not presently in Christ and the church.)
3. Caring- your most important role as a witness to your extended family (Compassionate Listening.) Most people can't hear until they've first been heard. When you talk with unchurched people focus on **their** questions and opinions with out having an agenda. People don't care how much we know until they know how much we care. Begin some form of caring ministry with them. Build bridges to the unchurched by expressing an interest in them and showing them you understand the problems they are facing.
4. Develop a personal profile of each extended family member. (Discover what makes them "tick"- the language, the thought forms, the body language, Seek to discover and pay attention to their hobbies, interests, hurts, needs, beliefs, and sensitive areas- both positive and negative.)
George Barna affirms, "Evangelism that starts at the believer's point of felt need and ties the gospel into that area of need has the greatest capacity for capturing the mind and heart of the non-Christian."¹³⁰
5. Begin to pray for them individually each day by name.
6. Begin to strengthen your relationship with members of your extended family. Your disciple making is enhanced where strong relationships exist with members of your extended family. Be prepared to invest a large amount of time on those you are seeking to win. (For instance: Invite them to dinner, or to a ball game. Invite to your home some unchurched relative or friend. Use the normal conversations as a vehicle for Christian witness. Bill Hybels asserts, " Most of us grossly underestimate the effect we could have on people's eternities if we would take the time to schedule a breakfast or lunch with lost people in our sphere of influence."¹³¹ .
7. Focus your efforts. Concentrate on those most receptive, with whom you feel you have influence without neglecting others.
8. Develop a Disciple making plan(meeting people at the point of their need.) This means - allow felt needs to surface out of a relationship and then letting the Gospel speak specifically to those needs.
9. Work your disciple making plan (through attentive listening, caring, strengthening relationships, relating to needs, identifying receptive periods, appropriate timing, using other members of the Body, sharing your faith.) Use normal conversations as opportunities to share what Christ means to you, and seek to involve them in dialogue about their feelings. Also Seek intentionally to make conversational openings as 'points of entry' to talk about the Christian faith. For example one might say, "I used to feel that way too, until Christ made a difference in my life."
10. Increase the number of exposures. It is important to provide for a variety of exposures. Obviously faith sharing is most effective when it is a "team" effort (other Christians from your church also get involved and create a "support" group.)¹³².
There is evidence that one generally comes to Christ most often by 'joining a fellowship' and then later committing one's life to Christ, rather than the reverse.

Faith Sharing- The Confrontational Method

This method views evangelism as a one-way act of communicating spiritual facts, dogmas, or

propositions. (The Biblical doctrine of Salvation, the teachings of the Bible, the teachings of the Church, or terms of Acceptance.) This is perhaps the average conception of faith sharing. While it has been used over the years to bring thousands to Christ, fewer and fewer people presently are making their way to Christ through this method and the danger of "Relapse" is much greater than any other method.

It assumes a "Salesman" approach, in which a church members tries to convince a non-member to make a decision for Christ, generally in one or more settings either by one or more of the following: (a) An emotional appeal, (b) A series of probing questions, over a period of time, and multiple conversations, (c) A carefully selected list of prepared questions to which there are only "Yes" answers (Example: "You want to go to heaven, don't you?") Too often these can become a manipulative approach in which the purpose is to "close the sale" rather than to "make a Disciple." There is still room for this method, however, if rightly used.

Strategies That Make A Difference

- Find out all you can about your prospect. Why do they live as they live, and do what they do? What is important to them? What determines their lifestyle?
- Listen for opportunities to pose a faith question, or to respond to one.
- There may be times you may have to challenge a faith statement but watch your language, be diplomatic, positive and respectful.

Conversation Starters

How you raise topics of faith will depend on your personality, the subject matter you tend to talk to people about, and your own particular style of evangelism. Before you'll be able to initiate these kinds of discussions, you must start with the heart-felt assurance that not only is your life better now than it was before you knew God, but the lives of others will be better too. Without this assurance it's almost impossible to motivate yourself to take any meaningful action.

Pray regularly, each day, that the Holy Spirit will open up opportunities for you to share your faith. Follow up on leads. Make opportunities (straightforwardly raise a spiritual topic, and then see if the person is interested in talking about it.) Two of the most helpful questions to get others to talk about their faith assumptions are: (a) "What do you think...?" (b) "How do you feel?"

- "How's it going to day- really going?"
- "I'm curious, do you ever think about spiritual matters?"
- "What do you think is the biggest problem women face today (besides men)?"
- "What's your favorite sport?"
- "By the way, do you go to church anywhere?"
- "Who do you work for?"
- "Who, in your opinion, is Jesus Christ?"
- "What's your spiritual background? Were you taught a particular religious perspective as you grew up?"
- "Do you ever wonder what happens to us when we die?"
- "Do you think there is a heaven or a hell?"
- "What do you think a real Christian is?"
- "What is the most important thing in your life?"
- "What do you think about before you go to sleep?"
- "What do you think about first thing in the morning?"
- "What activities consume most of your time?"
- "What frightens you?"
- "What interests you?"

When you are talking to someone about your hobbies or what you do in your spare time, it's easy to include some ministry-related activity that you enjoy. With a little creativity, any ministry role can be described in interesting terms that will create curiosity. And it is a short step to move from talking about your church involvement, to the love of God that drives it. When new people move into your neighborhood, it's natural to ask questions about whether they have found good places to shop, dine out, or get their car repaired. Why not add a query concerning whether they've found a good church? Even if they tell you that they weren't looking, it's a natural lead-in to talking about faith related topics. For Christians who follow sports, it's pretty easy to refer to a recent game or and tell friends about a particular athlete on the team who's a believer.

People are often more open to the gospel message during holiday seasons of Christmas and Easter. You can often begin a conversation about religious faith by saying, "So what about the baby in the manger- do you buy into the idea that He was God's Son?" or "It's pretty clear that Jesus was no ordinary baby. Why do you think God would go to all the effort of sending his Son to earth?" At Easter you might ask: "Do you think the Easter celebration is based on fact or fiction?"

You can generally get a lengthy response by asking the following questions. People will respond favorably to those who sympathetically listen to their difficulties. Also when you find you have areas of difficulty in common with someone, it's the most natural thing in the world to tell that person how you've been helped by wisdom from the Bible, caring Christian friends, or Divine intervention. (Remember though: The goal at this juncture of the conversation is to raise the topic, not to evoke an affirming response.) What is it like to:

- be confined to a wheelchair?
- be sixteen years old?
- be told you no longer have a job?
- lose your "savings"?
- lose a spouse?
- suffer the pain of divorce?
- when your children disappoint you?
- to be overweight?¹³³

Learn How To Lead A Person To Christ

The Goal of Faith Sharing is not merely to tell people **about** Christ; the goal is to lead people **to** Christ. There is no responsibility more important, yet more difficult. Only the Holy Spirit can accomplish it. Some witnesses shy away from any attempt at trying, believing that it's not **their** responsibility, but **God's**. Actual surveys of unchurched people show that very few of the unchurched have had someone share with them how to become a Christian. Christian Discipleship begins when a person makes a Decision to Accept and Follow Christ. It is important to learn how to tactfully and skillfully "draw the net", so that the Holy Spirit can work in drawing that person to Christ.

1) The first step in moving people toward the point of decision is to simply find out where they're at... We could ask, "So have you ever come to the place of realizing that you need to..." We need to look for those "pinch points" in our conversation where the gospel is likely to be relevant and meaningful.

Come-in points: Listen for opportunities to pose a faith question, or to respond to one.

Plug-in points: Those places in conversation and relationship where your faith can plug into another person's faith experience. These are situations where we, very sincerely can say, "I

can relate to that."

2) Assessing interest, understanding, and readiness. Questions such as: " We have a great singles group that meets at a restaurant down town, may I pick you up next Tuesday night.? "Would it be OK if I prayed for you right now about what you just told me so we can ask Jesus to help you carry your burden?" can be of help. Bill Hybels, "I've often been tempted to stop short of offering people the opportunity to make a commitment to Christ. But then at the last minute I've sensed God prompting me to go ahead, and I've seen Him change lives as a result."¹³⁴.

3) **Offer them Christ.** There are a number of approaches that God has honored over the years, for "Offering Christ" to people.

a) The most common has been "The Four Spiritual Laws" (First developed by Campus Crusade For Christ.)¹³⁵.

1. God loves you and has a wonderful plan for your life.
2. All have sinned and are, therefore, alienated from God.
3. Jesus Christ is God's only provision for sin. Through Him you can know and experience God's love and plan for your life.
4. Therefore put your faith and trust in Him.

b) A more effective approach is "**The Graceful pattern approach**". It is distinctively Wesleyan and focuses on the loving grace of God.¹³⁶.

G- God's grace in Christ Jesus for all.

- God's grace in creation.
- God's grace in redemption.
- God's grace in hope and eternity.

R- Recognizing and repenting of our sin.

- Receiving salvation in Christ.
- Responding in trust.
- Reconciling grace, being put right with God through the atoning blood of Jesus Christ in his death and resurrection.

A- Accepting God's Forgiveness.

- Acknowledging Christ Jesus as Lord and Savior.
- Assurance through the witness of the Holy Spirit.
- Awareness of the continuing grace of God.

C- Confessing Faith in Christ Jesus.

- Committing in trust to Christ Jesus.
- Commencing the way of Christ.
- Continuing the work with Christ.

E- Entering into the Reign of God.

- Entering into the fellowship of the church.
- Entering the way of the grace-filled life.
- Entering into the mission of God.

4) It is important to "Call for a commitment." If the seeker is not ready to say yes, the faith-sharer indicates his or her understanding and love, and assures the seeker that God will continue seeking. If the person is ready to accept the invitation, there is nothing more appropriate than prayer, especially asking the seeker to pray with us, the prayer of the penitent.

5) What to do after they make a commitment?

- Close with prayer.
- Celebrate and talk about it.

- Explain steps for spiritual growth.
- Provide long-term spiritual nurturing.

Faith Sharing – As A Total Congregation

"Disciple making is most effective when it is an intentional response by the local church to the Great Commission," asserts Win Arn.¹³⁷

Every Congregation, as a total body, has three avenues open to them in Sharing their Faith with other people, (a) The "Come and See" approach which says, "Come and see the great things this congregation has to offer." (b) "Service evangelism" - Creates awareness of the church as a caring, serving organization meeting the immediate needs of people and potential newcomers, through acts of kindness and service. It consists of two things the actual service itself, and the intentional sharing of faith that is a part of it. One of the tragedies of present day church life is that we so often provide help but never tell about the love of God, in the process of it. Robert Pierson testifies, "Needs-based evangelism is one of the most effective and clear means of reaching new people for Jesus Christ... When we combine the authentic social gospel with authentic evangelistic witness, people are led to Christ."¹³⁸ There is reason to believe that in the future, inviting friends (particularly youth and young adults) to join in a "service project" by the church may become their most popular entry point into the life of the church. (c) The "Go and Tell" approach: "Go and tell how wonderful Christ is, and what He has done for us." Every congregation needs all of these if it is to be an effective growing church. There are seven basic styles of faith sharing that churches, as a total body, have available: (1) telling your story, (2) helping; (3) explaining, (4) being and doing, (5) inviting to attend, (6) inviting to accept Christ, and (7) discipling.

In order for a congregation to be effective in Faith Sharing: It (a) Practices "Biblical Hospitality," (b) Initiates disciple-making through intentional strategy: helping people understand the importance of open sharing, to identity their own faith story including doubts, disappointments and the loving care they have known along life's journey, (c) Trains its members in effective disciple-making, (d) Coordinates the resources of the church for effective disciple making, (e) Creates programs and ministries for effective disciple making, (f) Structures accountability into disciple making. (g) Incorporates new disciples into the Body.

Strategies That Make A Difference

- We cannot expect to reach our unchurched friends and neighbors, unless we are persons of "prayer." Pray each day, "Lord, according to your will, allow me this day to cross the path of someone with whom I can share the love of Christ."
- Roger Swanson & Shirley Clement assert, "Paramount in the strategy of being a faith-sharing congregation is the practice of biblical hospitality."¹³⁹ "What people see and experience in a congregation is and will be the most powerful expression of good news... A Christian congregation Bible study group, prayer groups, service group- affirms and shares its faith in God through Jesus Christ, first and foremost, through the offer of hospitality to the strangers in its midst," they maintain. ¹⁴⁰ Accepting people where they are, and making them feel Welcome, including also "re- welcoming" inactives, youth who have gone off to College, and returning Veterans having returned to the church of their youth only to become in-active. Welcoming and the inclusion of newcomers in worship, in fellowship opportunities, in various small groups and church organizations, and in opportunities to "do" ministry.
- Canvass your present members at least once a year to list all of their families, friends, and acquaintances who are "unchurched." Begin to pray for them by name and seek out

those presently most receptive, for special cultivation.

- Make friends, (in large numbers), with people in the community who are not active members of any worshipping congregation. Use these new friendships as bridges across which God can minister (especially by use of natural conversational opportunities.)
- Use "Who Do you Know" cards inserted in Worship bulletins or pews in an effort to get members to discover persons who ought to become part of your fellowship.
- One of Joe Harding's successful strategies at his fast growing church in Richland, Wash. was - a few weeks before Christmas and Easter, he would schedule five minutes of meditative background music in the worship service. After the ushers had distributed 3x5 Cards, then the pastor would ask worshippers to write down the names of everyone they can think of who does not attend church. He then asks them to pray for those people every day for the next two weeks. During morning worship two weeks later, he urges worshippers to invite to church those people for whom they have been praying. A large number responded.
- What we are discovering in present day society, is that the truly unchurched have become so enamored with "pluralism" that they believe it is absurd to believe the Bible as authoritative in their life or that the Church can make any significant contribution to their life. They need a safe and often long pre-conversion stage of fellowship with persons of genuine Christian character and compassion, before they will ever consider making a faith commitment.
- Putting newcomers to work at some task (people get acquainted and make friends and learn by doing common tasks.)
- Plan a fun evening that can be a profitable "outreach exposure and assimilation strategy," by inviting Prospects to a "Progressive Dinner" sponsored by the church; pairing new persons with someone of similar age and interest who will act as "host" for the evening, inviting them, bringing them, and helping them get acquainted. Since the prospects are "Guests," their meal is provided (usually the church furnishes the meat dish and other attending "regulars" pitch in to furnish the rest of the dinner). Use this as an opportunity to make prospects feel part of the family.
- George Barna says it is important to ask "What are the evangelistic goals and objective of your church for the year? How is evangelistic activity tracked? When are the results reported? Who is accountable for those outcomes,"¹⁴¹.
- Develop a list of your "target populations." Train two or more persons to call on each category (inactives, unchurched, ill, bereaved, divorced, persons in crisis, single parents, single young adults, etc.)
- Let your newest members be your most effective evangelists (they have more friends outside the church, and are apt to be some of the most enthusiastic.)
- Disciple to the "fringes" (not only being concerned about persons within your particular web of influence, but also within the webs of every new convert and prospect.)
- Utilize the various activities of the church for outreach: For example, Those being baptized should be encouraged to invite as many of their unbelieving friends as possible to witness their baptism. Provide programs such as the "Lay Witness Mission." Many people have found it easier to share their faith after such a mission in a congregation.
- Motivate Laity to fulfill their ministry by sharing their faith. George Hunter says it well: " In my observation and interview research, the correlation between lay ministry and witness is very high...even higher than whether Christians have had evangelism training. People who are involved in some ministry, for which they are gifted, who sometimes

experience God working through their ministry or see fruits from their ministry, are enormously more likely than mere pew sitters to share their faith and invite people to involvement in the church."¹⁴² People need opportunity to witness to the power of the living Christ in their lives. Swanson and Clement caution, "Sermons telling the laity what they 'ought' to be doing are irresponsible if not followed up with basic training in personal faith sharing."¹⁴³

- Provide opportunity in the Worship services at least once a month for personal testimony.

Preaching In The 21st Century

Whether we admit it or not, our world both without and even within the church, is growing increasingly "secular." Preaching can no longer assume that all church attenders have made a personal decision to accept Christ into their lives and increasingly "follow" Him. This means that preaching needs to become increasingly "seeker" oriented, and deal with the day- to- day problems of people. It will deal more with "real life issues" and will communicate by talking about the experiences of faith and practice that shape core values. It will give challenges and handles on how to live out these core values in ministry. Rick Warren says, "What people need today are a fewer 'ought-to' sermons and more 'how-to' sermons...Sermons that exhort people to change without sharing the practical steps of how to do it, end up just producing more guilt and frustration," he affirms.¹⁴⁴ Gil Rendle asserts, "People no longer join congregations because they want relationships or because they want to "belong" ...people now come to congregations because they want a purposeful relationship with others who are seeking a purpose and meaning in response to the questions that they feel in their lives."¹⁴⁵ Carl George relates, "Nowadays when people come to church activities, they expect their problems to be addressed. They're willing to get involved in church, but only if doing so will help answer their personal cries for help."¹⁴⁶

Recent research into trends in American culture indicate that people, are drowning in facts and information, and accustomed to skimming content, but discover that facts aren't enough in order to find the answers to life's deepest questions. People need help in integrating this multitude of facts, if they are to discover the meaning of life. Every week there are people sitting in church drowning in debt, in sin, in life. They don't need a little homily. They need help. The church has been entrusted with the source of help and hope, the gospel of Jesus Christ. People need to be confronted with the gospel, and asked to accept it.

The preaching that is reaching Americans today is preaching that is practical, relevant, biblically sound, well delivered, entertaining, intellectually developed, visually accentuated, and generally Topical.

Chapter IV

THE ROLE OF THE CHURCH COUNCIL IN FINANCIAL GROWTH

The Strategic Position of the Church Council in Financial and Numerical Growth

The fundamental role of the church council is to hold the organization responsible for behaving in the most strategic way to accomplish the stated Goal or Mission of the congregation. This means shifting away from a predominance on problems of performance to a concern of problems of Purpose. The temptation is for Church Council meetings to consist of listening to reports from various individuals and organizations and then go home without ever grappling with the important questions of: Identity, Purpose, Vision, Making Disciples. Most are preoccupied with "making Decisions", rather than with "Making Disciples."

The single most important factor in church finance in the future, will probably be Membership growth or decline. It is strategic that the Church Council begin now to develop specific Growth Goals in Worship attendance and Membership, and holding themselves accountable for their achievement.

