

# The Stewardship JOURNAL

April 5, 2021

**From the Desk of Our  
Executive Director**

**Words of Wisdom From a  
Veteran Pastor**

**Why Every Church Needs  
a Legacy Lane**

**How to Determine if Your Church  
Needs a Legacy Lane**

**Go!**

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## From the Desk of Our Executive Director

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**I don't ever want to retire!** I confess that sometimes I might want to slow down. Yet, for now, I believe God isn't finished with me. I know retirement is coming someday, but I have always felt a minister never retires. God redirects us to other fields that need our hands, our experience. A great case in point is our interview in this edition of *The Stewardship Journal* with long-time MBC pastor Richard (Richie) Rhea. We have appropriately entitled this post, "**Words of Wisdom from a Veteran Pastor.**" You will be blessed by what you read.

**Now, here is a preview of what else you can expect in the pages that follow:**

**"What is the one thing the average pastor hates more than anything else?"** Mark Brooks, The Stewardship Coach, opens his post about building a Legacy Lane with that question. Mark is beginning an important discussion about how over-and-above dollars will be raised in the future in this post, ***Why Every Church Needs a Legacy Lane.***

**Do you know what your Over/Under Split is?** Our **Bonus Section** follows up Mark's discussion about the Legacy Lane by leading you to evaluate how many of your donors are over fifty and what percentage of your giving that represents. This section gives vital information of which every church needs to be aware.

**Offering Talk** – How do you follow up Easter? What if we put a focus on The Great Commission? This week's "talk" does exactly that, using Jesus' last words to teach the value of giving and going. This is a great way to move past Easter to a fully funded spring.

Finally, let me encourage you to share your stewardship stories with us. We have a lot more Richie Rheas out there. Let's hear from you!

Advancing the Gospel!



Dr. John Yeats

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## Words of Wisdom From a Veteran Pastor

Richard (Richie) Rhea, Care Pastor, NorthRoad Community Church, Moscow Mills MO

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One thing we wanted to do with *The Stewardship Journal* was to have pastors write and speak to pastors about stewardship. We felt it was important to hear from those directly doing stewardship. We wanted to provide a resource for you and a place to share *your* resources with other MBC pastors and leaders. We have already been blessed with great articles from our pastors.

Long-time MBC pastor Richard (Richie) Rhea was one of our recent contributors with his post entitled, “**Love and Give**” in our March 15, 2021 edition. We thought it would be good to hear words of wisdom on stewardship from a veteran pastor. Rob Phillips caught up with Richie for this interview.

**Rob:** Richie, thanks for your recent post, “Love and Give.” I wanted to reach out to you and get your perspective as a long-time MBC pastor. First, give me a thumbnail sketch of what you said in “Love and Give.”

**Richie:** Thanks, Rob. I appreciate this opportunity. I also want to thank you for the series of thoughtful, gospel-focused, and biblically-based books you have written for us pastors.

In my article, “Love and Give,” I tried to point out that giving and love must go together. “For God so loved the world that he gave...” In 2 Corinthians 9, Paul taught that their giving must be “a willing gift, not as an exaction . . . not reluctantly or under compulsion, for God loves a cheerful giver” (2 Corinthians 9:5-7 ESV). We should encourage Christ’s church to give out of love for Jesus, to Jesus, in response to His loving grace.

If we try to force people into giving, or guilt them, or tell them they must give because the need is great, I think we’re abusive and even anti-gospel in our approach. Giving is called a “grace” in 2 Corinthians 8—a grace that we are to grow in. Just as the loving grace of Jesus is such a huge part of the great gospel of Jesus. Loving grace is also what makes the kind of giving we are called to do possible.

To teach giving in a work-oriented, performance-based environment is hurtful, just as parents who try to teach obedience in a performance-based unloving home are abusive.

**Rob:** That’s not only a good summary but great thoughts. One reason we wanted you to write for the Journal was your years of experience. Can you give us a brief tour of your ministry?

**Richie:** I’ve had the opportunity to serve as the preaching pastor at two churches in Missouri. I was at Hazelwood for 16 years and Troy First for 18 years. About seven months ago, I retired and became the Care Pastor at NorthRoad Community Church in Moscow Mills. Care Pastor means I am the ‘care bear’ of the church—at least that’s how I see myself.

