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IDEAS AND INSIGHTS FOR ACTIVE CONGREGATIONS

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What Is the Pastor's Role in Church Finances?

Question: How involved should the pastor be in making sure the books are in order, the bills are paid, etc.? How can the pastor act responsibly regarding the financial health of the church without micro-managing?

Answer: Most clergy eventually ask that question, usually in response to one or several problems. Which of the following ideas seem applicable to your church?

1. Encourage distribution of a printed treasurer's report at every governing board meeting. Tax laws hold governing boards of all non-profit organizations accountable for reviewing financial reports on a regular basis. Oral (non-printed) financial reports give treasurers inappropriate authority. Oral treasurer's reports encourage gradual development of a financial fiefdom in which one individual can bang a yes or no gavel on any new ideas that cost money. The result: resentment toward the treasurer and stifled ministries.

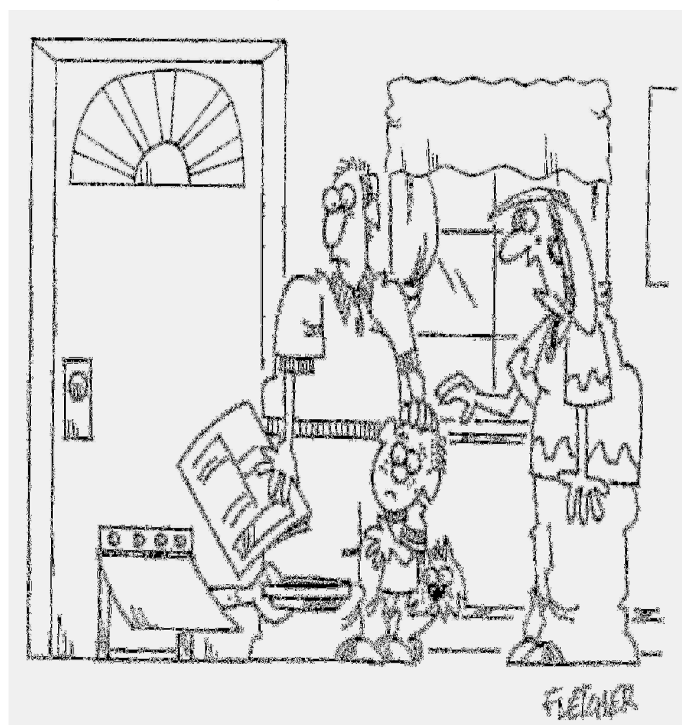
2. Encourage the tradition of an annual audit. A free internal audit procedure (done by a special committee) is available from some denominational offices and from www.nacba.net/ (National Association of Church Business Administration). Some large churches contract with a local accounting firm, which in conjunction with an audit can also provide advice for improving financial management. Annual audits protect the treasurer's reputation as well as the church's accounting credibility. Embezzlement happens in less than 1 percent of congregations. But why risk a truck wreck of such magnitude?

3. Encourage the governing board, at least quarterly, to make the treasurer's report available to the congregation. Some churches note this in the worship bulletin and stack copies in the narthex. While few people actually pick up copies, their availability increases donors' confidence that "someone is minding the store." Quarterly reports also inspire a few donors to give special over-and-above gifts.

4. Encourage the financial secretary to mail quarterly giving reports to all "donors of record." Say thank you in each one. Quarterly reports strengthen financial stewardship. Despite their best intentions, a few people forget to give to the church during the first few months of the year (or think their spouse took care of it). If six months go by before they learn of their error, the amount they should send feels so overwhelming that they decide to send nothing and "start over next year."

5. Encourage the appointment of a stewardship committee. In addition to the finance committee (charged with budget-building and financial-resources management), congregations need a stewardship committee (charged with teaching stewardship through the annual stewardship campaign and a variety of year-around ways). In other words, the stewardship committee asks for the money and the finance committee manages the money.