George Hunter observes, "More than eight of every ten churches in North America have no informed plan for their future that involves reaching pre-Christian people, that is being implemented in decisions about ministries and programming... The basic issue facing church leaders in every community is whether they can be content with merely providing chaplain services for the people who are already Christians, or whether they are called by the Holy Spirit to become an apostolic movement among nonbelievers."¹⁴⁷ Dan Dick reminds us, "**The church council plays an important role both in generating the vision as well as in aligning the ongoing work with the mission. Every decision of the council should reflect the ways in which it supports and promotes the work of making disciples.**"¹⁴⁸ Ask: "What issues and questions dominate the agenda of our Church Council meetings?"

The Church Council needs to take primary responsibility for seeing that an adequate Stewardship Development Structure is in place. The Church Council needs to become an active participant in Stewardship development within the congregation. Michael Durall contends, "The unanimous, unqualified, and visible support of the Minister and the Board are crucial to the success of stewardship programs in your congregation - not just during the pledge drive, but throughout the year."¹⁴⁹

An often-made assumption, says Lyle Schaller, is that the governing board of a congregation can and should protect the members from too many financial appeals. This assumption has two fundamental flaws: (a) It is impossible to limit the number of appeals to charitable causes made to members of that congregation from a wide variety of causes, (b) A second flaw is the supposition that it can or should limit the number of times people are asked to give. The truth of the matter is that the more giving limits the church places upon its members, the more member giving will be directed to "other" charitable causes rather than to the local church.¹⁵⁰

Strategies That Make A Difference

- Instead of having leadership "committees", replace them with "Ministry teams." Enable members to see that "Everyone" is to be in ministry.
- Generally the First questions asked at Board meetings of any proposed project are; "How much will it cost" and "Where will we get the money?" Robert Schuller says these ought to be the last questions asked. The first questions ought to be: "Would it

be a great thing for furthering the work of Christ. Would it help people who are hurting? Is anybody else doing the job?" If it appears that the proposal would fill a real human need, or solve a problem, or bring about fruitful improvements, or contribute growth - then the question may be asked, "How can we obtain the needed funds."¹⁵¹.

- Spend 30-45 minutes at each meeting on Bible learning, mutual prayer, sharing, purpose, goals. Ask the Church Council to evaluate all its programs and ministries with two questions: (a) Does it meet a need, (b) Does it make Disciples?
- Make a study of Rick Warren's book, The Purpose Driven Church, and seek to implement relevant changes.
- At the beginning of Church Council meetings have persons share a personal witness of their pilgrimage as Christian givers, and or their most memorable experience in giving.
- Encourage having a time at the start of the Church Council when persons are invited to talk about where they have seen God at work in their own lives or in the world this past week.
- Have a time on the agenda of every Church Council meeting for educating people in the nature and mission of the church (Watching a leadership DVD, reviewing a chapter in a book, reviewing our church mission, vision, values, and strategies, study a relevant passage in the Bible.)
- Give each person on your Church Council (or other group) a sheet of paper lined with four columns as follows: Person helped, Type of person, Helping ministry, Their felt need. Do this for your recent converts. If you can identify other persons like these and connect them with these ministries, you will attract a number of new people. Do this exercise annually, says George Hunter.¹⁵²
- Ask each organization appear before the Church Council and give a report of the following (a) What organizations are effective in winning new persons? What are the doors of entrance? What are some of the needs of the community that need to be addressed? What are some of the needs of the organization that need to be addressed? (b) Have every group set a time for analyzing its own life and ministry, either at a planning retreat or planning meeting and then begin to ask, "What new ministries ought we to begin this coming year?"
- Pay attention to the number of music groups. Most churches do not pay enough attention to the number of music groups (especially choirs). "Most growing churches have two musical groups per one hundred average morning worship Attendance," says, Herb Miller.¹⁵³
- One of the unperceived, yet crucial needs of most churches is "Leadership Training" for local church officers, ministry positions, service roles.
- Every major event in the life of a congregation needs evaluation and feed-back afterward in order to list precisely what can be done for continuous improvement.
- Robert Schnase has discovered Five Practices of Fruitful Congregations. He says "People are searching for a church shaped and sustained by these qualities: Radical hospitality, Passionate Worship, Intentional Faith Development, Risk-taking Mission and Service, and Extravagant Generosity."¹⁵⁴ Get your congregation to make a study of this book, and seek to incorporate these insights into your thinking and acting. Churches that make these a high priority in their structure, will grow.

Develop A Stewardship Committee And put It To Work For Financial Growth

Does your church have a Committee on Stewardship? Why or why not? Stewardship is the task of the entire congregation, not just that of a committee, but a Stewardship Committee can do a great deal to raise the level of Stewardship awareness and development within a congregation. Herb Mather testifies, "When a distinct group has the sole responsibility for planning and encouraging year-round growth in faithful stewardship, the whole congregation is likely to benefit."¹⁵⁵ "This stewardship committee would include age-group stewardship education, consumer education, designing and implementing the annual campaign, debt counseling, and coordinating other stewardship endeavors, including spiritual gifts, time commitments, and other holistic considerations of stewardship. These people need to be educators, motivators, sales people, marketing types, public relations people who can communicate, motivate, and inspire the congregation."¹⁵⁶

Strategies That Make A Difference

- Design and implement a Statement of Purpose for your congregation's "Stewardship ministry." Charles Lane suggests the following: "The goal of our stewardship ministry is to help God's people grow in their relationship with Jesus through the use of time, talents, and finances God has entrusted to them." He counsels, "Let me say it as clearly as I can: Your congregation's stewardship ministry is first and foremost about making and growing disciples...When we talk about discipleship, the primary relationship is not with the congregation. The primary relationship is with Jesus."¹⁵⁷
- "Plan and promote a comprehensive year-round agenda for developing Christian Stewards. Stewardship development that would include: A Biblical plan of giving, Christian family money management, An emphasis upon percentage giving, Use of designated giving over and above the budget, and Wills and Estate planning is needed. This may include stewardship education, giftedness, ecological stewardship, proportionate giving and tithing, guiding an annual giving campaign, planned giving, personal financial management, and developing a Christian lifestyle.
Interpret the biblical and theological basis for Christian stewardship. Promote spending, saving, investing, and giving - consistent with a Christian lifestyle. Invite persons in your congregation to explore tithing. Create within the congregation, a deepening commitment to personal and corporate Christian stewardship. Make Bible study part of every meeting. Work with the committee on Finance in your church," counsels Herb Mather.¹⁵⁸
- In order that the Stewardship committee not become overwhelmed, Guidelines -Stewardship suggests, "Ask each member of your stewardship committee group to 'vote' on two of the items as their top priorities. Collect the votes and put a check by the ones for which they voted. You will then see the primary concerns of your committee. This will help you to narrow the broad scope of work to where the emphasis can be for this year (or the next three years.)"¹⁵⁹
- Study but begin.
 - Obtain and study the official Guideline pamphlet for this committee, Guidelines-Stewardship, Published by the General Board of Discipleship, United Methodist Church.
 - Ask to meet with the pastor and your committee to explore your aspirations, dreams, and goals, and align them with the mission and vision of your congregation.
 - Establish clarity about expectations so that you work together and keep the lines of communication open throughout the year.¹⁶⁰

- Pray and reflect together at the first meeting, where you are in your own spiritual journey as a Christian steward, spend time listening to the hopes, ideas and passions of your committee members, celebrate what our congregation is already doing in Christian stewardship.¹⁶¹
- Simplify your meeting agenda (instead of old business and new business, include three items: Informational items, Study items for discussion only, and Action items. Seek consensus where possible without voting and always aim for a positive conclusion to discussion. Allow time for members to share their own personal struggles and growth as Christian Stewards.¹⁶²
- Plan the tasks you need to accomplish during the year.
- "Encourage church members to study the Scriptures and learn what Jesus teaches about giving and sharing one's resources as part of one's spiritual growth."¹⁶³
- Encourage your church leaders and members to envision the future. Listen to the dreams and hopes regardless of a person's age, spiritual maturity, or office in the church. Listen understandably when persons say: "Why don't we...?" Fortify one another. ¹⁶⁴
- "Vigorously resist the perception that the sole task of the ministry area of Stewardship is to conduct an annual giving campaign."¹⁶⁵
- Have a course on "Christian Family Money Management." There are a number of good texts available: Dick Towner & John Tofilon, Good Sense Budget Course; Michael Slaughter, Money Matters, Financial Freedom for all God's children; Robert Morris, The Blessed Life; Mark Powell, Giving To God; Cynthia Sumner, Dollars & Sense; Adam Hamilton, Enough.
- Include articles on Stewardship in the monthly church newsletter. In every monthly newsletter, there should be at least one article of how their generous giving has helped people. Make it as specific as possible.
- A most effective method of stewardship education is to improve the quality of communication between the congregation and its members. Good internal communication is the key to good stewardship. Make sure every written communication with the congregation carries with in it some specific way their money is helping humanity.
- Once a month have a God's minute man presentation in Worship. These talks may be titled, "I'm glad to give through my church because...."
- Once a year every organization in the church should have a brief presentation on Tithing from a key leader in the church.
- Plan Fall and Spring stewardship studies. A helpful text is Charles Foster, Steward. And Clif Christopher & Herb Miller's book, Holy Smoke! Whatever Happened to Tithing?
- Display pictures, cartoons, short quotes and articles on stewardship on the interior church bulletin board. Use the church bulletin boards to communicate human-interest stories about the difference their giving is making in the lives of people all over the world.
- Schedule a brief "stewardship education" segment at the meeting of the church council, at least quarterly.
- At least once a month, a statement in the weekly Bulletin should contain a Statement about Stewardship.
- Have a stewardship shelf in your church. Clip quotes about stewardship to use in the church newsletter.
- Have a Sunday Bulletin insert series entitled, "Because Of Your Gifts" (the hungry are fed, the Gospel is proclaimed, oppressed countries are hearing the Gospel, our

children youth and adults are being taught the Holy Scriptures and how to live the Christian life, etc.)

- Whenever there is a special offering, tell the story of its purpose and the hopes for the use of the funds. Then invite those who wish to support that kind of mission to give generously with the knowledge that all of their gift will go to that specific ministry.
- The questions we ask shape the way we think. As stewardship leaders, one of your goals needs to be to help people ask the right questions. Only by making important changes in the way our local church thinks about itself and its theology of money, can people be freed to become increasingly generous in their giving through their church. "When giving theology shifts from people hoarding their money to celebrating a covenant or partnership with God, people become excited about giving," says Donald Joiner.¹⁶⁶
- Encourage the Church Council to set growth Goals and develop specific Strategies for growth in the number of Tithers and percentage givers, and hold ourselves accountable for their achievement. Goals and Strategies are a "must" if you want to experience financial growth.

Promote Stewardship Education As A Year-round Task Of Your Church

There is a direct correlation between Income and the amount and quality of Stewardship Education being received by the total congregation. Eugene Grimm says that, on the average 82% will increase their pledge when there is an effective stewardship program.¹⁶⁷

Churches have traditionally depended upon an annual fund raising program to underwrite their budget. This is becoming less and less effective with every passing year. Something more effective needs to be developed. "Churches are moving to a year-round system, not of raising money, but of giving birth to Christian philanthropists who are intentional about giving to, through, and beyond their local congregations," says Donald Joiner.¹⁶⁸ **If they are educated, they will give.**

Herb Mather insists, "Stewardship is a year-round assignment for your congregation."¹⁶⁹ Unfortunately, in most churches, there is **little** or **no** mention of Stewardship, as being an important year-round task of the church to develop Christian Disciples. There needs to be a year-round plan of Stewardship Education that is developed with as much care and concern as the Christian Education program. Stewardship education is designed to help people understand the practical aspects of Jesus' teaching. It helps persons understand the Mission and Ministry of the church and the causes to which they are asked to give.

Some churches emphasize Spiritual formation at the exclusion of Stewardship Education, believing that if one is converted, he/she will automatically be predisposed to generous giving. This is not necessarily true. The truth is, we all need **four** kinds of Conversion, and generally these do not all happen at the same time: (a) to Jesus Christ as Savior, (b) to Christ as the Lord of all of life, (c) to the Church, as the Body of Christ, and (d) the conversion of our Pocketbooks. Eugene Grimm observes, "People do not automatically respond to the gospel with good giving habits...Churches cannot wait until people grow spiritually so they will give; some people cannot grow spiritually until they decide to give."¹⁷⁰ Stewardship Education is the catalyst that can make the difference. Year-round stewardship is rooted in the understanding that stewardship is a way of life. In the words of Douglas Johnson, "A year-round stewardship program is not a luxury as much as it is a necessity for a church that is serious about the life pattern of its members."¹⁷¹

Lyle Schaller cautions, however, There is a difference between a stewardship education

program that increases contributions made to charitable causes, and one that increases contributions to your church budget. "The difference usually is in how clearly and forcefully the financial needs of that congregation are communicated to the members in comparison to other appeals made to the members for money. A good stewardship education program not only will motivate people to increase their level of giving, it also will teach them the responsibility of being good stewards of what God has given them and the need to be discriminating in where they direct their increased level of giving." 172.

Reeves & Tyler assert, "In the final analysis, laity and clergy must embrace stewardship education as a vital spiritual process, rather than as a seasonal event. Those who are charged with the educational responsibility must be trained and prepared to teach and mentor others. The church's commitment to excel in the area of stewardship education must be backed with an action plan, goals, tasks, and timetables." 173.

Strategies That Make A Difference

- Design and implement the Stewardship Education program with as much care and forethought as the Christian Education program. While Fall is the most logical time to begin; it can be started any time of the year and built into the various church seasons such as: Advent, Christmas, Epiphany, Lent, Easter, Pentecost or Kingdomtide.
- Begin with Stewardship Education in the family. What is the image of Christian discipleship that is operative in your home and in your family? How does your concept of Christian discipleship affect the use of money in the family and how are these discussed as a part of family life? How is it lived out in everyday family decisions?
- Develop Stewardship education as an important function of the Stewardship committee.
- Encourage the pastor to preach a sermon on some form of stewardship each quarter.
- Improve the quality of communication between the congregation and its members. When communication is inadequate or blurred, then members find it hard to understand the purpose of their congregational giving, share in its strategies or feel good about its accomplishments. Good internal communication is the key to good stewardship. Make sure every written communication with the congregation carries with it at least one article of how their generous giving has helped people. Make it as specific as you can.
- Send your publicity to: (a) Your members and constituents, (b) Your identified target populations, (c) As many of the unchurched as possible within a fifteen mile radius of your church.
- Provide a God's minute man presentation in Worship once a month, emphasizing stewardship.
- Once a year every organization in the church should have a brief presentation on Tithing from a key leader in the church.
- Plan Fall and Spring stewardship studies. An excellent foundational resource is Steward, a twelve session study available from Cokesbury.
- Share helpful studies preceding the Annual Fund Drive such as: John Ed Mathison, Treasures of The Transformed Life; Maxie Dunnam, Irresistible Invitation; and Michael Slaughter, Money Matters: Financial Freedom for All God's Churches; Adam Hamilton, Enough.
- Plan an extended membership class for prospective adult members. This is a really effective way to teach stewardship, impart information, reinforce Christian commitment and develop a feeling of loyalty to the church.

A continuing program of Stewardship Education can be the cultural component of a long term

financial strategy but it must be supplemented by congregational structure and short term strategies for increasing present income.

Teach Courses On Christian Family Money Management

If you want to "scratch where people itch" and at the same time develop increased income for your church, provide a course on "Christian Family Money Management." (Note: Such courses are going to be particularly needed in the near future. Many of our members have stewardship habits that can only be changed by prayer and repetitious challenge.) Mark Powell asserts, "Concern for money management is one of the most overlooked areas in contemporary stewardship."¹⁷⁴ Church members may want to help the poor, feed the hungry, and support religious institutions, but many are unfortunately trapped in spirals of indebtedness that make noble ambitions hard to fulfill. Poor choices that they have made in regard to money, a spiraling inflation coupled with a sinking economy - has left little "available income" for charitable giving. What is needed is better stewardship of personal and family income. In these troubled times, the church that has (a) A course in "Christian Family Money Management" for its members, and (b) A course for the general public on "Money Management" will discover they are meeting an important need and be able to reap a fantastic harvest, both financially and numerically. Wayne Barrett & Donald Joiner, affirm, "You can go a long way in creating philanthropists by providing regular personal financial assistance. Don't be afraid to start with young adults and families with limited discretionary income."¹⁷⁵

Michael Slaughter observes, "Let's face it, money matters - and the church ought to be talking about it. The primary mission of stewardship is one of liberation. Our people must discover the power of the freedom that comes through the disciplines of sound biblical financial principles. The church, and more importantly its leadership has a strategic opportunity and obligation to offer people the hope that can only be realized through the disciplined practice of sound financial stewardship principles."¹⁷⁶ Such a course might include the subjects of: Faith and money; Family goals; Budgeting; Boosting your income; Debt/Credit; Reducing expenses; Savings; Suggestions for success. Herb Mather suggests, "Plan a series of special sessions on personal finance for each generational group within your congregation. For instance, you may have a series of sessions for parents of young children on 'How to have enough money so your children can go to college.' For middle adults the session could be on 'Money and your teenager' or 'How to retire without living in the poor house.' For older adults the sessions may be on estate planning or on planned giving options, 'Living long without outliving your money.' "¹⁷⁷

Develop Strategies For Reaching People Beyond Your Congregation

"Growing" churches have as their main business- to make faith possible for unchurched people. Evangelism is not merely one of many more or less equally important ministries of the church. It is their **main** business; their **top priority**. This does not mean neglecting the spiritual growth of their present members, on the contrary, it enhances it. Nor does not mean neglecting "service" or "witness." Rather it provides your service ministry with focus, motivation, and results. Robert Schnase contends, "Vibrant, fruitful, growing congregations practice radical hospitality. Their members focus on those outside their congregation with as much passion as they attend to the nurture and growth of those who already belong to the family of faith...Invite, welcome, receive and care for those who are strangers so that they find a spiritual home and discover for themselves the unending riches of life in Christ."¹⁷⁸ By this he infers - a willingness to change behaviors in order to accommodate the needs and receive the talents of newcomers.

Recent research shows that while clergy and laity want younger people, congregational leaders are for the most part, not willing to change their worship or budgets to reach younger generations.