I’m having such a great time serving under the founding pastor, Matt Bartig. NorthRoad is a church that Troy First had a big part in helping to plant. My son, Daniel, is the worship pastor. My daughter, Allie, is also on staff in the children’s ministry. Five of my eight grandchildren are at NorthRoad too. So, basically, I’m having the time of my life.

**Rob:** It sounds like a busy retirement! Richie, you have seen a lot of changes during your years of ministry. How have you seen stewardship change throughout your ministry?

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## Words of Wisdom From a Veteran Pastor

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**Richie:** For me, the biggest change was in my approach to stewardship. I stopped focusing on the 10 percent and started focusing on the 100 percent. Let me explain by stating that Second Corinthians 8 and 9 have become increasingly valuable in my teaching. Rather than focus on a mechanical, mathematical approach that says something like “add up your income, figure out ten percent, and that’s what you have to give,” I think I have moved more toward the principles of the 2 Corinthians passage. “They first gave themselves” to the Lord. More than ten percent, we need to give 100 percent. It must be in response to the gospel. Giving, like every other part of our lives, must be a joyful act of worship.

Stewardship is a way of life Jesus causes us to live, one in which we are so satisfied and filled with Jesus that all other appetites lose their place of control in our desires. Everything I am, and therefore everything I have, is freely and joyfully seen as Christ’s. If someone scratches my car, my response then is not anger. Because it’s Christ’s car. He’s got this. This kind of stewardship is a gospel-centered kind of idea with Jesus as Lord of our lives.

**Rob:** Where you serve now is probably a lot different from your first church. What differences and what similarities do you see in the area of stewardship?

**Richie:** Relationships. Watching Matt, our Leading Pastor, has reminded me that relationships matter. That’s nothing new. But what a great reminder that connecting personally with people is such a must. Matt meets with people one on one many times a week. When it comes to giving, I don’t think he ever asks anyone for a giving commitment without first establishing a genuine caring relationship with them.

What hasn’t changed is God’s Holy Word. Whenever churches have gone in horribly wrong directions (indulgences, really), it’s because they haven’t spent much time carefully studying God’s heart in God’s Word. So, when it comes to stewardship, we must see that stewardship *is* discipleship.

**Rob:** What do you see as a pastor’s greatest challenge in the area of stewardship, and how can he overcome that challenge?

**Richie:** Stewardship has a way of leading us to be anxious and fearful. Fearful of teaching biblical principles and fearful of meeting with a brother and leading him to biblical stewardship. We desperately do not want to be seen as a GRAB church, so we can easily find ourselves just avoiding the subject altogether.

To overcome our fearfulness, we have to look to Jesus to cause us to be rooted and grounded in His love. Fearlessness comes from a biblically shaped, genuine, loving relationship with Christ as our life, love, and joy.

**Rob:** What one word would you want to leave with our pastors and church leaders regarding stewardship?

**Richie:** Jesus said, “I am the bread of life; whoever comes to me shall not hunger, and whoever believes in me shall never thirst.” (John 6:35) When our folks and we do not hunger or thirst because we are so fed and filled with Jesus, then, wow! We are right where the Lord wants us to be. Stewardship happens. Generosity is easy. And so much more. Lord Jesus, make it so!

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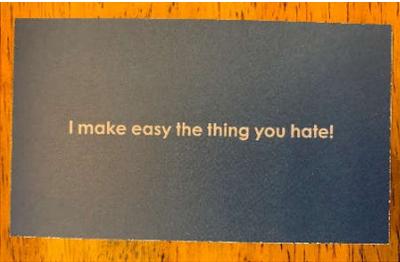
# THE STEWARDSHIP JOURNAL

Current Events and Relevant Thoughts From:

## The Stewardship Coach

Mark Brooks

### Why Every Church Needs a Legacy Lane



**What is the one thing the average pastor hates more than anything else?** Anything to do with money. It is not only that we are ill-equipped, it makes us uncomfortable. I have bad news for you.

**The thing you hate the most is the thing you are going to be required to do.**

The picture on the left is the back of my business card. I'm going to make it *easier* for you to talk with those that can and will help fuel your vision. How? By taking away your fears and giving you a new way to raise over-and-above, i.e., capital money.

