

#ELCACChurchTogether



Southwestern Minnesota Synod
Evangelical Lutheran Church in America
God's work. Our hands.

Stewardship in such a time as this

March 27, 2020 – Context Pandemic

When much of daily life has changed overnight, certain things remain:

- *Jesus Christ is the same yesterday and today and forever. (Heb. 13:8)*
- Most of us have a hard time talking about *money*.

This is a time when rostered and congregational leaders need to talk about Jesus – and about money! As congregations move to digital worship, many have concerns about finances, and people far and wide are looking to our churches for words of comfort and hope. The challenge, honestly, is that neither Jesus-talk nor money-talk come easily for us. In their book, *“Switch: How to Change Things When Change is Hard,”* Chip & Dan Heath provide helpful guidance in such a time as this. They suggest that when we need to change, leaders need to *“find the bright spots, script the moves, and point to the destination.”*

Find the bright spots

This isn't simply Pollyanna, pretending that all is well when it is not. We proclaim a God who has promised never to leave us or forsake us. We trust in that promise.

- **Thank** people again and again for their generosity in this time.
- **Tell** the stories about God's love being poured out in abundance through our ministries and as people are living out their daily vocations. Tell these Jesus-stories in congregational announcements and communications, spoken and written. Communicate what God is doing through your local church. When people see and hear what they are accomplishing through generosity, they understand why they need to act now and make a difference for people's lives. People care about ministry. Tell these stories whenever and wherever you can. You can never say this enough.

Script the moves

When we get nervous about finances, our first instinct is to wring our hands and talk about what we need to cut. But panic and warnings of scarcity don't inspire anyone. Leaders need to be out ahead of this kind of talk, so take a breath, don't panic, and be the one to convene the conversation about the “m” word: money.

“This is serious, and it will not be dealt with calmly unless there is a plan. We need to steady the ship and move through this calmly.... Take your time, but do something.”- Chuck Engebretson, SWMN Synod Treasurer

- **Meet together as rostered and congregational leaders.** Talk and plan agendas together for special Church Council meetings and congregational announcements. Your job is to help lower anxiety in an anxious time. Help people *live with* the discomfort that will be with us for some time. Think and think again about the

power of the words we use. For ex., which of these creates more anxiety: Calling an “Emergency” Council meeting, or a “Special” Council meeting? Lutherans of all people know that words have the power to kill or make alive. Today, people need us to speak life!

Consider the various steps and options for contingency planning. This will help you remain proactive, prudent, and strategic as you plan for the question of what to do if income received deviates significantly from the approved income budget. Name all of the options; there will not be ONE magic solution, so consider the MANY things you can do:

- **Options to increase giving.**

- **Mail a check.** USPS is still operating. Yay! Praise God!
- **Drop off** offerings at the building if there is a safe & secure means to do so.
- **Automated giving** - *Electronic Transfer of Funds (EFT) or ACH (Automated Clearing House)* for recurring donations can begin now or grow. It’s secure, increases consistency and cash flow, and reduces administrative work. Many of our churches use one of the ELCA-preferred vendors below
 - **Vanco.** <https://www.vancopayments.com/>
 - **Tithe.ly** <https://get.tithe.ly/elca>

These vendors also provide ways for people to give via Web site, text, and phone apps. Teach people how to use these by showing “how-to” screen shots.

- Invite people at least 70 ½ to consider giving retirement **Required Minimum Distribution (RMD)** funds. This can provide a tax benefit to the individual and provide a special gift for God’s mission. People should talk to their tax advisor to see if this is appropriate for them. Gifts must be given directly from the IRA to the charitable organization (church), not the person. Contact Rev. Keith Pearson, ELCA Regional Gift Planner for our synod to learn more. (keith.pearson@elca.org Cell #612-718-4197)
- **Operating reserves.** Pause and do an assessment of these. Remember that Endowment Funds are not an option. If someone made a legacy gift, they intended it for that purpose, and only earnings can be distributed now and according to the donor’s intent.
- **Cash flow projections.** Even though nothing is normal right now, ask the financial secretary to review typical giving patterns of households to project future giving. Automated giving is a good projector of ongoing gifts.
- **Banking relationships.** Be in touch with your banker to see if a line of credit or loan is a possibility. Our synod treasurer reminds us that there may be more possibilities than you think. It takes planning, a definition of need, and sometimes a constitutional change or policy approval. Don’t short-change the amount of time required if that’s what you do.
- **Plan a special appeal** if you’re at a point of not being able to pay staff or expenses like the mortgage. Remember *2 Cor. 8:14, that the abundance of some can create balance when others are in need.* Some have the ability to accelerate their giving or begin automated giving. People tend to do things when they are asked, and are often able and willing to do so. Plan intentionally if you will hold a special appeal to supplement the annual budget. Here are some pointers:
 - Determine the dollar goal.
 - Prepare communication: tell your story, describe the need, and name what you hope to accomplish.

- Create a gift-giving table to estimate the number of gifts at various levels that will help reach the goal. We can help you with this.
 - Ask individual donors if they will help reach the goal by giving special gifts that will build momentum. Consider creative solutions: Some people won't need their check from Uncle Sam, and may consider donating this to your church. If we communicate this, there will be people who will say, "This is a way I can help!"
 - Communicate by every means: mail, email, Web, announcements.
 - Thank, thank, thank.
- **Considering budget reductions**
 - Businesses and organizations know how important it is to invest in their employees. Personnel are vital to helping us thrive, an essential part of ministry, and a significant part of the budget. Good businesses also recognize that they have to make decisions about which roles are essential at any given time. While no one wants to face the painful reality of staff reductions, sometimes we simply must.
 - A congregation's letter of call to a pastor affirms the understanding that there will be no reductions in pastoral compensation unless it is mutually agreed-upon. Councils cannot unilaterally reduce this compensation. This is why conversation together is so important. For the benefit of all involved, thorough documentation of agreements made and actions planned or taken are very important.
 - Unless congregations have arranged for this, generally, there is not unemployment insurance for church workers. That said, staying abreast of federal and state stimulus legislation may offer helpful suggestions.
 - If salaries must be reduced, consider options that could be win-win, such as reducing hours and working part-time at home while doing home-schooling for children; furloughs or unpaid vacation time.
 - Consider slowing payments to certain vendors. Seek to work with people. Talk with them. Sometimes people are pretty open-minded about being good business partners.
 - Slow or defer mortgage payments, not necessarily to defer to operating needs, but if this needs to be longer term, it may provide cash later. If you have been paying more to accelerate retiring the debt, consider reducing current payments to required amount.

Point to the destination: God's mission

This is why we are here – that's God's reign of love, mercy, healing, and compassion in Jesus might be known by all people. People give generously as they see the impact their gifts are having. Talk about the lives being impacted by your congregation's ministries, transformed for this time. Be patient and hope-filled. People still give during difficult times, especially when they know their giving is making a difference. Your congregation is doing just that – in such a time as this!

"The gifts you sent with Epaphroditus were more than enough, like a sweet-smelling sacrifice roasting on the altar, filling the air with fragrance, pleasing God no end. You can be sure that God will take care of everything you need, God's generosity exceeding even yours in the glory that pours from Jesus. Our God and Father abounds in glory that just pours out into eternity. Yes." Philippians 4:18-19 (The Message)