Often congregations are confused about what Evangelism actually is. Most associate it with Billy Graham crusades. Some think it is buttonholing a stranger and asking: "Are you saved, brother?" Some think it is accepting a set of prescribed beliefs. Some feel it is simply welcoming the stranger. Some feel it is engaging in discipleship practices. Some think it is reaching out and helping our neighbors. Whatever your definition, it must include a concern for reaching out to new people, sharing the story of what God has done for each of us, and inviting them into a life of Christian Discipleship.

Joe Walker counsels, "Membership gain or decline, more than most other factors, will determine the finances of the church in the future."¹⁷⁹. William Easum observes, "Over the next twenty-five years the vast majority of our present membership will no longer be able to attend worship because of their age."¹⁸⁰. (One wonders what **fifteen** years will bring for the average United Methodist Church in Iowa?)

Until a church begins to take seriously its responsibility to "Go out and make Disciples", it will always be a "dying" church (Numerically, and Financially.) Craig Miller writes, "Local churches that have lost their way are often ones whose congregations have increasingly insulated themselves against change. They are holding unto old structures that no longer work; they are tied to an "us-against-them" mentality; and they have lost the passion to minister to those who live outside their doors."¹⁸¹. The real question then for all of us is: "Do we really care whether people around us - know, accept and worship Jesus Christ as Savior and Lord and increasingly seek to govern their lives by His precepts?"

How do churches grow? A church grows in two ways: (1) Internal growth (what happens in the body.) When people who are nominal Christians become alive to Christian discipleship. (2) Expansion growth. New people coming into its fellowship because of (a) biological growth,(b) Transfer growth, and most important (c) Conversion growth. This last is the most difficult and most crucial.

George Hunter contends, "Any lasting passion for Evangelism arises only out of Rock-ribbed convictions. Churches which have lost these convictions don't grow."¹⁸². Some of these convictions are:

- (a) **It is God's will that His church grow and that His lost children be found.** (This means believing it is God's will that **your** church grow. It means praying, planning, and working for growth.)
- (b) **All people without Christ are lost,** (no matter how you define "lostness.") Two belief barriers to evangelistic concern are emerging in present day churches: "Pluralism" - the belief that all religions lead to God and heaven for those who are faithful to their religious beliefs," and a form of growing "Inclusivism" that says: that "While Jesus is the only way to salvation, he can be found in many other "good" religions, thus explicit faith in Christ is not necessary." If there is to be any growth, spiritual or numerical in your church, there has to be the conviction that all people are "lost" without the saving grace of Jesus Christ. If you don't believe in your "innards" that people outside of Christ are lost, then as a congregation you are going to have a hard time convincing people you have anything others need. This means not only intellectually believing that people outside of Christ are lost, but letting that principle get into every practical aspect of thinking, planning, and programming.
- (c) **All of Christ's disciples are His "ministers," laity as well as clergy.**

By far the most common of the barriers in congregations that keep most people from faith and discipleship are more cultural and sociological than theological or religious. The way congregations worship has become a lightning-rod issue in most discussions about reaching unchurched people. "Cultural relevance," asserts George Hunter, "may be the most important, the most controversial, and the most difficult of an apostolic congregation's features to introduce into the life of a traditional congregation."¹⁸³ Let us ask ourselves some painfully specific questions. How open are we to people who drink or smoke? to unmarried couples living together? to "hard living" people with addictions? to homosexuals? to illiterate people? to homeless people? to people with AIDS? to people with body odor? to people of other races? to people of decidedly different political persuasion? to the very poor or very rich? Whether we admit it or not, America is the modern-day "Mission field." The real question is, Are we really serious about wanting to win the 50% of American people who do not participate in any congregation? George Hunter insists, "To reach an undisciplined population, the forms of outreach ministry, and worship must be indigenous to their cultures, because each people's culture is the natural medium of God's revelation to them."¹⁸⁴

Churches can find a new sense of purpose and success if they are willing to "Step out of the box" to minister to the needs of undisciplined people. A most unusual example of this is a small elderly, traditional church in Des Moines, Iowa that is situated in a neighborhood of small businesses and near a Strip Club. The Marquisville United Methodist church's new pastor, Marcy Stone, noticed that the back driveway to the church led directly into the parking lot of the strip club. After 18 months of praying about it, she decided to do something more, so she decided to show love by dropping off a couple of cakes with a card to the employees, that simply stated our desire to be a church that really lives out what we preach, teach, and claim to believe on Sunday mornings. She also left baskets of goodies at the convenience store close by where the girls stopped to get water on their way to work. During Lent, the church made over 20 Easter baskets for the employees children and invited them to Vacation Bible School. One evening the strip club manager made his way over to visit with the pastor to thank her and said that everyone could not get over the ways the nearest church was reaching out to them, instead of picketing or protesting their presence. He described a hunger for this sort of love and asked the pastor if she would come to future staff meetings to speak to the girls. (What? A strip club manager and a local pastor from across the street planning ministry in the club parking lot? That's radical! But what would Jesus do?) Are we missing out on opportunities to witness to the saving power of Christ simply because "they" are not like "us?" P.S. In a year's time, attendance at that church has more than doubled because a pastor led a small, aging congregation to accept responsibility for reaching out to unchurched people in their community.

Strategies That Make A Difference

- Invite a group of church leaders to a series of lunches for in-depth reflection on welcoming people into the Body of Christ.
- To reach pre-Christian populations it is necessary for a church to become culturally indigenous to its mission field whether in Africa or North America. This means learning the culture of the non-Christian population- how they think, what they feel, what they value, what they fear, etc. We don't have to agree with it, but we do have to understand it, if we are going to reach undisciplined people for Christ. Some suggestions are: (adapted from Willow Creek Church, South Barrington, IL.)
 1. Members must build relational bridges to the unchurched.
 2. Once those relationships are secure, members are expected to share their faith with their

nonbeliever friends.

3. Invite the nonbeliever to attend Worship with you.
 4. Every church member is expected to participate in a small group of believers that meets during the week for fellowship, accountability, discipleship, encouragement, and support.
 5. Members are expected to be involved in ministry, not merely to attend events, and or observe the activity of the church.
 6. Members are called to be good stewards of their resources as an act of discipleship and worship.
- Local churches can provide rooms and hospitality for a large range of "Twelve Step recovery" groups (alcoholics, drug addicts, gambling, smoking, obesity, food addiction, sex, nicotine, caffeine, valium and other prescription drugs, work, stealing, violence, power, making money, spending money, dependent relationships etc.)
George Hunter affirms, "Today, the recovery movement is the "underground awakening" of the early twenty-first century. More people are probably experiencing initial grace through this movement than through all evangelism programming combined. And, when a church reaches addicts and some experience profound life change, and the church is known for having "miracles" within its membership, this catalyzes much wider interest within the community." 185.
 - Churches can reap a harvest if they will reach out, attract, welcome and assimilate heterosexual couples living together but not married. A class or study on "How to live successfully though unmarried" can be helpful in attracting such people to the church.
 - Robert Schnase envisions, "Imagine if every committee, choir, class, and service and staff member of a congregation agreed to prayerfully consider changing one practice this year to accommodate younger adults. The trustees might put diaper changing tables in the restroom, the choir might prepare a musical that includes children, an adult class might gather funds for nursery services for a Bible study, the men's group might host a father-son event, and the pastor might invite all the young adult members and visitors to a get-acquainted dinner. If every ministry changed a little towards welcoming younger people the cumulative effect might change the direction of the church."186.
 - The church that offers a specialized ministry to engaged couples and newlyweds, on "How to build a happy and enduring marriage" will have a competitive edge in reaching unchurched younger couples.
 - Provide a support group or workshop for people going through divorce.
 - Develop a Strategy for winning Young Adults, to Christ and His Church. The largest "Mission field" of the 21st century is likely to be that of Single Young Adults. Recent surveys show that main-line Protestant churches are losing Young Adults in sobering numbers. Churches lament this, yet seem unable or unwilling to make the necessary changes that will win them back. While the task may seem daunting, yet it is achievable, if we prioritize, develop a game-plan, take it in small bites, and depend upon the Holy Spirit for guidance, support, and to bring to fruition our feeble efforts for Christ's Kingdom. Churches have two venues for young adult ministry (a) Individual or personal ministry to young adults (b) Organized young adult ministry through the local church. Most churches assume they have too few young adults to begin an organized youth ministry- not so. Any church that has **two or more couples** who band together for prayer, study, friendship, commitment, and action are sufficient size.
 - Make it a matter of prayer.

- Believe that people matter to God.
- Discover your ministry area (the area of people you are responsible for; your fishing pond.)
- Obtain from the church office a list of all young adults 18-35 who are members, or constituents of your church, with addresses and phone numbers (separate this list into "active", and "inactive.")
- Ride down every street or use the phone book to list young adults known to be "unchurched."
- Obtain a list of parents who send their children to Sunday School but who do not attend church, parents who have had their children baptized, couples married in the church within the last three years who live in this area, the names of young adult unchurched persons among family members, relatives, friends, business associates, recreational partners, visitors to your worship services.
- Make a list of the following in your community (particularly those unchurched) College students living at home, unwed mothers, single parent families, families with first child, single young adults, recently divorced, mobile-home dwellers, alcoholics, drug addicts, young home-less families.
- Discover any special "needs" that they may have (find a need and fill it; find a hurt and seek to heal it.)
- The church that offers a specialized ministry to engaged couples and newlyweds, on "How to build a happy and enduring marriage" will have a competitive edge in reaching unchurched younger couples.
- Provide a support group or workshop for people going through divorce.
- Discover your young adult ministry area (the area of people you are responsible for; your fishing pond.)
 - Obtain from the church office a list of all young adults 18-35 who are members, or constituents of your church, with addresses and phone numbers (separate this list into "active", and "inactive.")
 - Ride down every street or use the phone book to list young adults known to be "unchurched."
 - Obtain a list of parents who send their children to Sunday School but who do not attend church, parents who have had their children baptized, couples married in the church within the last three years who live in this area, the names of young adult unchurched persons among family members, relatives, friends, business associates, recreational partners, visitors to your worship services.
 - Make a list of the following in your community (particularly those unchurched) College students living at home, unwed mothers, single parent families, families with first child, single young adults, recently divorced, mobile-home dwellers, alcoholics, drug addicts, young home-less families.
 - Discover any special "needs" that they may have (find a need and fill it; find a hurt and seek to heal it.)
 - Churches have two venues for young adult ministry (a) Individual or personal ministry to young adults (b) Organized young adult ministry through the local church. Most churches assume they have too few young adults to begin an organized youth ministry- not so. Any church that has **two or more couples** who band together for prayer, study, friendship, commitment, and action are sufficient size.
- Non-churched people are more likely to visit your church if: (a) They are between "gods."

They have given up on whatever they have relied on to complete their lives and are open to something else. (b) They are more likely to visit a particular church, if they have heard about it, if it has a good public image within the community, if one or more church members invites them, if it appears to have clear signs of life and energy, if people like them are going, if they can relate to the church's music style, language, and the way we do things, if they see how committed the people are to the church's claims and mission, if they observe how loving and caring the church is.

- We need to ask of each event: "Is this a 'just-for-us' event or is it also a 'for-them' event?" (A common approach in many churches is to provide the unchurched with experiences that have appeal to present members but have little appeal to outsiders.) More specifically, what is it that would interest nonchurched people to come? What's keeping them from coming? What are their needs and questions, fears and hesitations? What, then, is the best way to invite and bring them? What would help them feel most welcomed and wanted? What's the follow up needed to keep connected with them? Churches that make Outreach Evangelism their top priority discover it brings new people, new enthusiasm, vitality, additional workers, and additional money. Discipleship requires Evangelism.

Involve The Entire Congregation In Church Growth

Your Church can grow:

- If the Pastor wants the church to grow and will take the lead in encouraging church growth in his/her congregation, testifies Lyle Schaller.¹⁸⁷ He/she must have a strong commitment to Evangelism. William Easum says, "The single most important factor in determining the growth of a church is the Pastor's attitude about its mission. If the pastor believes that the mission of the church is to win people to Jesus Christ, and if the pastor personally works for that mission, the church will grow."¹⁸⁸ George Barna reports, "Our research discovered that in almost every case the driving force behind an evangelistic ministry was the intense desire of the senior pastor to emphasize evangelism."¹⁸⁹
- If the Leaders of your congregation want it to grow and will work for growth. Herb Miller insists that an axiom of church growth is for the church to have a core group of lay leaders who want the church to grow and are willing to work at it.¹⁹⁰ They have leaders who believe church growth is desirable and possible; have made the necessary decisions to grow; who take the lead in helping the church pay the price for Growth (prayer, hard work, leadership, finances, willingness to change); who have analyzed potential growth and set growth goals; who are willing to start where they are and not wait for some better day; who believe Christ is with them and will bless their efforts at being faithful to His Great Commission.
- If it will employ effective means of growth. I formerly thought that if a church were to grow, it had only to work a little harder at what it was presently doing. Recent research supports no such conclusion. If churches are to survive and grow, they will have to become more "intentional" about reaching people outside the worshiping congregation, and employ proven effective means of growth. In the words of Rick Warren, "I contend that when a church continues to use methods that no longer work, it is being unfaithful to Christ."¹⁹¹
- If it is willing to pay the price for growth. The indispensable condition for a growing church is that it **wants** to grow, says Robert Schuller.¹⁹² Most churches do not really want to grow, even though they may say to the

contrary. Growth always means "change." Most want to remain the way they are. Most are not willing to make the necessary changes in congregational priorities, structure, prayer, building use, use of pastoral time and energy, finances, and a willingness to risk for growth that are necessary for numerical and financial growth. Change can be messy and even painful at times, but without change - growth cannot happen. Instead of asking, "What will make our church grow?" The First question to ask is, "What is keeping our church **from** growing?"

Nearly every church, without ever intending it to happen, gradually creates barriers that block or retard its numerical growth. This observer has uncovered sixteen "excuses" churches give for not growing. For example: (1) The common assumption that "Everything we do is evangelism." (2) The assumption, "Growth just happens, we don't have to work for it, and have little control over it. We are doing the best we can under the present circumstances." "We can't grow much in the face of declining population, and contemporary indifference." (3) The assumption that the primary purpose of the church is "social witness" or "social service" - not evangelism. (4) The rather unspoken but common assumption that the church exists primarily for its own members, rather than as a mission to the lost. What are yours? Such excuses will always prevent a church from growing. Unless these are recognized and strategies intentionally begun to overcome them, sustained growth will not be possible.

There is considerable evidence that the following inhibit growth in churches: Short pastorates, Boring worship, Church's priorities misplaced, Pastor not spending enough time calling on prospects, Too few Sunday School classes or small groups for adults, No specific follow-up of absentees in Sunday School or Worship services, Leaders chained to jobs of church maintenance rather than engaged in Outreach ministry, Lack of any real Congregational analysis, Lack of any real community needs analysis, No set goals for growth, No regular prayer for non-Christians, No organized strategy for following up Visitors to Worship, Refusal to risk for growth, No specific strategy for assimilating people into the fellowship circle or member maturation, No "church growth consciousness."

Formerly the main "ports of entry" into a church were the Worship Services and the Sunday School. Today more people are primarily reached through "side door" outreach ministries including Mission and Service projects, Recovery ministries for people with addictions, Support groups for a whole range of hurting and struggling people, as well as people who are homeless, street children, single moms, and single dads, immigrants, people with mental illness, older adults, prisoners and their families, people with disabilities, people needing to learn English as a second language, etc.

Outreach Evangelism must be seen as a top priority of the church. They must develop a church growth consciousness that looks at everything through "church growth eyes." Churches often leave the work of Evangelism to (a) The pastor, (b) The Church Council, (c) Some small committee like the Witness/Evangelism committee. While it is necessary to have some person or persons responsible to inspire and coordinate the evangelistic efforts of the entire congregation, the church that leaves its most important work to a few people, however dedicated, is apt to continue its downward slide into oblivion.

Unfortunately most Evangelism committees are organized to "discuss" evangelism, not "do" it. And when they do, do it, it is often limited to sporadic attempts to the upkeep of church rolls, assisting in some form of church advertising, or sponsoring some "spiritual growth" event. What is important is that the evangelism committee positions itself to be a catalyst to enable the entire congregation to **become a Disciple Making church**. It is important that churches appoint their most talented, most dedicated laypersons to this committee. Have the evangelism committee

spend at least half of their meeting time each month on: praying, learning, and planning for growth.

It is this observer's conviction that the Holy Spirit works best in an environment of "contagious" Christians who know why they are in existence, who believe that it is God's will that God's church grow and that God's lost children be found, who are knowledgeable about how churches grow, and who use the most effective means of evangelism.

Identify Your Target Population

In the words of Rick Warren, "For your church to be most effective in evangelism you must decide on a Target. Discover what types of people live in your area, decide which of those groups your church is best equipped to reach, and then discover which styles of evangelism best match your target."¹⁹³ He asserts, "The practice of evangelistic targeting is especially important to small churches. In a small church with limited resources, it is vital that you make the most of what you've got. Focus your resources on reaching the people your church can communicate with best." He says, "Defining our evangelistic target has been the second most important factor behind Saddleback's growth."¹⁹⁴

Just who are the folks you are trying to reach in "your" community? Are they?

- White, middle class "nice" people like us?
- Upwardly mobile people?
- People of other racial or ethnic groups?
- The Committed Christians?
- The Elderly?
- The Middle aged?
- The Youth?
- The Single young adults?
- The Newcomers to your community?
- The Unchurched?
- Young families?
- People who are experiencing personal or family crises?
- People who live within walking distance of your church?
- People who are "turned off" by the other churches in your area?
- Immigrants?
- People who come from different backgrounds but seeking a new church home?
- Alcoholics, drug addicts, homeless people, skid row bums, street people, irresponsible parents, wayward youth, society's rejects?

You may honestly feel your church could and should reach out to all of the above, but that is most unlikely unless you specifically make an effort to define your target, and begin ministries that will meet some of their specific needs.

Strategies That Make A Difference

- Define your target geographically. Identify where the people live that you want to reach. Get a map and draw a 15 mile circle around your church, that is about as far as people will drive, to attend your church. That is your "fishing pond" regardless of how many other churches are in this area.
- Define your target demographically. Find out all you can about the people that live in your ministry area. Take a walk or drive around the community. Step in at some business or home and explain your purpose. What do they know about the community? About your church? Identify the social, economic, religious and demographic facts, trends, projections in the

wider community in which the church serves and intends to reach.

