

The Stewardship JOURNAL

June 7, 2021

**From the Desk of Our
Executive Director**

Missionary Musings

The Stewardship of Debt

**Sample of How to Cast a Vision
for Debt Retirement**

Yes, We Do Talk About Money Here!

THE STEWARDSHIP JOURNAL

From the Desk of Our Executive Director

The Seven Principles of Stewardship is my topic in my Missionary Musing post in this week's edition of *The Stewardship Journal*. I was interviewed a few weeks ago for a podcast about *The Stewardship Journal*. At the start of the show, I was asked my definition of stewardship. That allowed me to share what I call the Seven Principles of Stewardship. We thought you might like to hear that interview and to read about the seven principles. You might get a sermon idea from this post!

Here is a preview of what you can expect in the pages that follow:

Is debt for a church unbiblical? Mark Brooks, The Stewardship Coach, takes up that question in his article this week as he starts a series on financing your vision. In his post this week, entitled *The Stewardship of Debt*, he deals with two questions: Is debt biblical and is it practical?

How do you make paying off debt exciting? Check out our Bonus Section to see how one church visioneered paying down its debt.

The Journal's **Missions and Ministry Moment** helps set up your offering time this week by admitting that, **"Yes, We Do Talk About Money Here!"** The talk makes a case for *why* we talk about money: to use that money to advance the gospel. Use the talk to craft your Missions and Ministry Moment, showing what giving accomplishes at your church.

Our prayer is that this *Journal* is helpful in making this your best summer of giving ever! Remember, if you know of someone that would like to receive the *Journal*, please send them this link for easy signup <https://mobaptist.org/stewardship/stewardship-journal/>.

As always, please let us know how we can make this tool even better for you!

Advancing the gospel!



Dr. John Yeats

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Missionary Musings

Dr. John Yeats

I believe that teaching our members stewardship is a key part of the discipleship process. One of our goals as pastors should be to train our members to be generous stewards of what God has entrusted to them. That is easier said than done. Early in my ministry, God gave me seven principles I have used in discipling stewards. I had an opportunity recently to share those seven principles. I thought sharing them might help you craft your message of stewardship.

A few weeks ago, my friend Dr. Andy Braams, who teaches at Midwestern Baptist Theological Seminary, had me on his Christian Educator Weekly podcast. The podcast's stated goal is to help Christian teachers and leaders better educate the people in their churches, and to help them better steward the churches and ministries they serve. He asked me to talk about what we in Missouri are doing to enhance stewardship, particularly *The Stewardship Journal*.

At the beginning of the podcast, Dr. Braams asked for my definition of stewardship. I stated that my definition of stewardship is that, first and foremost, it is an act of worship. God calls us to be good stewards of everything in our lives, not simply our money. As disciples, we are to offer God everything in our lives, a stewardship of life if you will.

Knowing the definition of something and practicing it are often two separate issues. So, I followed up with Dr. Braams by saying, "If you ask me how I operate this out as a follower of Christ, there are seven principles I believe all Christians must embrace and live by."

1. We must acknowledge who owns what we possess. Biblically, we know that the Lord owns it all. Psalm 24:1 says, "The earth is the Lord's, and everything in it."
 2. We need to tithe. Tithing reminds us that the Lord owns it all. I give him the first fruits, 10%, of all I have. I give it to him through my local church. After the tithe, that is when the fun starts. I seek His guidance for an offering. I get to ask God where he wants the money He has entrusted to me put into circulation for His work.
 3. God doesn't owe us anything. He has already done it all. The work of the cross is complete.
 4. The way to appropriate everything He says is to give. It is a powerful word. Whether love, money, or other blessings, all of nature is designed to give. Jesus summed it up well in Luke 6:38: "Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."
 5. The way to give is not from the context of my ability, but His generosity. God wants me to see through a lens of faith with my life work, etc. When David led the people of Israel to give in support of building the Temple, he said this in I Chronicles 29:14, "Everything comes from you, and we have given you only what comes from your hand." God never asks us to do anything that He doesn't beforehand provide us the resources to accomplish.
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6. God wants to bless us beyond measure. Not simply in dollars but beyond that. There is no better passage to support this concept than Malachi 3:10-11, which says, "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. I will prevent pests from devouring your crops, and the vine in your fields will not cast their fruit," says the Lord Almighty.
7. God loves a cheerful giver. II Cor. 9:7 says, "God loves a cheerful giver." The word used in Greek for cheerful is the root word from which we get the word hilarious. When you can give away what your flesh thinks is your money to God's work cheerfully, you have advanced beyond a tithe to become an extravagant giver. I believe this should be one of our end goals in making disciples.