I call this strategy, **The Legacy Lane**. I am working to move all my clients toward embracing this concept. While not a new strategy, given our present donor climate, I believe it is the most effective means of raising capital dollars as well as funding the future. For the next few issues of the Coach, I'll be fleshing out the concepts that will help you build out your Legacy Lane. I am starting with this issue, entitled, ***Why Every Church Needs a Legacy Lane***.

**Stewardship firms got it all wrong!** The mistake we made was focusing exclusively on raising capital without ever giving much thought to the operating budgets of the churches we served. We assumed that if you hired us, your regular giving would increase. In some cases this was true, but the data shows that while we were raising billions of capital dollars, billions more were walking out the back door of our clients' churches. Stewardship is not an either/or proposition but a both/and. I remember when my fellow seminarian, Ronnie Floyd, said to me,

**"Pastors need to get out of the mindset of only thinking about stewardship every time they do a capital campaign. They need to think about it 365 days a year."**

**Pastors hate asking for money.** Yet, they give into the necessity of campaigns to raise the funds they need to fuel the vision they believe God has given them. Let's stop doing what we have always done. Capital campaigns, as we have known them, have run their course. Here is my list of reasons why.

**The tired and the tapped.** First, we have held so many that our people are what I call, the tired and the tapped. They are tired of campaigns and tapped out of assets.

**The Law of Diminishing Returns** – I coined this term many years ago as our data showed that the first campaigns are always the most effective. Each successive campaign raises less than the previous. Why? Your people give assets in the first campaign and then lack the assets to give much more in successive campaigns.

**The Baby Boomer Impact** - 10,000 Baby Boomers turn 65 daily. Your largest donor group is moving into retirement, thus cutting their incomes. Even if they continue to tithe, their offering will be decreased by 25% to 50%. Their ability to impact your campaigns are quickly coming to an end. We are in the midst of what I call The Great Generational Giving Shift, and this will impact your giving. See the Bonus Section.

**Economic Uncertainty** – Any uncertainty in the mind of the donor will cause hurdles that must be overcome. Your key donor group watches the Market now like they used to read the sports pages. Every up and down threatens retirement plans *and* charitable giving. This is our third crisis of this young century; thus, we have a lot of uncertainty.

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## Why Every Church Needs a Legacy Lane

**But here is the thing: as long as churches thrive, there will always be a need for over-and-above giving.** That will never change. Now more than ever this is true. While large sanctuaries may have seen their day, we are going to see an explosion of need for capital.

**The types of over-and-above dollars being raised are:**

**Renovation** – Every leader reading this has a building denoted as the “new” this or that. That “new” building is probably over twenty years old. We have a massive renovation issue facing us.

**Repurposing** – Again, COVID has forced us to re-think facilities. The other day in a planning meeting with a church about a new children’s wing, my friend, Wendell Lang, made this sobering statement, “We used to think only of providing the spiritual in a safe environment. We now have to think of sanitary.” To that, I immediately thought, “What will that cost?” I believe you will see massive redesigning of space to accommodate Americans’ lingering fears, but also their desire for quality digital engagement. All of this requires money. More than you think.

**Adoption/New Campuses** – Thom Rainer has written good material on this issue. This trend will gain steam quickly as we move away from large gathering spaces. One church with multiple locations, including online, will be the norm not simply for mega-churches but medium-sized churches as well. I am currently working on a capital campaign for a mid-sized church that adopted a smaller church and is now working to build new facilities for that campus. What will this trend cost?

**Debt Reduction** – It’s time to get lean and mean as the old saying goes. Let me replace the mean word with flexible or free. I am *not* debt averse *if* it is a manageable short-term loan. My advice is, build what you need for the next twenty years and then pay off the note as fast as possible. What will this cost you?

**It is not a question of *if* you will need to raise capital but *when*? Can I add one more concern? How?** Here is what I mean. You guys are sick of capital campaigns. Me too! My goal is to once again lead to change this industry by rearranging how we think and arrive at a plan of action for your top donors. **That’s why we need to get started building your Legacy Lane!** I’ll make it easy for you.