Note: This means accumulating data, such as age, marital status, income, education, occupation, etc.

- Define your target culturally. Recognize that while demographics are important, understanding the culture of your community is even more important (the life-style and mind-set of those who live within your ministry area.) Within your community, there are probably a number of sub-cultures or subgroups (Discover how they think. What are their interests? What do they value? Where do they hurt? What are they afraid of? What are the most prominent features of the way they live? What are their most popular radio stations?) The best way to find out about their culture is to ask them. You don't have to agree with this culture, but you do have to understand it, if your church wishes to successfully minister to it. You cannot do effective evangelism apart from the understanding and adapting to the social, historical, and cultural context of the target population.
- Define your target, spiritually. It is important that you discover the spiritual background of the people in your community. Discover what they already know about the gospel, their views of religion, social issues, what they expect from a church (your church in particular), what image is being projected by your church to the community?

Discover Who You Can Reach Best; Put Your Efforts There

Growing churches seek and reach "receptive" people. Jesus' parable of the Sower and the four kinds of soil in Matt. 13:3-9 graphically illustrates the fact although the Sower was lavish in broadcasting the seed, that if a church is to "reap a harvest," it must concentrate its efforts in planting seed in "receptive" soil, nurturing and watering it until a harvest is reaped.

God's Spirit works through the events and circumstances of people's lives to create receptivity to the gospel. God uses "change" and "pain" to make people receptive to the gospel. Receptivity in people comes and goes like the tides of the sea. It is crucial that we seek to win them while they are winnable. Research from the Church Growth movement has discovered several strategic directions that enable Church Growth:

1. Identifying and reaching "Receptive" people.

- Respond to your Visitors. Take an intentional and redundant approach to responding to visitors to your Worship services, Sunday School, Youth, Children's programs, church events.
- Pre-Christian people who are linked, by kinship or friendship, to credible Christians (especially new Christians) are more receptive than other people.
- People are more receptive to outreach from new groups, classes, worship services, and churches than from long established ones.
- People are more responsive to churches with ministries that engage their felt needs.
- People are more receptive to a church whose style, language, and music is indigenous to their culture than to a church employing forms alien to their culture.
- Many people in a population in which any religion is growing are open and searching for something.
- People experiencing major culture change tend to be receptive.
- People experiencing population mobility, like the people in a new settlement, are often receptive.
- People who are "like" the active members of a church, especially its new members, tend to be more receptive than the surrounding population as a whole.
- People who are dissatisfied with themselves, or with their life, are often open to something

else.

- People experiencing important life transitions are more receptive than people in stability.
- Visitors to a church's worship service are frequently receptive to that church- for a short period of time.

2. Outreach Across Social Networks.

- Many churches experience sustained growth by implementing this principle: Each season, they first collect the names of the unchurched people in the social networks of their active members and especially those of their new members. Then they invite these people to small church reaches out to their unchurched friends and relatives.

3. Multiply Recruiting units.

- Churches starting new Sunday School classes tend to have a growing Sunday School.
- Churches starting new men's groups tend to have a growing men's ministry.
- Churches starting new youth groups tend to have a growing youth ministry, affirms George Hunter. 195.

Strategies That Make A Difference

- Target the most receptive of these people. Pray that the Holy Spirit will lead you to the people He is even now preparing by His prevenient grace. People testify that when they have prayed that kind of prayer, they met a number of such "receptive" people every week almost by coincidence.
- Target the most receptive groups of people in your community. They are apt to be:
 - Second-time visitors to your church.
 - Close friends and relatives of new converts.
 - People going through a divorce.
 - Those who feel their need for a recovery program (alcohol, drugs, sexual, weight, etc.)
 - First time parents.
 - The terminally ill and their families.
 - Couples with major marriage problems.
 - Recently unemployed or those with major financial problems.
 - New residents in the community.

Raise up an outreach group from within your church for each of these areas. Intentionally make friends with them and use the natural conversational opportunities to lead them to Christ and your church. Strongly publicize this new ministry being offered by your members. Search for new people within your ministry area with felt needs this ministry might engage. The real question for each of us is: Do you love Jesus enough to love the people that Jesus loves?

Use Existing Groups As Ports Of Entry

Use every event in the life of the church as an intentional entry point for new people (pot-luck dinners, art and craft fairs, money making events, Vacation Bible School, Sunday School, small group events, work groups, recreational groups, choirs, task groups, etc.)

Learn How To Use The Sunday School For Outreach

In former years, the Sunday School was the evangelistic arm of the church, over 60% of all new church members came through it. What has happened since? Now the focus is "inside" not "outside." Programs, activities, and curricula are focused almost exclusively on the personal concerns of present members and their families. Social activities are oriented with little or no concern toward reaching the non-churched. The purpose of the Sunday School has now become "nurture" rather than winning new people to the Faith. This has resulted in a shrinking Sunday

School attendance, and lowered priority. What is needed is a vision of the Sunday School as a total integrated program of evangelism and discipleship training for all ages in the local church.

Strategies That Make A Difference

- What brings people back to Sunday School is the need for Christian fellowship, moving to a new community, the coming of a new pastor, the desire for our children to receive Christian education, a new religious awakening, the difficulties of parenting, the problems of addiction, or when someone invites them.
- Growing churches have growing Sunday Schools that are outward rather than inward focused.
- The easiest way to increase Sunday School attendance is to increase the number of classes or groups being offered. For instance, in addition to the regular classes you might want to consider courses in effective parenting, Christian family money management, marriage enrichment, support groups (for divorced, single parents, alcoholic and drug addiction, widowed persons, single young adults, social issues, Christian growth.)
- Have a Sunday School Prospect List for continual cultivation.
- The most successful new classes are composed of young adults who have recently joined the church.
- Keep accurate records of attendance, visitors, drop-outs, and evangelism efforts of each class.
- Each class should be in miniature what they want the church to be as a whole. This means taking responsibility for the needs of each other and following up absentees.

Multiply Groups of Various Kinds And Use Them As Ports Of Entry

There is a direct correlation between the number of small groups within a congregation and growth. Charles Mylander writes, "If a church's number of classes and groups remains the same it will level off in attendance."¹⁹⁶ George Hunter says, Growing churches have seven or more small groups (of various kinds) per one hundred members, while declining churches have five or less per hundred members.¹⁹⁷ Carl George relates, "The pastor should elevate to first priority the promotion and multiplication of certain smaller groups; they are the essential centers of growth."¹⁹⁸

Strategies That Make A Difference

- New people are more receptive to **new** groups or classes, than those already in existence. Start at least two or more new small groups each year (Disciple groups, Support groups, Service groups, Fellowship groups, Bible study groups, Seeker groups, Recreational groups, groups for Single persons, groups for young marrieds, groups for parents with problem children, groups for couples struggling with marriage communication, love and self-esteem; groups for mothers of children born with birth defects, groups for the elderly, prison ministry groups, groups for alcoholics and dope addicts, parenting classes, courses on family money management, etc.) Use them to meet human needs and as ports of entry into that congregation.
- Intentionally include non-members from your target population in each of your small groups.

Chapter V

THE ROLE OF THE FINANCE COMMITTEE IN FINANCIAL GROWTH

The Duties Of The Finance Committee

There is a high correlation between church giving and the leadership style of the Finance Committee. How the finance committee approaches its task, is apt to determine the future of that congregation for years to come.

Most local church Finance committees assume their job is to be "the church's financial watch-dog." They feel their duty is to be concerned with "Solvency" - putting together an annual budget, making sure that expenditures do not exceed income, reminding people when we are falling behind, and caring for the financial resources of the congregation. (They generally don't deal with Stewardship **Development**.) Obviously solvency is important: no church could long survive without it. Bringing expenditures in line with income is essential. But equally essential is income adequate for the tasks God is calling your church to do.

Strategies That Make A Difference

- The Book of Discipline of the United Methodist Church says, "The committee on **Finance** shall be charged with responsibility for developing and implementing plans that will raise sufficient income to meet the budget adopted by the church council...Where there is no stewardship ministry area, stewardship shall be the responsibility of a subgroup of the committee in finance or shall be assigned to a task group that shall report to the church council." 199.

Unfortunately, many congregations have **neither** a Subcommittee within the Finance committee charged with stewardship development, or a Stewardship committee. The result - this leaves the task of Stewardship development solely up to the Pastor or the Finance Committee. What this amounts to, in reality, is that with already over-burdened agendas, Stewardship development gets little emphasis in congregational planning, administration, or strategy.

The official manual for Finance committee's states, "The job of the committee on finance is to identify, perfect, and manage the financial system for the congregation. The finance system is the process of raising, managing, and dispersing the finances so that the mission and vision of the congregation can be achieved."200. Is this realistic? Perhaps, we have all had "unrealistic" expectations of the Finance Committee. We have generally expected it to raise the necessary money, as well as manage and disperse needed funds. This is generally an ineffective arrangement. While this is the "ideal", it generally is not the widely understood nor the accepted method of operation. In fact Lyle Schaller says of it, "This observer's experiences suggest the vast majority of Protestant congregations on this continent project unrealistic and contradictory expectations of their finance committee." He goes on to say, "The majority of Protestant congregations are not organized to teach stewardship or to encourage a higher level of giving. They are organized to minimize expenditures."201.

What is needed is a separate but closely related entity that will work closely with the Finance Committee but dealing with "Stewardship Development." (While this concern is ultimately the responsibility of the Church Council, the chances are it will never happen until and unless the Finance Committee desires it, recommends it, and pushes for it.)

Unless there is a restructuring of the priority of Stewardship development in your

congregation, there is not apt to be much improvement in income, over the long haul.

Recognize and Dispel "Myths" of Church Finance

It is important that we take a hard look at our attitudes toward giving, since "attitudes" are as definitive as "methods" in church giving. The assumptions on which the financial program of your congregation is based, will determine the success or failure of your church's finances. Every church, over time, develops unwholesome attitudes that persist in the form of "Myths" that limit or prevent their members from increased giving. "Myths are supposed truths that lead church leaders to go in the wrong direction... These myths, when they become the operational guidelines (or system) by which financial decisions are made in the church, lead churches to a negative fundraising philosophy. They allow churches to avoid change and block them from fully living out the answer to their most important question, "What is God calling us to be and to do as a congregation?" Only by making important changes in the way the local church thinks about itself and its theology of money can people be freed to become increasingly generous in their giving through their church. When we expose these myths as untrue, a new finance system can be designed that moves the church from fundraising to fund development, from paying bills to giving birth to Christian philanthropists, asserts Donald Joiner.²⁰² Make a list of the reasons these myths are not true. Use part of the Finance committee study time for non-threateningly dealing with them.

Eleven commonly held assumptions by Pastors, Church Councils, and Finance Committees which actually prevent people from larger giving

MYTH: "If it ain't busted; why fix it?"

Now this makes sense except when it's broken and we won't admit it. We have assumed that since we have not heard much about stewardship in our church that things financially must be doing OK. When it finally dawns on us that we really **do** have a financial problem that needs to be addressed, the result is often - denial, then anger, and then willingness to blame. It is hard to admit that it's broken and needs fixing. Obviously, if you don't recognize that you have a "problem" you will not be seeking a solution. This is one of the most difficult aspects of achieving increased income (i.e.) the willingness to believe that we have a financial problem that needs immediate attention, and the willingness to do something about it.

MYTH: "All churches are having money problems these days, we are no different than the rest."

Belief in this Myth leads a congregation into a false sense of self-satisfaction and acceptance of "The status quo." While it is true that many large churches as well as small are presently experiencing financial difficulty, still, many others have enlarged their ministry by solving their financial problems.

It seldom occurs to church leaders and members that the "real" problem is not one of inadequate financial resources, but rather of inadequate financial practices, over an extended period of time. Herb Mather says, "Congregations tend to keep on doing what they have been doing, even if that doesn't produce desired results."²⁰³ Rick Warren says, "I contend that when a church continues to use methods that no longer work, it is being unfaithful to Christ."²⁰⁴ Church finances are always a matter of faith. **"Stepping out in faith" does not mean doing what we have been doing even if it isn't working, but rather the courage to attempt new and more productive procedures for God.** Your church has the ability and

need to give far beyond its present level. Our task is to present the challenge in an effective and winsome way, says Michael Durall.²⁰⁵

MYTH: "There is only so much money around, and we have already reached our giving limit."

This is so widely believed that to challenge it seems an affront to one's intelligence. Yet few things hinders the growth of the average church's income, as does this false concept. Michael Durall, says, "A pervasive attitude of scarcity ranks high among the most debilitating aspects of mainline churches today."²⁰⁶ If the Pastor and Church Council believe there is only so much money available and they have already reached their giving limit - then this mis-information will effect, in adverse ways - a pastor's view of money in the church, and a congregation's attitude toward local and benevolence giving.

One of the casualties of believing this Myth is that then, money for "outside causes" and even "local Budget needs", begins to dry up. A basic reason for low finances, in small churches, is that leaders (both clergy and lay) invariably underestimate the size, strengths, assets, and potential of that congregation, says Lyle Schaller.²⁰⁷ (Could this be also true of medium and large churches?) We can no longer justify our poor stewardship practices on the assumption that people are giving all they can or want to. Every person has **three pockets** from which to give to the Lord's work: (a) Earned income (b) Accumulated wealth (c) Estate gifts. Most churches have not tapped this third source of income. Yet nearly every other non-profit organization seeks gifts from all three of these pockets, every year.

MYTH: "Money in a church is like a giant Pie -when money is allocated to one cause or need, there is only so much left. If further money is allocated, some other cause will be shorted."

Lyle Schaller says, "The evidence suggests this is a completely fallacious assumption. The evidence indicates people respond to perceived needs, not to what they have been accustomed to giving."²⁰⁸ Remember: Giving is habit forming. The same people who have given generously to one cause will also continue to give to other causes, **if**: (a) There is a perceived clear and compelling need, and accompanied vision, (b) They are motivated, (c) They are trained, (d) They are approached, and (e) If they believe their gift will make a significant difference.

MYTH: A common attitude among many churches is, "If we didn't have to give so much money to the denomination, or have so many special offerings, we could have more money for local needs."

It is true that Conference and Denominational administrative costs have been rising, and hard pressed local churches are increasingly demanding lower apportionment assessments from judicatories, greater accountability, and increased "designated" giving. But it can become narcissistic. Two ways this narcissism expresses itself are: (a) More than one Church Council has declared its belief in the mission and benevolence program of the Denomination, and then gone ahead and instructed its local Church Treasurer to wait until December to pay any Apportionments, and then only if there were any money left over after paying the "essentials." (b) Or they lament, "If we raise more money for missions, that means less money for something else." Some pastors even try to protect their people from increased giving. They may resent and resist denomination opportunities for "world-wide" mission because they assume these compete with local needs in a situation where they believe people will give only so much and no more. This is a grave mistake.

When this myth is believed by a pastor and acted upon, it will affect in negative ways,

money for local needs as well. Churches that see the Call to Mission, as their prime directive, have less trouble paying their apportionments, have more money for local needs, exhibit a higher per-capita giving, have an increased sense of usefulness, the morale of members is higher, and they have a sense of world-mindedness. By its own giving, the congregation sets its members a compelling example. Church giving "off the top" to missions and benevolent projects, genders members giving "off the top" to local needs as well. What portion of your total budget goes outside your community for mission and benevolent causes? It is important to let people know the good things your congregation is presently doing to meet human needs around the world.

MYTH: "If we tell our people we are holding the line on the Budget, that we need X dollars to run the church this year and this is the least we can get by on, they will rejoice with us and gladly give so that the Budget can be met."

This is a false assumption. People do not give to "bail out a budget" no matter how penny pinching it might appear to be. Naturally they are concerned that the Bills be paid, but the main reason people give to the Church is to carry out the Mission of Christ in the world. When a church pares down the budget to the least possible, then that budget often becomes the "ceiling" rather than the "floor" of giving. People thus tend to feel their church is successful if this emasculated budget with its reduced expenses has been met. Consequently, that is advertising -We're holding the line on the budget so that you can keep on giving at the present rate or below, says Eugene Grimm.²⁰⁹ This does not produce increased giving, joy of accomplishment, or spiritual growth. The chances are, it will mean that next year's budget will be even harder to meet. **If you wish larger income, begin projects that will meet real human needs. Find a need and fill it; find a hurt and seek to heal it. "The only way to generate maximum financial response is to throw out an exciting human need-filling, problem-solving project,"** reports Robert Schuller.²¹⁰ Kenon Callahan says, "It is important to note that Money follows Mission, not the reverse."²¹¹

MYTH: "We can't do that, it's not in the Budget."

No matter how much they may deny it, a church's budget reflects its philosophy of ministry. The way a congregation spends its money is a reflection of its true priorities. Church budgets need to be flexible. They are not written in stone, and are accurate only on the day they are adopted. If new opportunities arise, or circumstances change, or crises appear, it will need to be adjusted. To demand that nothing new can be attempted because it was not in the budget is to cripple Christian growth, and hamper the work of advancing the Kingdom.

Some take the opposite position - "That Budgets are not very important anyway, that it's only **expenses** that counts." This too is but a half-truth. Budgets are not only targets to shoot at, but a very important foundation of financial stability. There are disastrous results when year after year, income does not meet budget requirements.

MYTH: "If we could only get our non-givers to give something we would have it made."

Most of the time, it is inappropriate to complain about the non-givers. Why? Most of the non-givers have been made that way by: (a) Benign neglect, either by pastor or congregation, (b) Little or no program of stewardship education, or (c) Inability to assimilate them into the "fellowship circle" of that congregation. Badgering the non-givers to give "something" is not only a waste of time; it often sours them on the church. A much more productive effort is a thorough program of Stewardship Education beamed at the non-givers and token-givers.

(Note: Monthly packets instead of Quarterly Statements will also make a real difference.)

MYTH: "If we keep announcing, how far our church is falling behind each week, they will feel troubled about the financial condition and will feel motivated to catch up."