I was at a church in another state one time when the pastor of that church rose and said, "Church? Do you know what time it is?" The whole congregation, in unison, said, "IT'S OFFERING TIME!" Then they broke out into applause. He had trained his church. He had disciplined his church in such a fashion that when offering time came, they believed God would do extraordinary things through their offering. It would reach around the world; it would touch the lives of someone nearby. They had seen evidence of that.

These seven principles set the context for my way of thinking about stewardship. I hunger for that kind of atmosphere where God is glorified because of how we give and love. The key is in training your church to implement these principles. To accomplish that, you must have a regular plan of teaching and preaching these seven principles. With *The Stewardship Journal*, we give you the tools. However, it is up to you to use the tools. Is stewardship education in your teaching and preaching schedule?

If you would like to listen to the podcast mentioned above, go to:

<https://christianeducatorweekly.libsyn.com/ep-80-dr-john-yatts-the-stewardship-journal>

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Current Events and Relevant Thoughts From:

The Stewardship Coach

Mark Brooks

The Stewardship of Debt



12/24/30. That is my focus for you. Plan out the next 12 months. Long-range plan out the next 24 months as things change. Get to 2030 financially stable. My goal is for my client churches to land in the year 2030 with little to no debt and financially sound for the next decade. Because by 2030, most of your Baby Boomers will have moved into retirement, thus limiting their giving power. Translation: If the present rate of decline in giving holds among younger generations, by 2030, you will see less coming in the proverbial offering plate. My counsel is to build, repurpose or renovate what you need for the future and pay it off as quickly as possible.

The next few issues of the Coach will be on financing your vision. In this issue, I want to lay out what I have also entitled this Coach, *The Stewardship of Debt*. In the times that we live in, it is almost impossible for churches to build without incurring some type of debt along the way.

My personal belief is that there are times when borrowing money is the best and wisest course of action for a particular church. It must be a manageable debt, meaning monthly payments do not hinder missions and ministry. I also advise paying off debt as fast as possible.

"Debt is unbiblical and unwise!" As I start this series on financing your vision, let me deal with these two objections regarding debt right up front. First, let's look at the question...

Is debt unbiblical? In some circles, this is a raging debate. I have seen churches split over this issue. Let me be clear, I will never advise anyone to do anything that I felt violated Scripture. My view is that the Bible warns against the danger of debt much as it does the danger of money. Those warnings need to be understood as exactly that.

Years ago, when Dr. Don Sweeting, the President of Colorado Christian University, was a pastor, I helped his church raise capital funds. Dr. Sweeting wrote this about debt. He said,

"Some Christians think that believers should never borrow money to go into debt. They hold this conviction with regard to their car, their house, their business, and their church. Other Christians operate no differently than the world, and they irresponsibly borrow up to their eyeballs. They borrow for things they should have paid cash for, like clothes, vacations, stereos, etc. They are haunted by it for a long time.

We believe there is wise middle ground that is biblically responsible, where debt is sometimes taken on and used as a tool with the intent to pay it back as soon as possible. That is the action we took this past summer.

It is interesting that the Bible verses most often used regarding debt are Romans 13:7-8. The NIV renders it, "give everyone what you owe him" and "let no debt remain outstanding." The only debt that is to remain outstanding is the continuing debt to love one another. Paul is not making a statement that it is wrong to borrow, but saying that when you borrow, pay it back!"

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The Stewardship of Debt

So, in answer to the question is debt unbiblical, I believe the answer is, it depends! It depends upon whether the debt is manageable. Does the debt so debilitate the church that missions and other vital ministries are cut or curtailed? If not, then I believe debt can, at times, be good stewardship of God's money.

Is debt practical? Consider the following real examples of churches that took entirely different actions based upon their view of debt. Both churches, one I'll name and the other I won't name, are similar in size of attendance and budget. At the same time, both had similar projects in cost. One was open to a manageable short-term debt. The other church was not.

In the fall of 2017, Faith Baptist in Festus, Mo., embarked upon a journey to convert their Family Life Center into a Worship and Multi-Use facility, allowing them to increase their large group capacity and facilitate growth. FBC entered its new space in June of 2019. They finalized their loan package right before COVID hit with an historic loan rate. They are now aggressively working to pay off their note while experiencing growth as a result of their new facilities.

In the spring of 2018, I worked with a county seat church in the Southeast, preparing to do essentially the same thing as Faith Baptist. The major difference was they were adamant they would not borrow. They wanted to have 75% of the cash in hand before starting their project to avoid any debt. Three years later and they have not yet started their project.

Let me be frank, I can work with both types of churches. Yet, the mistake churches often make is not realizing how long it will take to raise funds. Here are a few key things the county seat church and other no-debt churches overlook.