Mark Brooks – The Stewardship Coach  
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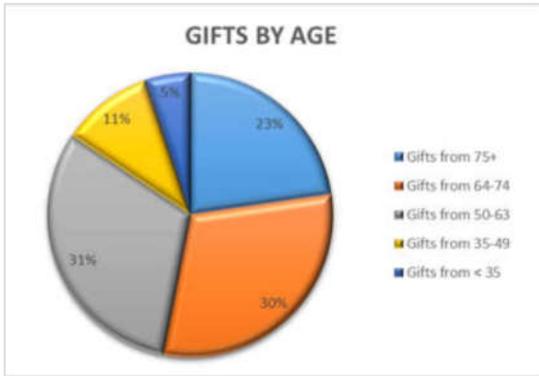
Find out how to access all of my playbooks at <https://acts17generosity.com/store/>.

**Did you miss my special announcement on The Digital Lane?** Data drives much of my strategy for churches. Our financial analysis, while very good, did not give us the instant ability to respond to giving challenges. Now, through our partnership with MortarStone, we can provide you up to date analysis of your giving trends. Find out more at this special site on my webpage: <https://acts17generosity.com/giving-analysis/>.

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## Bonus Material

### How to Determine if Your Church Needs a Legacy Lane



Every church has donors who can and will make a difference. To show why you need to consider your own Legacy Lane approach to stewardship, consider what we call **The Over/Under Split and the 50% Line**. Identifying these markers will answer the question of why you need a plan of action.

**What is your Over/Under Split?** What percentage of your regular attenders are over fifty compared to those under fifty? That is your over/under split. The chart at the left is of a church in a college town in the Southeast part of the country. Look at their over/under split.

**84% vs. 16%! 84%** of the church's dollars come from those aged 50 and above. This group gives \$1.3 million of the \$1.5 million budget. The under 50 crowd only gives 16% of the budget, yet they comprise 60% plus of the church's attendance!

The percentage of giving of those over fifty compared to those under fifty shows us why we need a strategic plan to address the over/under split the typical church faces. There is another way of tracking your current and your future giving trends that we call ...

**50% Line** – What percent of your donors give 50% of all that is given? Our research of financial analysis of hundreds of churches has found that, on average, around 15% of a church's donor base gives 50% of all that is given.

**12.5%** is the percentage of donors in the chart above that give 50% of all that comes into the church in a calendar year. The question then must be asked, what percentage of your top 15% are above 50? In the above church's case, the top 11 families gave 35% of the total and their average age is 66. This is a very typical church.

**What is your over/under split and your 50%? Line?** We recommend that you work with your financial team to produce a similar overview of your giving. You can find out more about how to do this at ...

<https://acts17generosity.com/giving-analysis/>.

The first step toward solving a problem is to recognize that you have a problem. It is past time for leaders in the church to wake up to what is happening around us to prepare for the future. Why? Because...

**The church that survives into the future is the church that plans TODAY for tomorrow!**

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## Missions and Ministry Moment: Setting Up Your Offering

Every week we provide what are called offering talks. We have found that the easiest way to see an increase in giving is to improve how you approach the offering time. Instead of telling people they don't have to give, we like to show them what giving to a church accomplishes. By showing people your mission and ministry focus, you create a desire in your attendees to *want* to give to support that life change. That's why we call them Missions and Ministry Moments.

You may read them exactly how we write them or use them as idea starters for how the message fits your culture and context. Our goal is to develop lifetime stewards, but we must get the first gift to begin them on the journey. Here is this week's offering talk.

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### Go!

How do you follow up Easter? We had great services last week as we celebrated the Resurrection of Christ. Christians start the weekend of Easter celebrating Good Friday as the day that Christ died for our sins. That's why it's called Good Friday. On that Friday, Jesus' last words were, "It is finished." That meant that he had paid our debt and finished his sacrifice. Three days later He resurrected from the dead and then began to appear to his disciples over the next few days.

Listen to the very last words Jesus gave His disciples before He ascended into Heaven. (Quote Matthew 28:18):

**"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."**

As we approach the time we set aside to worship through the offering, I thought it would be good to remind us of our original vision statement that Jesus gave the Church, to go and make disciples! That is our call here at NAME YOUR CHURCH as each week we attempt to share the love of Christ here and around the world.

Each time you give here you help us in our endeavor to make disciples. It is because of your generosity that we are able to do the amazing things we do. Find the way that's easiest for you to give but, whether you are here in person or watching livestream, let's give generously so we can continue to **"go and make disciples of all nations."**

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