There will always be a few faithful people in every congregation who will dig deeper to "bail out" their church, but this does not increase income over the long term. This will bring in a "small" amount, provided there is a specific invitation and a way provided to respond. "The truth is that information without invitation to respond moves few people to action," states Donald Joiner.²¹² It is a common practice, in many churches, to have someone use worship time to give a finance committee report (which is almost always negative.) This is generally counter-productive. No one comes to church to hear whether the budget is balanced or not. They come to touch the face of God. Kenon Callahan observes, "There are disastrous results from creating the mentality that the congregation is always behind... People give to a winning cause, not a sinking ship."²¹³ Telling people that the church badly needs money week after week is to advertise "failure." It is important to advertise "success" not "failure." Make sure people see the "good" their money is doing and what more could be done, if more were given.

MYTH: "We don't believe in 'pledging' at our church; we just give as we can."

There is real value in signing giving commitment cards. Surveys indicate that members who make "estimates of giving" pledges usually give 30% more than those who do not estimate, says Eugene Grimm.²¹⁴ Every church needs a special time each year when it (a) Evaluates its reason for existence, (b) Sets worthy Goals, (c) Educates people about these goals and seek their participation in them, (d) Devises strategies for reaching its goals and measures its progress against them, and (e) Celebrates its victories.

Fewer and fewer members seem to be using "Weekly contribution Envelopes." Pastors seem increasingly reluctant to encourage their use. However the average member will contribute more when "weekly" envelopes are used, than simply "monthly" or "passing the plate" methods, as a rule. Churches are increasingly discovering that monthly electronic transfer is fast replacing weekly checks, for contributors.

MYTH: "The way to sound church finance is to keep our bills as low as possible, and our balance as high as possible."

While this myth has the ring of common sense to it, still it is but a "half-truth." There is a vast difference between a "business run for profit" and a volunteer organization whose reason for existence is "service." The church's objective is not "big balances" but "Mission." Kenon Callahan testifies, "**Saving money, does not constitute an adequate stewardship theology. Indeed the notion that the purpose of stewardship is to help a congregation conserve its funds, is in fact, counter to the Biblical witness.**"²¹⁵

A responsible theology of stewardship encourages a congregation to use its money in ways that will maximize its effectiveness - its missional services to its community and around the world, to develop mature Christian discipleship among its members, and to maximize its outreach potential (reaching non-disciplined populations for Christ.)

Experience has shown that churches that try to accumulate big balances will discover future funds "drying up." People do not wish to see their money given to the church just sitting in the Bank. They want their money put to work for the Lord. By its own faith-living and giving, a congregation sets its members a compelling example. If it is ultra-conservative in its spending habits; if it is afraid to step out in faith, then it will generate people who are like that. But if it is generous in its giving; if it too lives on faith, believing that where God leads

He also provides; if it gives largely and joyously to mission and benevolent causes and in helping people solve lots of human problems, then it will generate people who love to give and who are giving increasingly to the Kingdom through their church.

Outside resources are invaluable in discovering the Finance Committee's responsibilities and opportunities: For example: Guidelines-Finance, published by the General Board of Discipleship and Creating a Climate for Giving, by Donald Joiner.

Wayne Barrett & Donald Joiner counsel, "It is vital that you and your committee have a sense of direction, a plan to move the congregation's financial stewardship, and the ability to monitor the ongoing finances of the church."²¹⁶

Develop a comprehensive system of Church Finance. "A congregation that fails to encourage its members regularly and systematically to commit their resources is a congregation on the way to extinction...In short, you cannot afford to go even one more year without a well-planned program for funding," say Barrett & Joiner.²¹⁷

Things You Can Do To Help In Case Of Serious "Short-fall"

Many churches get behind in their giving during the summer slump and never get caught up. What do churches do in such a situation? Some churches have treasurers who "cry" a lot at such a time, hoping people will feel guilty enough to contribute more so the church can pay its bills. The ranting works much better orally than written. Generally, it produces a "small" amount so the church meet the present crisis. Some keep announcing a "box score" in their weekly bulletin or monthly newsletter, telling people how much they need between now and Dec.31, to pay all their bills. Some rely on some special "Money raising project" to bail them out (Advent coin folders, Thanksgiving turkey dinners, bake sales, special offerings, etc.) Some even "borrow"" from the Bank or from prepaid pledges to pay this year's shortfall. While these methods may get a church "over the hump" still they do not help people become joyful generous givers. At best they are simply "stop-gap" measures.

There are only two ways to solve financial problems in a church – Cut expenses, or Raise income. When shortfalls occur, it is generally assumed that the only way to correct the situation is to "cut the budget." It seldom occurs to them that the real problem in nearly every church is **not** one of inadequate financial resources, but rather of **inadequate financial practices**.

Strategies That Make A Difference

- Some Sunday inform the congregation of shortfall, and ask them to make it a matter of prayer.
- Phone those who have contributed to "confirm" their pledge, thank them for their support for the work of Christ, and how their contribution has made a difference. Then inform them of shortfall between pledges and Budget needs, suggest what could be accomplished if more were given and subtly hint that their possible increased pledge or gift would make a significant difference.
- Select people from the following categories that might be approached, either by phone or personal call to make a pledge or increase their pledge: (a) People with a current pledge but whom you have not yet heard from for next year, (b) People whose last year's pledge, current pledge and next year's pledge is at the same level, (c) People whose pledge is considerably less than what probably they can give, (d) People with a prior pledge and current pledge, who have said "No" for the coming year. Suggest to them, "We want you to know about the wonderful things our church is presently doing, and would greatly appreciate your help in it," (e) People who are active constituents

but who have no recorded contributions. They, by their active participation are saying, "If ever we were to have a church home, this undoubtedly would be it." Invite them to make a significant cash contribution with the assurance that it greatly helps to continue the Services they enjoy.

- A "cash flow" chart can be inaugurated to set out various known expenses and income during each month of the year. Examine the giving pattern of your church over the last three years. List the amount received during each month (some months will be high and others traditionally low). In many churches December offerings average two to four times more than the average. If that is your pattern, should you experience an unexpected "shortfall," you could use your "Praise speech"- reminding them that this church has a history of giving very generously in December, that if they only gave X dollars more than last year, all the present obligations could be met; that their generosity makes it possible to (here list a variety of specific good things that are being accomplished- both presently and ongoing.) In case of perennial short-falls, you may need to use a "tell it like it is" speech. (However, help persons experience the joy of giving through the church instead of paying the bills of the church.)
- Monthly packets instead of quarterly statements will go a long way toward making responsible givers out of non-givers. Mail a "Packet," to every family, each month, with the following in it, (Note: It is important to include all of the following in the packet.)
 - 1) A personal statement of their contributions that month to the church, and thank them for it.
 - 2) A Success story about growth occurring or service rendered, or people helped through their generous giving (make it as specific as possible.)
 - 3) A shortened copy of the monthly income and expenses of the congregation.
 - 4) Announcements about upcoming events designed to help people's needs, wants, and values.
 - 5) A personally signed printed letter on next month's major program thrust (giving program details, goals, costs.)

What good will such a change make? It generally raises income from eleven to thirty percent. The greatest impact being upon the non-givers and token givers. We become generous givers when we know there are good things happening and that our gift is making a significant difference.

- If you feel the need to continue sending "Quarterly Statements" (rather than Monthly Packets) then go to **five** statements. Make sure that the fourth quarterly statement is sent early in December so that persons can "catch up" on giving before the end of the year. When communicating with the congregation, use a "narrative" budget rather than the "line item" budget. Quarterly reports ought to include connecting funding and ministry accomplishments.
- Along with your Quarterly report to the congregation about finances, "Give someone a chance to tell why he or she is a member of the church...When people see the results of ministry, their giving takes on a new climate of excitement and celebration."²¹⁸
- Nearly every church has a number of "Special offerings" during the year for expenses not in the budget. On the last Sunday of December, take two offerings one regular offering and the second, "a catch up on what you planned to give this year" appeal.
- It is important to remember that "designated giving" for projects over and above the budget, generate more money for missions and for local needs. One way to facilitate this is to have a

Wish List.

- Mother's Day can be an important time to emphasize Mission giving. Since the essence of motherhood is "love" and "caring," churches can encourage persons who would like to express appreciation to their mother for the love and care which their mothers have given them, to make a special gift to some specific mission project in their honor. Instead of purchasing expensive gifts, some are making charitable donations in honor or memory of family members. This practice often includes the children of the family, who are taught the value and purpose of sharing life's bounty with others. Use this to fund some of your outreach ministries.
- The Christmas offering designated for one of the budget's outreach ministries can be a most exciting appeal, provided it has large congregational appeal and is not set too low.
- Have a "Hallelujah" Sunday (a special Sunday when we "catch up" our Conference apportionments which are in arrears.) Advance preparation, lots of helpful communication, and spiritual motivation are the clues to its success. A good time is between Thanksgiving and Christmas. On the several Sundays preceding, have presentations in worship to promote the special offering. Send a special letter to all members explaining the apportionments and a short explanation of the good they do. Set a specific goal and a specific Sunday for reaching it. Get the Church Council to agree that we need to pay our apportionments in full. Make it a time of celebrating their faithfulness. Have a "mission moment" in worship about some success story that has been accomplished in which people are serving people in the name of Christ because of people's generous contributions. For instance, begin by saying, "This is why I support...."
- Organize your best givers into a group to talk to other persons about the fun of giving. The most powerful and effective stewardship development is the personal testimony of Those who have newly experienced the gospel of good giving.
- Have the Bank automatically deduct your church contribution each month through electronic funds transfer. It has been found that automatic transfer of charitable contributions will increase income and reduce shrinkage.. It is important to remember, however, that persons contributing this way are apt to have a sense of "detachment" from their giving. It is important that the church provide a variety of ways for them to feel a personal involvement and have evidence that their gifts are making a decided difference.
- Have a "catch up" Sunday for budget deficits, except make the emphasis upon "future" ministries, rather than completed ones. Wayne Barrett says, "Make the orientation a future ministry, fund it with the same offering, and results should improve 20-50 %. By guaranteeing funding for future ministries in advance, you will not need to expend subsequent receipts for these programs and can instead pay off any arrearage. The difference in attitude, you will notice, lies in what your donors understand themselves to be doing – financing important future ministries or paying for a dead horse."²¹⁹
- Write a letter during Thanksgiving to every member, thanking them for their participation this year as a congregation, and highlighting a few of the most significant ministries performed by our church this past year (those which have been funded by their generous giving, and suggest what more might be able to be accomplished). The last of November, send a letter to the membership reminding them that this church has a history of giving very generously in December, that if they only give X dollars more than last year, all the present obligations could be met, and that their

generosity makes it possible to..(Here list a variety of specific good things that have been accomplished.)

- The pastor and a member of the permanent fund committee visit with a planned-giving "prospect." Planned giving includes a bequest, a trust, an annuity, or an outright gift. Note: This needs to be done periodically.
- Offer the option for persons to support the ongoing ministries of the church through monthly automatic debiting of their bank account.
- Develop "effective" methods of communication with the congregation about finances. The reason many churches fail in their money raising attempts is because they have adopted "methods" of fund raising that are generally ineffective in motivating people to give generously. For instance: Clif Christopher relates, "The church is the only non-profit I know of that seems to believe that the more you cry that you are sinking, the more people will give to you."²²⁰. This approach does not work. Sending out a letter or article in the newsletter that says, "We've outspent our money: we're behind in our bills and have a lot of expenses coming up. So please help," simply does not build reservoirs of trust or foster generosity. Compare that with, "You have given generously last year. We are deeply grateful. We have used your money wisely to change lives (here tell how; make it as specific as possible.) And if you give more this year, we can make an even bigger impact." Reeves & Tyler assert, "When we stop talking about money and talk about how people's lives are being changed forever because of hearing the gospel, hearts will be stirred and giving will be inspired."²²¹.
- When all else fails, "cut the Budget." However it is extremely important to know how to cut the budget and not hinder the ministry of the church. (Most of the time there is little left to cut but Program and Personnel. Generally to cut these is to drastically hamper the ministry and mission of the church, and may mean the further decline in attendance and finances.) If you do feel it is necessary to cut the budget- involve as many people in the process as possible. Remember: the fewer involved in the cutting process, the more passive-aggressive behavior will be created among the leaders and members. Make sure you have a long-range stewardship development plan in place. Seek to use the occasion of cutting the budget as a teaching tool for financial growth. Kenon Callahan reminds us, "**It is easier to raise the funds needed to overcome most shortfalls than it is to cut the budget. Invest your time in raising the funds rather than in committee meetings to figure out how and where to cut the budget.**"²²².

Plan For A More "Successful" Annual Fund Drive

Robert Schnase reminds us, "No congregation of any size can justify the failure to offer a high quality, positive, spiritually sound, annual emphasis to stimulate growth in giving and provide the discipline of pledging for members to support the mission of the church. No church can allow one or two negative voices on a Finance Committee to dampen giving by 30-40 percent by vetoing plans for a thorough campaign."²²³.

One of the biggest surprises of my research was the discovery that most churches in their Annual Fund Drive are using methods that almost always guarantee failure. They can have a much more "Successful" annual fund drive, if they are willing to make some changes in the way they go about it. The annual financial campaign is not working nearly as well as formerly in most churches, therefore any major reliance upon this strategy today will need considerable more thought and effort than has been given it in the past. **Most churches try to bring in a harvest**

with little preparation, and then wonder why their financial drive has been less than successful. Herb Mather says, "Without year-round invitations and encouragement to give, a campaign's effectiveness is seriously crippled."²²⁴ "A 'whatever happens' operating plan holds little hope that the church will be able to reach its ministry goals...Solid methods and procedures that inform, inspire, call the people to prayer, and ask the people to participate are mandatory." say Michael Reeves and Jenifer Tyler.²²⁵

Still the Annual Financial drive needs to have its prominent place among a host of building blocks that together will construct an effective stewardship ministry in your congregation, insists Charles Lane.²²⁶ Robert Schnase reminds us, "Pledge campaigns are not about money, dollars, and budgets but about mission, spiritual growth, and relationship to God. Stewardship efforts deepen prayer life, build community, unite people with purpose, and clarify mission. People feel strengthened and grateful to serve God through giving."²²⁷ Herb Mather relates, "The most effective campaigns for the past two decades have emphasized the spiritual need of the giver to give rather than the need of the church to receive money to meet its budget."²²⁸ They emphasize mission, purpose, and life changing results rather than shortages, budgets and institutional loyalty. Don Joiner emphasizes, "The annual finance campaign is not about money and budgets. It is about commitment to the vision of the church in ministry and mission."²²⁹

In churches that depend upon an "Annual Fund drive" as their primary source of income - this is a problem that needs immediate attention. There are a number of "negative fall-outs" if year after year, projected Budgets are not backed-up with the needed Income. (e.g. If the income does not match the Budget.) For example- reduced trust in the financial operation of that church, lower morale among workers because they are unsure of adequate funds, lower morale of Members, declining giving for budgetary needs. **People give to a winning cause, not to a sinking ship.**

Programs that generally do Not work:

- Increasing the budget year after year, without including how expenditures may be Funded. This is a way to financial suicide. Financial responsibility is crucial for the success of any congregation.
- Concerned more with reducing Expenses, than increasing Income.
- Delivering pledge materials to homes but avoiding personal contact.
- Fair share approaches.
- Annual and Capital campaign combined.
- Annual and Service commitments combined.
- The cafeteria-style approach that encourages members to choose from an array of entrees, including time, presence, prayers, service, or money.)
- Failure to connect Money to Mission.
- "The Ship is Sinking" approach.
- The We don't talk about money from the Pulpit approach.
- Failure to communicate the Cause and Effect (the results of their giving.)
- The Apologetic approach to giving and stewardship.

Strategies That Make A Difference

- Planning for next fall's campaign at least three months in advance. "Churches often begin the process with high resolve only to jettison virtually the entire enterprise because there is not time to do it right. Plan on selecting your funding campaign strategy at least ninety days before implementation."²³⁰ The longer you plan- the more time that is spent organizing,

involving, and telling the story of your church, the better the results will be.

- Successful campaigns begin by asking relevant questions:
 - What is the purpose of the campaign?
 - How can we design a creative campaign?
 - Creating Vision.
 - Establishing a Biblical, Theological and Spiritual Foundation.
 - Gathering information.
 - Conveying Inspiration.
 - Anticipating Celebration.
 - What comes after the Campaign?
- Every "Successful" annual finance drive begins with the "Mission" of the church. "Ideally, the church budget is an expression of a church's commitment to its mission. It is a ministry action plan for what the congregation believes God has called it to do. In preparing the budget, church leaders (and the congregation) can define their vision and state how they will carry out ministry. A church budget can declare: This is who we are as the people of God," Michael Reeves & Jennifer Tyler affirm.²³¹

Barrett & Joiner insist, "Start with the congregation's vision of ministry. Do you have a Mission Statement? If so, that is the basis from which the budgeting process must proceed."²³² "Failure to connect money with missional goals and spiritual precepts perpetuates the cycle of poverty with regard to available funds for ministry," affirms Reeves & Tyler.²³³ Charles Lane admonishes, It is in the Annual fund drive more than any other aspect of your stewardship ministry that the biblical teachings come to the fore and it is also where the greatest threat to abandoning those teachings exists.²³⁴
- Kenon Callahan says, There are five major components to any successful annual financial campaign. ²³⁵
 - A. **Prayer Phase:** Ask the entire congregation to make this drive a matter of personal and corporate prayer. Share weekly reminders in the Sunday bulletin. Begin a prayer task force whose main joy and job is to pray themselves and invite others to do so. If possible, teach a short Bible study during this period. Encourage a number of small cluster prayer groups going. Sponsor a 24 hr. "prayer vigil" just prior to the start of the financial campaign.
 - B. **Program Development Phase:** Callahan reminds us that there are three ways to develop a Budget, but not all are of equal worth. ²³⁶
 - 1) A **"Missional" budget-** that grows out of the long-range planning done by the congregation. Priorities and Goals are a "must." It is a people centered budget (the people being helped and the people doing the helping.) Callahan asserts, people grow in their giving only when there is a strong "Missional" budget. People will get excited, he says, if they see these are going to meet their own particular needs and help solve lots of human problems.²³⁷

Note: An excellent example of a "Missional" budget can be found on pages 113-116 of Clif Christopher's book, Not Your Parents' Offering Plate. It is divided into these categories: Our Plan of Ministry

 - A. To provide meaningful, life-changing worship every week of the year.
 - B. To nurture persons in their faith journey.
 - C. To witness to our faith in service beyond ourselves.

Total needed to fulfill our mission of "Changing lives for Christ."