How much time it takes to raise the dollars for the project you need right now. Unless you have an extremely wealthy congregation, most churches take multiple campaigns to raise the needed amount.

They fail to take into consideration the rising cost of construction and materials. Right now, I am being told that building costs have risen by as much as 30%. That \$2.5 million project will soon hit \$3 million and beyond.

Finally, they failed to consider what the facility's delay means for future ministry and growth. I'm not a "build it and they will come" proponent. Yet, facilities used properly can help advance the church's mission as well as its continued existence.

So, the bottom line is that at times debt is not only practical, but it makes the best stewardship sense. The key is to find the wise middle ground for your church or ministry. Then it would help if you had a plan on how you will pay off that debt without it being a burden upon your budget. I can help you with that!



Mark Brooks – The Stewardship Coach
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Head off the summer slump in giving with my newly released playbook, *The 15 Offerings of Summer: How to Reverse the Summer Slump in 60 Seconds*. You can find it at <https://acts17generosity.com/store/>.

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Bonus Material

Historically, campaigns to pay off debt are the most challenging. Usually they are second, third or fourth campaigns. Here is an excellent sample of how to cast a vision for debt retirement.

Dream with us.

Imagine the Day After Debt.
It's closer than we might imagine.

NH Let's dream again.
"No eye has seen, no ear has heard, no mind has conceived what God has prepared for those who love Him." (1 Corinthians 2:9)
NH thrives on dreams & visions. Our debt is an impediment. We walk with a limp. Imagine our freedom to dream as the burden of debt is lifted.

NH Let's gain freedom from debt.
"The borrower is the slave of the lender." "Owe no one anything except love." (Proverbs 22:7 & Romans 13:8)
Debt is damaging. It wears our people and limits our ministries. Let's defeat our debt, position ourselves for the future and leave a legacy.

NH Let's steward our sacred trust.
"We are servants of Jesus Christ, those who have been entrusted with the mysteries of God. And God requires those who have been given a trust to prove themselves faithful as stewards." (1 Corinthians 4:1-2)
Our debt hinders our high calling. We must defeat debt for God's glory and the sake of His Kingdom, as we guard and engage our culture with God's Truth.

OUR PLAN
~~DEBT!~~

NH MORTGAGE @ PRESENT:
\$1.5 million
\$4,500/month for 11 years

COH IS ENDING!
Completing our COH giving commitments by 12-31-21.

OUR "B.H.A.G.G."
("Big, Hairly, Audacious God-sized Goal")
"Burn or Budget" NH's mortgage by 12-31-22.

NH "BIG-GIVE" EVENT.
Church-wide, sacrificial giving in September, 2021.
ALL TO PRINCIPAL!

2022 "5TH SUNDAY" GIVING.
Two special giving Sundays.
ALL TO PRINCIPAL!

PRESENT COH PARTICIPANTS:
Please pray about giving at present level throughout.

AND ALL BECAUSE...
"PEOPLE • NEED • JESUS"

PEOPLE • NEED • JESUS

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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 can read them exactly how we write them or use them as idea starters for how the message would fit 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.

The following Missions and Ministry Moment is the 2nd of the 15 offerings of the 2021 Summer.

Yes, We Do Talk About Money Here!

"**All the church ever talks about is money!**" Have you ever heard that? If you regularly attend church, you know that is not true. **Yet every week, we focus upon offering.** So, we do at least for a few minutes talk about money here.

Have you ever wondered what we do with that money? This morning, before we take up the offering, I thought I would share our plans for this summer to help you understand what we do with the money you give. ***List your missions and ministry activities for the summer. Here are my suggestions.***

- **VBS** – Every year, we hold Vacation Bible School here. We typically have around 100 kids for a week. Many of these kids don't come here regularly. Many come from broken homes where they get little to no love. We love on them and tell them that God loves them and has a plan for their lives. It costs us money to hold this event. So, yes, we ask you to give to support that!
- **Student Camp** – Every year we take our students to camp. At camp, we teach them there is a better way to live their lives than to follow the path of the world. We teach them how to follow Christ in a Christ-less society. Student camp is one tool we use to mold the next generation for Christ. It costs us money to hold this event. So, yes, we ask you to give to support that!
- **Mission Trip to _____** - This year we will be sending teams to _____. We will be doing a multitude of things. *Share specifics of what your teams will do.* It costs money to go there and do what we believe God wants us to do. So, yes, we ask you to give to support that!

We talk about money because we believe in what we are doing, and what we are doing matters! What matters is worth giving to. So, while we don't put pressure on anyone to give, we invite you to be a part of what we are doing with your generous gift this morning!