Stewardship committee member qualifications: Appoint *only* people who believe in and practice giving a significant percentage of their income to the Lord's work through their church. Committees whose members lack that trait are rarely effective.



I THINK IT'S DOUG...
FROM THE STEWARDSHIP COMMITTEE.

6. Encourage both the stewardship committee and the finance committee to study and discuss "best practices." One possibility is *Herb Miller's Nuggets Volume 5: How to Increase Financial Stewardship* (go to www.TheParishPaper.com for a contents-description and order form). Along with its comprehensive finance and stewardship suggestions, this study/discussion volume (a) lists the thirty-one myth traps regarding church finances that circulate in church conversations and (b) helps lay leadership identify which myths are hurting their congregation's financial health.

Examples:

Myth Trap #5: "One of our wealthy, generous church members always bails us out when we get into a financial jam and at the end of each year."

This procedure risks dangers such as (a) gradual buildup of resentment by that generous individual, (b) damage to his or her spiritual health, (c) creating a benevolent dictator who makes most of the church's financial decisions, (d) limiting the congregation's vision to paying its bills, (e) financial disaster after that donor dies, and (f) limiting parishioners' opportunities to grow spiritually by becoming generous givers.

Myth Trap #8: "Christian people automatically commit themselves to generosity in financial stewardship—without any effort by governing boards and clergy."

Many pastors graduate from seminary with the conviction that they will preach the gospel with such compelling power that people will respond enthusiastically, the money will come in, and church finances will take care of themselves.

Wrong! People do not drift into good giving habits. They decide into them. Research indicates that 82 percent of church members decide to increase their giving if someone asks them in a positive way to consider doing so. An effective annual stewardship campaign is the best way to ask!

Myth Trap #25: "The finance committee should take care of stewardship; pastors shouldn't talk about money or be involved in the annual stewardship campaign and budgeting process."

One of the pastor's major responsibilities is to build mature disciples. Financial stewardship is such a fundamental part of our spiritual relationship with Christ that authentic discipleship does not exist without it.

Pastors cannot wait until people grow spiritually so that they begin giving generously; some people cannot grow spiritually until they decide to give generously.

7. Encourage yourself to feel comfortable about preaching and teaching financial stewardship. A *Wall Street Journal* article said that 85 percent of clergy are untrained in the theology of stewardship and have no books in their libraries on stewardship, money, or giving.

Many pastors are uneasy talking about giving, percentage giving, and tithing, for several reasons.

Pastors are often

- Fearful that their parishioners will be irritated, or
- Fearful of appearing to interpret Scripture in a legalistic way, or
- Fearful of coming across as judgmental instead of pastoral and caring , or
- Fearful that people might think they are talking about money as a way of promoting the support of their own salary, or
- Fearful of having to examine their own giving habits.

Pastors overcome those anxieties when they

- Believe Ashley Hale's assertion that "The giver is the principle beneficiary of the gift."
- Understand that tithing and percentage-giving help people grow spiritually.
- Decide to practice appropriate personal giving habits.
- Have experience with annual stewardship programs that treat financial giving as a spiritual rather than a fund-raising matter.

Pastors of churches with generous donors teach and preach the biblical principles of financial stewardship. These pastors also provide theological and methodological advice, counsel, and leadership for the annual stewardship campaign plus other giving projects.

8. Encourage people to recognize that churches would need to teach financial stewardship, even if they didn't need the money to balance their budgets. Jesus summed up the spiritual connection between money and our relationship with God this way: "Where your treasure is, there will your heart be also" (Luke 12:34).

That verse succinctly defines Christian stewardship: *treasure management that helps us to experience meaning and joy by escaping the trap of selfishness and keeping our hearts spiritually focused on God.*

Each of us makes one of two choices in life. We either become emotionally attached to our money or we become emotionally attached to God. Although we often hope to do both, in our hearts we know that cannot happen.

Financial stewardship helps us overcome the temptation to break the First Commandment and put a false idol first, instead of the God who came to us in Jesus Christ.