- 2) An "**Organizational**" budget. Various committees are asked to submit items for the budget under which it has control. The Finance committee then reviews these amounts and puts them into a comprehensive package (called "The Budget") which it attempts to "sell" to the congregation.
- 3) A "**Cost**" budget. The Finance committee asks, "What will it cost to run this church next year; what is the least we can get by on?" The result- only minimum giving in order to keep the church afloat for another year. (Note: It is important when you think of costs, to think of "people costs" -the cost of scaling back or not adding new programs. When you think of costs- measure in lives; not light bulbs.) Dan Dick adds, "Decaying congregations gather information on what the ministry will cost in the coming year, project income against expenses, then figure ways to cut costs to stretch income to cover outgo." Whereas, "Vital" congregations develop a ministry plan, figure out what the various projects will require, and then develop plans to adequately fund them.²³⁸

C. Communication Phase:

You can't "sell" the **Budget** of a church, yet many are trying just that. (Instead - what we are offering are – "solutions", and "opportunities.") Make the financial drive a major education effort about the nature and mission of the church. Give people a "Dream" they can give to. Robert Schuller reminds us, **Only great dreams will release great performance.**²³⁹ Help people picture in their minds the mission accomplished by our congregation. Share with them the exciting Goals for the coming year. **Remember: Only unprecedented Goals will accomplish unprecedented results.**

- The three weeks prior to the Commitment Sunday, you should have three weeks of inspiration, information, and encouragement. Send a letter to congregational members, have a talk in worship, use a bulletin insert. Remember to stress biblical themes each week.
- Some Sunday "Have a panel of givers representing all ages will be interviewed in a worship service using such questions as: Why do you give to the church? How do you decide how much to give? How did you learn about giving? What is the greatest challenge in giving? What is the greatest joy in giving?" say Reeves & Tyler.²⁴⁰ (Note: A simple guideline for anyone who speaks and an opportunity to rehearse would enhance their testimony.)
- Another modification of the panel idea is to have a panel that informs the congregation about various ministries within the church.
- Quality Handouts help make the connection between faith and money, including the costs of providing particular ministries can be helpful.
- Develop and distribute a "Narrative" Budget (provide the Finance committee with a Line- item budget and the congregation with a Narrative budget.) Ask for a narrative description of each spending category so that there will be no misunderstanding regarding the purposes for the funding being requested ...Describe your proposed plan for next year, stating how it relates to the church's vision and mission statement. Write one or two descriptive paragraphs for each ministry area. Use examples that enable readers to understand the impact the ministries have in changing lives. Picture new or expanded ministry needs as the rationale for increased funding. Prepare the narrative budget in an attractive, inviting, readable brochure format.

Mail a "narrative" budget to every family in the church. A line item budget complicates the task of communicating the vision of the church. "Prematurely distributing a 'Line Budget' that is not yet funded invites misunderstanding, confusion and potential disaster."²⁴¹.

"A narrative budget tells the story of what happens to the giver's dollar after it lands in the plate. It puts faces and names and projects to the requests for funds. It connects the giver to the need, and it engages him or her in the mission and ministry of the church. A narrative budget allows the individual to understand how his or her gift makes a difference."²⁴². "It transforms a line-item listing of money and expenses into an exciting and enlivening picture of ministries and missional expressions of the congregation," affirms Reeves & Tyler. ²⁴³.

- Herb Mather, instructs, "Focus on the need of the giver to give rather than on the need of the church to receive."²⁴⁴.

D. Commitment Phase:

Simply trying to find the "Perfect" Annual Fund Program will never solve a church's financial difficulties. In the words of Herbert Mather, "The encouragement of giving is a year-round spiritual growth responsibility of the church...**If your church is meeting the spiritual needs of the people, is doing good-year-round stewardship education, and is telling the stories of mission and ministry, almost any kind of financial campaign will be successful. If your congregation is not meeting the needs of people, has neglected stewardship education, and has not been telling the stories of the church's mission and ministry - no campaign is likely to succeed.**"²⁴⁵.

- One of the most effective annual fund Appeals has been, The New Consecration Sunday Stewardship Program by Herb Miller. It is a proven winner. It has helped thousands of congregations increase financial giving by 15% to 30%.²⁴⁶. (Note: For maximum results, follow the program to the letter. Churches that try to modify or neglect specific steps generally wind up with less money.)
- Four other appeals are fast gaining popularity, (Treasures of the Transformed Life by John Ed Mathison, Irresistible Invitation by Maxie Dunnam, Money Matters: Financial Freedom for All God's Churches by Michael Slaughter, and Enough by Adam Hamilton. These are all excellent studies in stewardship development as part of a total pattern of growing Christian Discipleship. They will, if taken seriously, produce increased long term Spiritual growth that results in growth in Stewardship. They can be most effective when used with other stewardship strategies such as year-round stewardship education and Tithing. They were not intended, nor apt to be successful, as "stand-alone" programs (without tithing, year-round stewardship education, telling the story, effective pastoral leadership, etc.)
- One novel approach that can be successful if it is used with other fundamental components is the "Four Week, Four-Card" approach. "The first week church members receive a letter with a challenge to think about what they love most about the church and to write it down on an enclosed index card. The next Sunday the cards are brought to a designated bulletin board and put up for a display. The second week another letter is sent requesting that the members write on the enclosed card the name of a person in the church who has meant a lot to them. The next Sunday the cards are added to those from the previous week. The third week the letter requests that members think about what one new thing they would like to see happen in the church for the coming year. When those

cards are added the following Sunday, the bulletin board becomes a real focus of celebration. Worship services can be focused on related themes. The final week a letter can be sent that says: 'With regard to what you love, who you love, and what you want to see happen, what do you believe God wants to give through you this year?' The pledge card will be received in the worship service the following Sunday."²⁴⁷.

- Remember: People give largely to Passionate Vision, not need. The reason many Annual Fund drives fail is because they focus on the needs of the church, rather than the "Vision" of the church.
- Ask for growth, says Charles Lane, "As I work with congregations in stewardship ministry, I am amazed how often stewardship leaders forget to ask people to grow in their giving. If you don't ask people to grow in their giving, they probably won't."²⁴⁸.
- In making your appeal remind them you are offering a great product. "We are not giving money and raising funds to perpetuate an organization, but to bring hope, health, and salvation to a world in need."²⁴⁹.
- Link the annual financial appeal to the Advent season of emphasis upon preparation, expectation and response to God's Greatest Gift.
- Vary your appeal. It is best not to use the same appeal more than three years in a row. Most appeals are designed to (a) Encourage those who already contribute to increase their present level of giving, or (b) Invite new people to begin placing a check in the offering plate. They generally are not designed to teach Stewardship.
- One size does not fit all. Generally churches send the same information and appeals to all of its members when attempting to make a plea to subscribe the Budget. This is not realistic or productive of maximum results. Clif Christopher has some excellent examples of letters that can be sent to different segments of our donor base in his book, Whose Offering Plate Is It? Pages 61-77.)
- Charles Lane counsels, "Your program should be conducted over approximately three weeks. Longer than this, and the program can lose energy. Shorter than this and you will miss too many people who may be gone from worship for a week or two."²⁵⁰.
- Plan to have the Budget (Narrative Budget, not Line Budget) adopted at a Morning Worship Service, even though it may have been adopted earlier by the Administrative Council.

E. Follow-through Phase:

You should have your follow-up plans in place long before the program begins.

- Immediately after the campaign is over, send a letter to all contributors, thanking them and celebrating what our stewardship together has been able to accomplish for God. Confirm their pledge, share which are not in the program because of insufficient funding and indicate their continued validity. Highlight ministry opportunities for the coming year. Charles Lane counsels, "Don't wait three weeks, or all connection with the rest of your response program will be lost."²⁵¹. He writes, "In some congregations the pastor writes this letter. Often the first paragraph talks about the high points in the congregation's ministry the past year. The second paragraph lays out the pastor's hopes and dreams for the ministry in the coming year. The third paragraph thanks the members for their estimate of giving. The exact amount of the estimate should be included in the letter."²⁵².
- "One difficulty that congregations encounter in planning a campaign is that no positive connection is made between commitments that are made during a campaign

and the reporting of subsequent fulfillment of these commitments. In other words how monies are used to impact and change lives," assert Reeves & Tyler.²⁵³

- "In every report on a member's personal giving record," there should contain, says Robert Schnase, "a tone of appreciation, a reminder of the significant difference the donor's gift makes, and a focus on the mission of changing people's lives."²⁵⁴
- As soon as possible a comprehensive plan of finance should be put into operation so that sufficient funds will be available throughout the year.

Encourage Designated Giving Above And Beyond Your Budget

Research indicates that churches that provide multiple opportunities for giving (beside the budget) during the course of the year, have greater per capita giving. People need multiple opportunities to give if they are to develop a sense of responsible stewardship.²⁵⁵ The basic generalization is that requests for second-mile designated giving produce contributions that church otherwise would not receive.

Wayne Barrett & Donald Joiner assert, "In today's world, our members are demanding designated giving. Our only choice lies in how we will manage these opportunities"²⁵⁶. The appeal is generally appreciated most by baby boomers, baby busters, and those who give little or sporadically. Herb Mather relates, "There is a myth that money given in a free-will offering will be taken away from the funds needed to 'pay the bills.' In almost every case the opposite is true: Giving begets giving. Free-will offerings are special opportunities to teach the joy of giving."²⁵⁷

Charles Lane observes, "When God's people have opportunities to give, giving begets giving. Additional giving opportunities create interest in new ministries, create new connections with both the congregation and programs beyond the congregation, and in general strengthens individual' connections with the church and with the Lord of the church."²⁵⁸

"Giving beyond or 'on top of' the budget can be the fastest growing component of your church's finances."²⁵⁹ "This kind of extra giving can finance benevolence, capital additions, acquisitions, and specific programmatic ministries."²⁶⁰ Barrett and Joiner caution, however, "Make sure that designated giving does not erode the undesignated budgetary base."²⁶¹

Strategies That Make A Difference

- What portion of your total budget goes outside your community for mission and benevolent causes? It is important to let people know the good things your congregation is presently doing to meet human needs around the world.
- Have a "Second chance" appeal in March or April for two or three projects for designated "second mile" giving.
- The Christmas offering designated for one of the budget's outreach ministries can be a most exciting appeal, provided is one that has large congregational appeal, is not set too low and is not designated for some denominational ministry outside the budget.
- Develop and post and remind people of a "Wish List" ranging from the inexpensive to the most expensive needs and wants that would enhance the ministry and mission of our church and be fitting gifts to honor, or in memory of others.

Emphasize Planned Giving

Loren Mead, founder of the nationally acclaimed "Alban Institute" religious research and consulting organization, paints a rather gloomy picture, financially, for mainline churches in the future - unless they begin to accept present reality and start doing something to change it. He

observes, "We refuse to pay attention to the disaster that is approaching...Congregations and their religious systems have their heads in the sand in terms of their future support...All the evidence we have points in one direction: Younger generations do not contribute to religious institutions as generously as did their elders... The donor base is aging and is not expanding in numbers, diversity or age...The most perplexing neglect is of **Planned giving**.(giving out of total assets)... We do not have much time to do a turnabout... Within the next two decades the current generation of Tithers will be replaced by a generation that has not yet been convinced that tithing is a good idea. Unless we change our behavior radically, our current generation of generous supporters of the church will be told to take their gifts elsewhere... If the churches ever had an opportunity to develop resources for the future, the time is now...The clock is ticking. Continuing this head-in-the-sand approach will be disastrous financially...A primary spiritual task of churches is to help Americans deal with the dilemmas of wealth."²⁶²

Wayne Barrett & Donald Joiner assert, "Perhaps the greatest source of potential increased giving is in the category called 'planned giving' (contributing out of donor assets)...As congregations age, planned giving can offer a convenient and satisfying vehicle for aging donors to express their stewardship. Congregations wishing to maximize their financial resources while assisting donors in expanding their giving potential are encouraged to promote planned giving. Not only will you be providing a valuable option for your members but you will also be positioning the congregation to receive unprecedented levels of gifts."²⁶³ Bequests from Wills, gift Annuities, charitable Remainder Trusts and Annuities, Life Insurance, Transfer of Property, Memorial gifts- can make a significant difference. An excellent Planned Giving Manual, also resources for enhancing an existing program Achieving Dreams Beyond the Budget, a planned giving manual for congregations, is available from the Planned Giving Resource Center of the General Board of Discipleship, P.O. Box 34003, Nashville, TN.37203-0003).

Herb Mather cautions however, "Planned giving rarely reaps a harvest unless there are regular, consistent invitations. Notes in every bulletin and newsletter, support seminars, letters, and other kinds of reminders so that people know the church is serious about helping them make a planned gift when they are serious about making the planned gift."²⁶⁴ "To have an effective planned-giving ministry, you must believe that planned gifts are possible. If you doubt that people have the assets to give - and even if they have the assets, you doubt they would make such gifts- your church will not receive any planned gifts. It does not mean your members will not make planned gifts. They will. But they will make them elsewhere," asserts Donald Joiner.²⁶⁵

Establish A Plan For Memorial Giving

"Establish a memorial and honor gift program that provides a channel for giving to the church in memory or in honor of loved ones. Clearly state the way the funds will be disbursed and provide a 'wish-book' of items that families of the deceased or of the honoree may select for the distribution of the monies."²⁶⁶ "Gift acceptance policies can not only provide an effective communication on how financial issues are managed by the church but also help prevent problems when inappropriate designations are requested or complicated in-kind gifts, such as supplies, equipment, or professional services become issues."²⁶⁷

The memorial gift is a way to say that the person was important and will be missed. Some suggestions for enabling memorial gifts to be more helpful are:
Memorial gifts don't always have to come when a person dies, they can be given on the anniversary of someone's death, or in remembrance of someone close to them, or in honor of someone who is still alive.

- Donald Joiner says there are Six elements of a Memorial Fund:

1. Appropriate and immediate responses to donor and family.
 2. A public and permanent record of the name of the person being remembered.
 3. Adherence to policy on the use of such funds.
 4. Complete annual reports to the congregation.
 5. Both immediate and annual recognition of the person being remembered.
 6. Annual contact with the deceased person's family."²⁶⁸.
- It is most helpful to have a Memorial brochure that lists the opportunities and policy for your church about memorials. Give them suggestions to make a gift through your church's fund while the person is still living, such as a person's birthday, anniversary, or just a time when they are thinking of that person. Why wait until someone is dead to say how important he or she is?²⁶⁹.
 - Donald Joiner laments, "The most common problem with these memorial and honor funds is that most of them are not used, which discourages people from giving. The problem in most churches is that there is not a committee or policy for memorial gifts."²⁷⁰. "So what can the church do? Institute a six-month memorial policy. With such a policy, all funds must be spent within six months of a person's death or within six months of the money being given to the church in memory or honor of someone. The church must communicate with a representative of the deceased or honored person within six months to talk about what is to become of the money that has been given."²⁷¹.

Plan For Wills And Estate Giving

A consistent program of "Remember Your Church In Your Will," along with other Strategies, will be a distinct help. Churches have a wonderful opportunity for increased income, if they will discover and employ the benefits of "Planned Giving." This is true for a number of reasons:

The population born in the 1920's has turned out to be the most church-going age group in American history. They also are more likely to give a larger share of their assets to the church. One result is that a growing number of congregations report increased Bequests.

Strategies That Will Make A Difference:

- Sponsor a Sunday, twice a year when the theme of the day is the Christian view of death. This is the theme for the sermon. In the afternoon, have several discussion groups on: Making a Christian Will, Tithing your Estate, How you can make your life live on after your death.
- Mail out brochures on Making a Will.
- Add a simple statement at the bottom of the Sunday Bulletin or Monthly Newsletter occasionally, such as, "Remember your Church in your Will...Stewardship does not end at our death, it is 100% of who we are and have." Or have a box at the bottom of each Sunday bulletin that reads, "Have you remembered your church in your Will?" - will, over time, make a significant difference. The easiest thing to ask someone to do is to consider remember the church in their Will. A simple statement at the bottom of your Sunday bulletin that says: "Have you remembered your Church in your Will?" will reap long term benefits. Be sure as people commit to doing this, you record their names and let the congregation know how many have signed up. Herd mentality will set in.
- "Remember," Clif Christopher reminds us, "You simply ask each member of your congregation to put one simple sentence in his or her will that says, 'After all my bills are paid, I want ten percent of my estate (a Tithe) to go to ___ church."²⁷². We must not only encourage people to give, but also sell people on the fact that the place to be most generous is

giving to and through their local church.

- Don't neglect to talk to prospective "substantial" givers about giving. "Perhaps the fundamental factor in nurturing people who see themselves as capable of outstanding generosity is the simple invitation to give. Few significant gifts occur spontaneously; most require an invitation request. The church that learns to invite its members to grow in their giving will begin to witness the very growth it asks for."273.

Establish An Endowment Fund

"Establish an endowment fund with well-defined purposes so that church members have the opportunity to fund ongoing ministries through bequests and gifts."274. An endowment is a permanent fund that can be invested to stabling a long-term source of income to support programs and ministries. In most churches the income from the investment or a certain percentage of the value is available each year to spend for operations and outreach beyond the local budget and as a hedge against challenging economic times. (The Iowa Methodist Foundation has an excellent book on Endowments - how to set them up and how to effectively use them.)

- Provide information on gift annuities, the giving of insurance policies, and the giving of real estate. Place a brief article in your church newsletter urging participation in the church endowment fund. Without a well publicized endowment program, church members will be tempted to by-pass their church and designate their planned gifts to other charitable organizations that do.
- Have a Plan in place before receiving any money. Charles Lane admonishes, "Once the money is received, if there is no plan in place, a congregational fight is almost guaranteed."275. Clif Christopher relates, "Every horror story I have heard regarding endowments came from churches that had no permanent endowment policy that controlled the funds and thus gave the donors assurance about the future of their gifts."276.
- Michael Durall contends, "The issue of 'saving for a rainy day' is at the core of the debate about endowments...My experience with churches,.. is that when hard times do come, the endowment is not used for its intended purposes- to insure the vitality of the congregation. Rather, the church cuts back on programs, services, support of the denomination, supplies and in some instances, staff salaries. The reason for these cutbacks is to preserve the value of the endowment. Thus the endowment looms larger than the health and vitality of the church itself...The more appropriate financial decision may be to invest a portion (small or large) of accumulated funds into new ministries that enhance the long-term health and vitality of the congregation. Investing in ministry today may be a much wiser financial decision than saving money for an unspecified use at undetermined date in the future."277. He further counsels, Before making any decisions about spending endowment funds, it is essential to determine "donor intent". While, by law, the principle of funds cannot be spent, still most donors intent is not "in perpetuity" but for the good of the church (the language in the will or the betterment of the church as a whole). He believes, "The true measure of an endowment's value is the proportion of funds used for institutional maintenance, compared to the proportion used for mission and outreach. If a significant portion of the endowment is used to serve only current members, I believe this is a serious misuse of funds that were entrusted to the church's care."278. "The purpose of an endowment fund is to grow the church of tomorrow, not embalm the church of today."279.
- One big advantage of having a separate congregational Foundation is that it can be an effective

tactic in a larger strategy to encourage deferred contributions such as bequests. Our goal, however, is not to gather money to fund an institution called "our church", but rather to challenge potential contributors to join a partnership in support of a cause.

Chapter VI

FINANCIAL GROWTH IN THE SMALL CHURCH

Keeping The Small Church Healthy And Contagious

Kenon Callahan asserts, "The 21st century is the century of small, strong congregations. More people will be drawn to small, strong congregations than any other kind of congregation." 280. Gil Rendle observes, "There is growing evidence that the number of very large churches and megachurches will plateau as the next generational cohorts focus on and prefer smaller and more intimate communities." 281.

While this seems to go against the present grain of popular assumption, the fact is, the natural size of the worshipping congregation in America is that of the "small" church. Half of the congregations in the United States have fewer than 100 regular participating adults. Over two thirds of United Methodist Churches have fewer than two hundred members.

There is something very special about the small member church (those with less than one hundred in worship attendance.) Small churches are more "effective" than "efficient", Callahan claims. On a percentage-basis there is evidence that small churches are more effective than mega-churches - in "participation" at Worship, laity involvement, being involved in a small group, membership care, Christian growth, and community involvement. In a world of overwhelming change and fear about the future, it offers stability and a strong sense of belonging. In a world of broken relationships and loneliness, it offers strong family ties and a sense of intimacy (the genius of the small church is that everyone knows or knows about everyone else.) In a day of increasing problems of parenting, it offers children and teenagers personal contacts with a variety of examples of adult Christians. In a day of greed and lust, it offers a life style that seeks to reflect God's standards more than society's. In a society that is increasingly becoming antagonistic toward Christianity, it offers an intimate support group of loving, caring Christians. America's future may well depend upon our ability to internalize many of the values found in the small church. It is extremely important therefore, that we keep the small church healthy and contagious.

Persons are beginning to seek out "small churches." Families who want their children to grow up in an intimate wholesome Christian environment; persons who are separated from their family of origin because of work, school, military, divorce, discord etc. who are hungering for family-like connections; persons trying to escape life's anonymity and who want a setting where they are known by name; persons who want something bigger than themselves, yet small enough to make a difference so they can believe life matters; and some who are seeking out a small church who have a score to settle with God because of past hurt, loneliness, or physical ailment who want and need a "pastor" to talk to, to work hand in hand with others who travel their journey with them, and listen to their "hurts." And some are seeking out the small church because they want to give back for the blessings they have received. They know they have lived a blessed life and seek some place where their "giving back" will make a difference in someone else's life.

This "longing for belonging" provides the small church with a wonderful opportunity. But it needs the "five dimensions" to produce spiritual and numerical growth, says Rick Warren. "Churches grow 'warmer' through fellowship; churches grow 'deeper' through discipleship; churches grow 'stronger' through worship; churches grow 'broader' through ministry; churches grow 'larger' through evangelism." 282.

One of the critical needs of the Small Church is for specific knowledge of how to succeed being a small church in the 21st century and the courage to attempt new and more productive procedures for God. There are three distinct problems facing the survival and growth of the small church: (1) location, (2) economics, (3) generation gap. There is evidence, within fifteen years, a large number of small churches will cease to exist because of lack of money, lack of vision, and advanced age.

"Weak or dying is not the result of being a certain size, it is the result of a way of thinking, planning and acting," asserts Kenon Callahan.²⁸³

Long term solutions demand that it have a better understanding of its own unique characteristics- how it thinks, how it sees its world, how it normally acts within that world, what are some of its hang-ups, what it has to offer, and what strategies seem most suited for it to achieve its potential. Unless small church culture is understood, its personal nature can not be appreciated, nor will strategies be found that will enable it to succeed in the 21st century.

The smaller church is not just a miniature version of the larger church. It has its own distinctive attitude and procedure. While no specific congregation will exhibit all of the following characteristics of the small church world, yet most are apt to have enough to be "typical."

- To understand the small church one needs to think of it as a "family," rather than as an "institution." For them, gatherings of the congregation, whether for worship, study, shepherding, fellowship, or planning are gatherings of the family.
- The small church is a **primary caring cell**. Human relations are primary. Belonging to the church is like being a member of the family. The primary cohesive force is shared experience. Members have a strong sense of belonging, and ownership because it is a significant experience in their lives - "This is our church." They feel deeply united by common interests, beliefs, tasks, and territory. The empty pew at worship has the same impact as the empty chair at the family dinner table of a large family. Everything may be alright but the family feels incomplete.
- The "Goals" of the smaller church, often beneath the level of awareness but still the predominating factors in their behavior, generally are: (a) Survival, (b) Maintaining the status quo, (c) A return to the Good Old Days, and (d) In their own way, being the people of God.
- The personal world of small church experience is the joy of being together and working together. Worship is their primary activity and the principle entry into its life. Eating together is their favorite activity. It is generally intergenerational in its worship, work, play and education. Christian education is integrated into the fabric of total church life. Transmitting values is of higher priority than transmitting information.
- The small church's concern is not primarily with the future, but to revive the past. The richest resource of the small church lies in the feelings about members now, and the feelings they have about memories they have had in the past. Being in place evokes responses worth remembering. Preserving those memories is important to the small church. The more they treasure their experience in the past, the more they will want to see proposed church goals related to the proud history of the past.
- What it desires is continuity, hence the way things have been done in the past is the way they are apt to be done in the future. This past orientation is often a major factor in lowered self-esteem. For instance, when what we've always done in the past does not seem to meet the changing needs of the younger generation, of new residents, or the "unchurched"- then the result is a lot of hand-wringing, penny-pinching and pour-mouthing.

What is needed is a rediscovery of their reason for existence as a congregation, to feel good about what they are doing, and to feel they are accomplishing something worthwhile for Christ's Kingdom.

- Progress for the smaller church does not generally mean doing something new or different, but rather in perfecting what they are already doing.
- Mission for the smaller church takes place as it lives out its life in its community and demonstrates a message of Hope, Love, and Reconciliation; consciously seeking to live out a more healthy and righteous life style, and in caring for the needs of people. It consists not so much in "programs" as in "individual" efforts at being the people of God. The call of God to ministry in the present is apt to be generated by who they were in the past.
- They are peculiarly resistant to programmed intervention from outside sources. Denominational programs are often ignored or seem to have little effect. They appear to not want outside help (either written or verbal) to help them grow or assist efficiency. Kenon Callahan observes that even in "small strong congregations," there is a reluctance to accept the need for methodical strategies that would increase their efficiency. "The vision of a small, strong congregation - if it ever thinks in terms of vision, is that of the Good Samaritan and the Good Shepherd. Small strong congregations are not interested in vision-driven statements, challenge-driven goals, or commitment-driven objectives that advance the organizational growth of the congregation or institutional welfare of the denomination. What stirs people in a small strong congregation is their spirit of compassion."²⁸⁴
- Most decisions are made informally, often after the meeting has adjourned, and then ratified by whatever simple formal process exists.
- Discussion of Congregational Identity, Purpose, Mission, and Goals, hardly ever exists. And when it does exist, it is generally fraught with considerable discussion and disagreement. Research has found that the higher the percentage of members over age sixty-five, the less clarity a church has about Purpose. The longer this particular congregation has been in existence, the more likely will it be concerned with Survival rather than Mission.
Most small churches lack clarity in why they exist, what the purpose of their particular congregation is, or how they intend to achieve their goals. These questions are more "lived" than "thought-out." Most find their purpose embedded in the things they are doing, have been doing, and expect to continue doing. **To survive successfully, they need to let others know why they exist and what they are about. Every congregation needs to ask itself, "Are we focused more on mission, maintenance, or survival?"**
- Success has a different meaning to the small church. It most generally means:
 - When everyone is present.
 - When everyone participates in everything.
 - Improving what has been done in the past.
 - When there is enough money to pay the bills and hire a full time pastor.
- Most leadership decisions are made by Laity, not the pastor. For them, pastoral leadership doesn't go with the job, it has to be earned. Generally small churches want a Lover for a pastor, rather than a Leader. However pastors must become leaders as well as lovers, if the small church is to survive and flourish. This requires long pastoral tenure, and a willingness by the congregation to accept direction.
- Generally in every smaller church there are a few venerated "old timers" who have kept the church going over the years, (led by the Patriarch or Matriarch of that congregation, without whose blessing, little is accomplished.) They do much of the work, most of the giving,

and make most of the decisions. They have won their credibility with the congregation through long years of faithful service, much sacrifice, and deep devotion to Christ and his Church. Frequently however, these people appear to have a greater attachment to the past than to the future, often resist change, and are more concerned about the building than about reaching new people. There is little conviction that the church is for those on the outside of it - persons who do not yet know God's grace and the peace and presence of Jesus Christ. The result- church size is often limited to how many newcomers will be tolerated by birth, marriage, or adoption.

- Closeness gives rise to frequent occasions for conflict. For the small church, conflict is frequent, but apparently for them, a common and almost necessary form of socialization in their concept of church life. It is generally their way of saying, "I care." As in strong and successful families, conflict in the small church does not generally result in disruption, because they are held together by bonds deeper than issues or opinions. **But they do need to learn how to manage conflict successfully if they are going to be effective.**
- For them, evangelism consists in the occasional including new people in shared events. (Note: This can be an effective evangelism tool if engaged with purpose.) Otherwise outreach evangelism is almost totally foreign to their concept of church life. (No matter how much they may talk about wanting or needing new people. In many cases, the church itself effectively counteracts or nullifies anything a pastor can do to enable them to grow.) The cultural barriers of the small church to recruit and accept the Baby Boomer generation (those born between 1945 - 1965) and Generation X (those born 1966 - 1985) may at first seem hopeless, but can be done with some degree of success if the church really is serious about learning how, and accepting the changes necessary (the functions of the Gate Keeper, Patriarch/Matriarch are particularly essential to the adoption process.)
- While most will not admit it, many smaller churches are "hugging themselves to death." The majority of their plans, efforts, activities, programs, and majority of money expended are often centered around each other, rather than seeking to be a contagious congregation winning other people to Christ.
- Often in many smaller churches one of the bottlenecks to growth is a "Treasurer" who has been a good watchdog over church finances in years gone by, who has kept the church solvent over the years, but in the process has developed such a conservative stance that he/she squelches any enthusiasm for new programs. A common practice in preliminary consideration of a new ministry program, is for board members to turn to the Treasurer and ask, "Can we afford it?" The answer generally determines the "viability" of the proposal. **Leaders who make the ministry decisions in the church (both clergy and lay) must support a common understanding of being in ministry, and commit themselves toward working together for its success.**
- The basic obstacle to growth in the small church lies in the satisfaction of the present membership. It cannot grow in size without giving up some of its unique characteristics, particularly its sense of intimacy, and the belief "this is our church." The small church must be converted to believe that the change is worth the cost. There is a "future" for the smaller member church but it will need to be intentional about how to go about achieving it.

Strategies That Make A Difference

- A most critical need of the small church is to evaluate the Purpose of the Church and the reason for existence, of this particular congregation. Anthony Pappas & Scott Planting relate, "In every case we have studied of small churches that are actively involved in

outreach ministries, the people involved have a clear vision of **why** they are doing the ministry."²⁸⁵ Churches that know why they exist and what God wants them to do in ministry find a way to resolve any hardship or crisis, and they grow spiritually, numerically, and financially.

- Specialize. Rick Warren asserts, "Too often, small churches involve themselves in all kinds of activities, events, and programs. Instead of concentrating like Paul did, they dabble in forty different things and miss being good at any of them."²⁸⁶ Small churches become more effective when they specialize in what they do best.
- Utilize Growth by Adoption. **Adoption can bring new life to any struggling church.** Adoption is a way to describe how an outsider becomes part of the family of God in a congregation (particularly in smaller churches). By adoption, the newcomer joins the history, shared experiences, traditions, and faith assumptions of a congregation. How does this come about? Three to twelve members, committing themselves to "adopt a new member" strategy (to go out and win a particular person or family to Christ and adopt them into their church.)²⁸⁷ Most congregations cannot successfully adopt members however, until they take pride in their own story of Christian witness.
- Sponsor a potluck supper, invite a prospective family to be Guests for the evening. Recall some of the achievements of that congregation, past and present.
- The small church has a "built-in" opportunity for outreach in the annual "Homecoming celebration." But few take advantage of it. It is a time when nearly all are involved, morale is high, guests are present, and things happen that would be of interest to the inactives, and outsiders. But we need to make it a time for evangelistic out-reach as well as for celebrating the past. Do not let the Homecoming celebration be simply a nostalgic recital of the glories and memories of the past. Celebrate the future as well as the past. Invite your inactives, your extended families, the "apt to be receptive" unchurched.
- Showcase the ministries of your church.
- Find a need in your community and fill it, find a hurt and seek to heal it. The most successful ministries are apt to be related to care in times of crisis in people's lives.
- Every church, (even the small church), has a number of "built-in" opportunities to use existing groups as ports of entry for new people: (a) Worship services, (b) The Sunday School, (c) Choirs, (d) The Women's societies, (e) Bible study groups, (f) Service groups, (g) Recreational groups, (h) Work groups.
- Plan events that meet the needs of families, older persons, single persons, children, youth, and those who feel discriminated against or marginalized by society.
- The secret of success is to learn how to focus on a few key essential strengths and priorities that deliver the future. Kenon Callahan lists twelve central characteristics of small, strong congregations:
 1. Specific, concrete missional objectives.
 2. Pastoral and lay visitation.
 3. Corporate, dynamic worship.
 4. Significant relational groupings.
 5. Strong leadership resources.
 6. Solid decision making.
 7. Several programs and activities.
 8. Open accessibility.
 9. High visibility.

10. Adequate land and parking.
11. Adequate space and facilities.
12. Solid financial resources.²⁸⁸

Callahan says strong congregations deliver nine or more of the twelve central characteristics, that match your specific strengths and particular mission field. Note: He says, "We do not need all twelve, indeed congregations that try to deliver all twelve end up delivering none of the twelve. Look for the strengths you have, not the ones you wish you had."

Increasing Income In The Small Church

Presently all is not well in "Camelot." Smaller congregations are finding increasingly that finances are a major problem of survival. They feel there just isn't enough money to pay the pastor, current expenses, building maintenance and repairs, denominational askings, program expense and out-reach ministry. Within the next fifteen years most adult members of small churches will no longer be able to attend because of advancing age. If the smaller church is to survive and grow, it is going to have to pay considerably more attention to its financial needs.

Most small churches have a "crisis" approach to finance and stewardship. They will "rise to the occasion" when faced with a specific need, but otherwise feel little need for stewardship education or a systematic approach to their future financial needs. This attitude, while enabling a congregation to possibly "get by", generally prevents them from gaining "larger" income.

Strategies That Make A Difference

- A critical need of the small church is to evaluate its reason for existence.
- Year-round Stewardship Education is strategic to its long term survival.
- An Annual Fund Drive (beyond specific money making dinners, sales, etc.) will make a difference. There are many good reasons for having a financial drive besides simply raising money, e.g., discovering people's needs, helping people with their questions and hurts, educating people in the mission and program of the church, and sharing with people the exciting things that have been happening because of their efforts. Churches that do not have a thorough financial drive are cheating themselves out of a wonderful opportunity to build community and a sense of mission within the church, educating their people about the nature and ministry of the church, and increase their cash flow.
- Generally speaking, small churches do not respond well to the Every Member Financial Drive, every member pledging, or year-round budgeting. But they **will** respond sacrificially - when there is a clear perceived need and vision, when they are motivated, when they are trained, when they are approached, and when they feel their gift will make a significant difference. When this happens - the money can be raised by a phone call.
- A year-round emphasis upon Tithing and percentage giving will dramatically improve your financial resources.
- Repeatedly tell the stories of the good that has been done by their generous giving.
- The smaller church has a wonderful opportunity for increased income, if it will discover and employ the benefits of "Planned Giving."

Six financial appeals especially suited for the "smaller" church

- The appeal to "give more so we can do more" may not appeal to many small member churches, Why? They are already doing more than most. What **is** meaningful and to which they will resonate, financially, is appeal to their **well-being**, rather than to their **well-doing**. They will respond to specific needs that are perceived to be associated with its survival. One of the greatest motivations for members giving is the desire to see the church they value and

love - healthy. And they will provide for it to the limits of their ability. When asked to make a sacrificial gift, they respond, "Whatever it takes."

- A "Step Up" stewardship emphasis- A financial campaign that solely emphasizes "percentage of increase" of contributions, can produce larger income. Instead of talking of dollar amounts, talk in terms of percentage of increase. It might be helpful at the beginning of such a campaign to have some respected member get up and say, "Because the need is so great, I plan to increase my giving by ___% this year." (This can be of strategic assistance in helping others to increase theirs, especially the low level or token givers.)
- Another method of using the "Step Up" approach, is to have the officers divide the congregation according to levels of giving \$10., \$25., \$50, \$100. etc. per week, (Most will have a monthly or seasonal income, but it can be broken down into weekly amounts for church giving.) Each person is asked to take one step up to the next level, to achieve their agreed upon goal.(This is not a pledge, and not a percentage of income approach. It is simply to request members to think of themselves as "one step higher than you were.")
- The "Every Member Un-Canvass"- has proven quite appealing to the small church. The strategy: (a) No individual home calls are made, unless requested by the family. (b) The asking is done at one time in the context of the entire church family. (c) Church members are asked to make a financial commitment, not to bail out a budget, but out of the sheer joy of their common life together as Christian disciples. (d) The mechanics are simple: A camera bug takes pictures over the course of the year, of everything that moves. On Un-canvass Sunday, after the pastor has preached an exciting and rousing sermon on Stewardship, and they have all partaken of a hearty pot-luck dinner, the slides or pictures are shown, and as they see their loved ones, they realize how meaningful the church has been to them that year. The chairman then makes the pitch for the budget and collects the completed financial commitments. Follow up phone calls are made to those not attending and where necessary, personal calls. Motivation: Use the congregation's life as an instrument - the fellowship, sharing experiences, making of memories, use of talents for God, and the fun of working together.
- The desire to return to the "good old days" is highly motivating for increased financial support. For instance: In the area of church maintenance and repair – the desire "to restore our beloved building to its former glory" and "if our children are to have the same quality of memories as we do, the building must be in good repair for them as it was for us" - are prime motivators.
- Congregations that have a consistent "Have You Remembered Your Church In Your Will" program increasingly report that over a five year period, bequests and income from investments now account for one fourth to one half of their total receipts.

Chapter VII

INDUCE NEEDED CHANGE FOR FACILITATING FINANCIAL GROWTH

The question facing many congregations is not just one of growth, but of **change**- not only what to change but how to change the congregation. Gil Rendle writes, "Surrounding our denominations and their congregations is a fast-changing environment with shifting values, diverse lifestyles, growth of technology, competing generational practices, and a growing litany of fears - real and perceived. To separate from such a fast-changing environment is an act of death for any denomination or congregation. The environment of change nurtures the future ministry of the church and allows us to keep living."²⁸⁹

Craig Miller writes, "Local churches that have lost their way are often ones whose congregations have increasingly insulated themselves against change. They are holding onto old structures that no longer work; they are tied to an 'us-against-them' mentality; and they have lost the passion to minister to those who live outside their doors."²⁹⁰ William Easum observes, "If churches only improve what they have been doing, they will die."²⁹¹ It is crucial for financial and numerical growth that churches recognize and utilize these cataclysmic changes, for God. Effective congregations learn, adapt, and change to better minister to a changing world. The real issue for most churches, is not whether or not change is needed or even whether there are good models of faithful and effective churches in existence. The real issue is, **"Do we really care enough to make large sacrifices in order that our church can be a more effective witness for Christ now and in the future?"**

Craig Miller asserts, "Most of the confusion about change has to do with the difference between cultural norms and core values."²⁹² Traditional churches often assume that cultural integrity requires them to perpetuate the cultural forms that God has blessed in the past and with which they grew up in and resonate to. They equate the religious mission of promulgating values with long historical tradition. Lovett Weems observes, **"The only way to preserve values over time is to be involved continuously in renewal and change, thus finding ever fresh expressions for those values. When any organization decides it will seek to save its life by building walls against change, that organization is destined to lose its life, its vitality."**²⁹³

Change is never easy. (Some one has said that it is about as difficult as trying to build a new prison using the bricks from the old prison, without losing any of the prisoners.) Most churches have not recognized the complexity of the change process. They generally assume that change can be accomplished simply by edict, legislating it, or plurality voting for it. The reason many programs for change fail is through lack of adequate attention to the change process. Most fail because there is no "holistic approach" to see the change through. What is needed is a comprehensive plan for "monitoring the journey."

It is crucial to ask: "How can we discern God's vision for this church?" "What are some of the pitfalls and risks to be avoided?" "What are some of the issues that separate churches struggling with transformation?" "What skills are necessary in its accomplishment?" "What process is apt to be most productive?" A new study about how United Methodist congregations successfully dealt with change says three key elements were almost always present: (a) A pastor not afraid to lead, (b) Laity who would partner as a team with the pastor, and (c) A God-led purpose or vision.

Change may be the most critical variable in determining which churches will be most effective in propagating the gospel to new generations in the 21st century.

Develop A Master Plan

In all probability this will mean (a) A master plan for evaluating progress in achieving congregational objectives, and (b) A master plan for effecting needed change within the congregation so that financial growth can be facilitated, and not derailed. Without a comprehensive plan for effecting needed change, little progress will be made toward increasing your congregation's income. Nearly every church, makes mistakes along the way, but they keep going knowing that the end result will be worth it. Any effective plan will require lots of prayer, study, willingness to ask the right questions, willingness to risk, and dependence upon the Holy Spirit for results. People are inspired and will grow personally when they see tangible evidence of God's blessing on their church. Make no mistake about it however, churches that break out of mediocrity, or decline, generally go through a period of self-examination, and considerable struggle before they experience renewed energy and growth- financially, numerically, or spiritually. Church consultants have discovered three levels (stages) needed in any basic change: Stage one: Unfreezing - Creating the motivation to change and unlearning old ways. Stage two: Learning new concepts and new meaning for old concepts. Stage three: Internalizing new concepts and meanings.

Sixteen Steps To More Successful Change

1. The driving force behind any significant change is Spiritual vitality. "Spiritual and relational vitality is the life-giving power that faithful people experience together as they passionately pursue God's vision for their lives...Spiritual and relational vitality are two dimensions of a single reality - a consistent teaching of Scripture," assert Furr, Bonem and Herrington.²⁹⁴ "When spiritual vitality is high", they continue, "the congregation should experience a sense of healthy discontent, like people on a journey toward God's ideal that is always before them. Leaders and members alike should feel the Holy Spirit nudging them out of their comfort zones. They will be increasingly dissatisfied with maintaining the status quo. This provides a vital motivation and direction for transformation," they add.²⁹⁵

Begin by a Biblical study of the purpose and nature of the Church. One of the biggest hindrances to "growth" is our differences in our understanding of the nature of the church and what we are supposed to get out of it. There is reason to believe the majority of United Methodists today want a church to "fulfill their personal hopes and dreams." Many are not either interested in or actively engaged in "making Disciples." This is true even for the majority of local church leaders.

Many churches have found that a Biblical study of the New Testament Book of Acts can be decidedly helpful in enabling a congregation to understand both the need for change and some beginning strategies. The early church had many of the same problems we presently face. Their successful solutions can be inspirational and instrumental in helping us in ours.

2. Have the right lay leaders in place. If a pastor has any hope of turning a church around or creating a great church, it will begin by having the right lay leaders in place. The recruitment and training of local church leaders is a "must" to any church revitalization. Reserve a significant amount of your time and energy to building up future-focused leaders. Make it a policy that every person invited for leadership in the church will receive training in the purpose of the Church, the meaning of Christian discipleship, and their particular area of responsibility and how that fits into the making of Christian Disciples.
3. Identify the problem. Name the Pain. Apparently for any significant change to take place in a congregation, there must be **pain and possibility**. "The starting point of change is

finally to name the tension between expressed values and actual behavior. Not to name the tension is to remain trapped in a double blind," asserts Gil Rendle.²⁹⁶

4. Develop a climate for change. Is anyone else dissatisfied with the present situation? If there are few or none, then present change is out of the question. If there are even a few positives, then one can begin, provided we begin intentionally, slowly, and in small increments. Divide change into small steps. Develop strategies for unfreezing the present difficulty, creating the motivation to change and unlearning old ways.
 - Improve the quality of pastoral care. The critical component being giving people the opportunity to be heard, and to know they are being heard.
 - Increase the number of "small groups" where continuity, stability, fellowship and mutual support are among the dominant characteristics.
 - Identify and share items of local tradition that can be affirmed and built into the planned future.
 - Introduce greater reliance on ad hoc study committees and ad hoc action committees. Ad hoc committees are more comfortable, than standing committees in challenging the status quo.
 - Identify the respected and influential volunteers who when the time comes can help to legitimize new ideas.
 - Identify and celebrate the good things that are happening in the congregation, even minor ones. Keep telling the story of how their faithful giving and service has changed lives. The goal is to create, on the basis of factual evidence that this is a "live" congregation and things are beginning to happen. Create the momentum that can help support innovation.
 - A substantial amount of potential opposition to change can be eliminated if there is lots of internal communication. One of the keys is redundancy, in a variety of channels (sharing numbers, stories about what is happening in the parish, plans for the future, and accounts of both personal and congregational victories.) It is essential that there be no surprises. Long before any proposal is presented for substantial change is presented for formal consideration, that proposal should be processed through informal channels, and presented as two or more responses to discontent with the status quo.
5. Share the Vision. Provide a clear picture of the change. Churches that have developed an agreed upon Purpose, and Vision have a much easier time making significant change. "An effective vision is a powerful motivator for the congregation. It must be broad enough to generate excitement but detailed enough to provide clear direction."
6. Generate and sustain creative tension. Lyle Schaller asserts, "The adoption and implementation of most proposals for substantial change require broad-based discontent with the status quo. When apathy rather than discontent, dominates that environment, it is difficult to arouse the support required to implement any proposed change."²⁹⁷ "Generating and sustaining creative tension is an essential driving force for personal and Congregational transformation. Creative tension is generated by contrasting a clear picture of how things are today (current reality) with a compelling vision of God's desired future," say Furr, Bonem & Herrington.²⁹⁸

There must be a "holy discontent with the status quo" before any significant change can take place. One of the most difficult tasks in the world is to enlist support for change when everyone is contented with the way things are. Persons who "rock the boat" are generally not considered "benefactors." Yet rarely do people endorse radical change unless

there is a strong dis-satisfaction with the present situation. Remember however, in every effort to enlarge the area of discontent there is the danger that it could become counterproductive.

But who or what stirs up the discontent? (a) It may be the demographics, the facts themselves that are impossible to live with. (b) It may be a widely trusted leader (Clergy or Lay), (c) It may be an ad hoc planning committee report, (d) It may come as a result of some Book being circulated among the membership, (e) It may result as a serious study of the Bible and what it means for this congregation at this point in time, (f) Or the response to some glaring human need. (g) It may come as a result of some key laypersons having visited a successful growing church. (h) Generally the Pastor has to take the initiative, if anything significant is to happen. (I) A few influential laypersons with the support of the pastor, can begin to create a consciousness of "divine discontent with the status quo" and brainstorm modeling for the future. Questions such as the following will help: "What would you like your church to be five, ten years from now? What do you believe God wants from this church at the present time?"

Churches experiencing change obviously go through creative tension. "Sustaining this tension is just as important, and just as difficult as generating it. Change efforts fail, in part, because leaders do not sustain creative tension long enough or sharply enough to allow learning change to take place. Without sufficient tension, transformation is unlikely to occur," say Furr, Bonem, Herrington.²⁹⁹ Remember to include both God's ideal and current Reality. Remember: Always and everywhere education is alienating. There must be in place efforts to reduce or counter this process, lest there be destructive conflict between the majority of old timers on one side, and the newcomers and their newly won allies, on the other. Ways in which this may be accomplished are either (a) Reduce the forces that are maintaining the status quo, or (b) Increase the forces that are in favor of change.

7. Build an alliance of "movers and shakers." supporting the needed changes. **One of the most common reasons for failure in church renewal efforts is the new leader fails to build a broad enough alliance (with inactive members, congregational movers and shakers, and community leaders,) for the changes he/she is pursuing.** Look for spiritual giants, big thinkers, natural leaders. Grow the list of vision shareholders-both inside the membership and beyond. Keep a roll. Spend time developing these people. Build a consensus or at least an overwhelming majority in support of the proposal. Support for change is mobilized before any formal decision or announcement is made.

The pastor can begin implementing "some" strategies of financial improvement as a matter of pastoral leadership. But Remember: Any successful attempt at substantial change requires a significant block of time- at least a year. "Impatience" and "go it alone" are two cardinal "sins" of congregational leaders seeking to change the direction of a congregation.

8. Allow room for participation in the planning. Leave some choices. Share information to the fullest extent possible even if you do not have it all. Minimize surprises. Provide advance warnings of change. Give people a chance to digest ideas.
9. Practice System (holistic) thinking. Craig Miller testifies, "System's thinking forces us to think of our work as a system in which relationships and tasks are interrelated and mutually dependent."³⁰⁰
10. Determine the Vision path. The vision path provides the details that help achieve the vision. "It describes key priorities and goals- how the congregation will move toward the vision over the next one or two years...It explains the meaning and implications of the

vision." 301.

11. Establish a "Vision Community." "The vision community is the core group consisting of staff and lay leaders who will be formally involved in the change process from the very beginning. They are critical in shaping, communicating and implementing the vision." 302.
 - It is vital that the Church Council not only approve but take ownership of the project. Do not assume however, that we can just delegate the responsibility for needed change to the Church Council. Avoid assigning a current standing committee with the task of serving as the leadership team.
 - Recruiting a good leadership team is vital to the success of church renewal. The make up of this team is "crucial." It should be composed of the most Forward looking people in your congregation, also people who hold official positions of power within the congregation. Getting the right Chairperson is particularly important.
 - Consecrate the team in a morning Worship service with the laying on of hands.
 - The team will need a "coach" that will help them learn, keep on track, keep motivated, and "run interference."
 - There must be "Team learning" and congregational communication of the vision. "The clearest and most compelling vision is of no value unless the congregation hears and understands it. Communication is the critical link between the vision community and the congregation. Doing this is a constant task. Effective communication makes it clear that pursuit of God's vision is to be the congregation's singular priority...Failure to communicate the vision effectively can delay or even permanently damage the entire transformation process...Effective communication blends creativity, repetition, and a strong awareness of the audience to deliver a message with maximum impact...Communication planning should be done throughout the change process, not just when the vision is first introduced." 303.
 - Ask the entire congregation to continually be in prayer as the leadership team navigates the road to renewal.
12. Empowering Change Leaders. Furr, Bonem, Herrington assert, "Empowerment consists of two equally important elements: (1) establishing a new model for leadership within the congregation, and (2) removing the obstacles that would prevent leaders from serving effectively. Too many churches and church leaders attempt implementation without empowerment... Implementation comprises the specific and visible actions taken to make the vision a reality. Empowerment is the set of enabling tasks that make these actions possible." 304.

It is important to reward the pioneer supporters. It is also important to enlist prominent and progressive congregational members to "run interference" for needed changes suggested by change leaders.
13. Implement the Vision. "Transformation does not occur just because God's vision has been discerned and communicated. Nor does it result from one simple set of changes...Plans must be developed to ensure that effective implementation follows. Implementation requires the direction shown by vision, the support provided by the vision community, and the enabling of empowerment. Without these essential elements, implementation is just as likely to be the catalyst for major conflict as for major change." 305.
14. Reinforce Momentum Through Alignment. It is crucial that new concepts and meanings be internalized.(become the new "this is the way we do things here.")

"Transformation requires that the people and ministries of the entire congregation be aligned

with the vision. Alignment is evident when the majority of the people and ministries of the church are clearly committed to the vision...A tangible sense of excitement, expectation, and everyone 'rowing in one direction' will permeate the congregation."³⁰⁶ Every proposal for change, regardless of how brilliant it is, or how much it is needed or by how high the majority of initial support, requires continued alignment with the church's purpose and vision, if it is to be effective and redemptive.

15. Don't expect total or near total agreement before proceeding. One of the lessons we are learning the hard way, is that too often leaders seek too much agreement and uniformity. The price paid for such harmony is apt to be the absence of new learning, and a denial of change. Gil Rendle reminds us, "Over attention to complaints or to nos is a predisposition to stability and to the status quo... Nonetheless, the conversation in the wilderness respects different ideas that offer the hope of new directions. And that conversation cannot live until the norms of harmony are let go."³⁰⁷

What we are discovering is that with increased diversity, differences in ethnic makeup, levels of education, new generational expressions of worship and congregational priorities, the new expressions of secularization of American society, etc. that live embedded in most denominations today, that these competing differences have now divided us so that full agreement on identity and purpose becomes will nigh impossible. We are not now, in the United Methodist Church, a denomination with a singular identity, but a shared center.

16. Don't give up too early. Even though the needed change is rejected, recognize the fact that in most cases, needed change is first rejected, then after a period of elapsed time, if re-introduced, it is apt to be more likely adopted. Perhaps the most productive result may be the beginning point to "change the climate" for future change, rather than present.

Strategies That Can Reduce Congregational Conflict

- Churches that develop a Biblical theology of Stewardship, that is redundantly shared with the congregation have less tension and backbiting.
 - Churches that learn to accept painful Reality and seek to change it, while having some increased present stress, discover in the long run less stress and more success.
 - Churches that learn that the two most important questions a church can ask and answer are "What is our main business," and "How is business" have less tension.
 - Churches that have a Biblical understanding of Purpose and Mission have less tension.
 - Churches that know why they are in Business, have less tension. To re-iterate the words of Lovett Weems, "Strong sense of identity has a positive relationship to spiritual vitality, financial health, worship attendance growth, and lack of conflict."
 - Churches that have defined their essential Purpose and allow their activities to flow around that purpose have less tension, backbiting, and apathy.
 - Churches that have developed an exciting Vision of where they want to be have less tension.
 - Churches that view giving as a part of their Christian Discipleship have less tension.
 - Churches that develop high Morale, have less tension.
 - Churches that are receiving numbers of persons into the fellowship circle of that congregation have less tension.
 - Churches that are engaged in specific projects that meet community needs have less tension.
 - Congregations that have a large percentage of their members in some form of ministry, have less tension. People who are "rowing the boat" have less desire to "rock" it.
 - Churches that learn how to prevent church worker "burnout" have less tension.
 - Churches that redundantly Tell the Story of the good things that are happening because of their giving have less tension.
 - Churches that have an effective ongoing strategy for Maturing Members in the faith, have less tension.
 - Churches that are actively engaged in Teaching members how to Share their Faith have less tension.
 - Churches that have Administrative Councils who assist their congregations to have a clear understanding of Purpose, Vision, and Goals have less tension.
 - Churches that know their Core Values and put their emphasis there have considerably less conflict.
 - Churches that view Disagreement is as an opportunity to grow in understanding, not as an opportunity to exert control, and who view so-called mistakes as opportunities to learn have less tension.
 - Congregational Leaders (Clergy and Lay) that know how to ask the right **questions** instead of always trying to have the right answers, will experience much less "hot water."
 - Congregations who emphasize Prayer and are prayer churches have less tension and strife.
 - Pastors who ask the church to regularly pray for them discover the gift of being lifted before God by their congregation, they express a healthy vulnerability, and they create a bond with the congregation that reduces tension, and increases personal support.
 - If local churches and judicatories wish to reduce conflict, tension and apathy, they will find considerable help by increased attention to the principles and strategies in this handbook.
- Your church Can have Increased Income! Believe it! Pray for it! Plan for it! Work for it!**

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