

# The Stewardship JOURNAL

June 28, 2021

**From the Desk of Our  
Executive Director**

**Thriving or Surviving:  
Making the Most of Your Wages**

**It's July and I'm Behind**

**Sample Approach for a  
Mid-Summer Appeal**

**The Home of the Free**

**Meet Our All-Stars**

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## From the Desk of Our Executive Director

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**Are you surviving or thriving?** Dr. Rodney Harrison, the president of MBC's Baptist Homes & Healthcare Ministries, probes that question in our lead post entitled, *Thriving or Surviving: Making the Most of Your Wages*. Dr. Harrison shows us how to be better stewards of what God has entrusted to us. His 10 ways to reduce your monthly spending is great advice for all of us. Good stewardship starts with us! Thanks, Dr. Harrison, for this timely word!

**We are taking next week off!** Our team will be refreshing their batteries with some much-deserved time off. In this week's Journal you'll find two weeks of offering talks in our Mission and Ministry Section. We will be back with the next edition of *The Stewardship Journal* on July 12.

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

We are days from July, which is typically one of our most challenging times as a church in terms of giving. Mark Brooks, The Stewardship Coach, writes a post helping head off a giving slump entitled, *It's July and I'm Behind*. As always, Mark provides great practical advice for how you can reverse any giving gap you are experiencing.

This week's **Bonus Section** gives you a sample email post you can send to enhance summer giving. This is a great positive way to attempt to close the giving gap you might be experiencing.

The **Missions and Ministry** section this week provides you with two offering talks. The 4<sup>th</sup> of July talk is entitled *The Home of the Free* and the July 11<sup>th</sup> talk is entitled *Meet Our All-Stars*. Both are great examples of taking a current event and linking it to giving. In one minute or less, you can make your offering times worshipful and impactful.

Remember, if you want to access previous editions of the *Journal*, or if you know of someone who would like to receive the *Journal*, please send them this link for easy viewing and signup: <https://mobaptist.org/stewardship/stewardship-journal/>.

Thanks for reading -- and remember, we are taking a break the week of July 5, returning July 12.

As always, let us know how this Journal can better help you and your church increase stewards and stewardship.

Advancing the Gospel!



Dr. John Yeats

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## Thriving or Surviving: Making the Most of Your Wages

Dr. Rodney A. Harrison, President, Baptist Homes & Healthcare Ministries

A study published in *Christian Century* confirmed what many already knew...pastors tend to make less than the median member in their churches.<sup>1</sup> Often, finances prevent otherwise willing leaders from staying long enough to make a difference. For those seeking to turn around a declining church, the challenge of paying the bills is often daunting. Assuming you practice biblical stewardship through the tithe and offerings, the next step tied to financial sustainability is stewardship through reduced spending.

To improve your bottom line requires making more or spending less. Making more is often not an option. Whatever the cause of a church or personal shortfall, having adequate resources to see the church through the restoration process is critical to success. To that end, here are 10 frequently overlooked ways to reduce your monthly expenses without impacting overall quality of life. In fact, some of these savings may actually increase your family's quality of life. As a bonus, at the end is a guaranteed step that will improve stewardship and, most likely, reduce your daily spending.

1. Eliminate cable/satellite TV (\$60-80). Since the launch of digital television in 2007, the number of free channels available on antenna TV has skyrocketed. Even at our rural Missouri homestead, we have over 50 channels. Sure, you will miss ESPN and other favorites, but the time not spent watching the game at home can be spent with family, friends, or another hobby. The good news is that free TV includes plenty of children's programming and classics from the past.
2. Eliminate streaming services, such as Hulu, Netflix, Prime, SiriusXM, etc... (\$10-25). Not only is the content of many shows less than circumspect, streaming services support habits such as binge watching.
3. Transfer your mobile phone to a \$10 per line talk and text service (\$15-80). My wife and I both have older iPhones. We use PureTalk®, and our combined bill is \$15 per month. There are many talk and text services that are \$10 per line. Unlimited talk and text are still under \$20 and can be the source of significant savings.
4. Shop around for lower-cost car and homeowner's insurance (\$5-100). I annually compare prices with at least four major carriers. This past year, we saved \$275 on car insurance and a whopping \$1300 on homeowner's by shopping around. Don't forget, if you find a better deal, you can cancel your current coverage at any time, not just when it is time to renew. Also, ask your carrier about better deals. Insurance prices are a major expense, so spend a few hours each year ensuring you are getting the best coverage for the lowest cost possible.
5. Set a goal and sell your clutter...little used or unused sports equipment, tools, bikes, etc. If you need \$500 for a car repair, sell \$600 worth of stuff. Most of us have stuff we don't use that someone else would like. From unused sporting and exercise equipment to camping gear that has not been out of the

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<sup>1</sup> C. Kirk Hadaway and Penny Long Marler, *Christian Century*, *What Pastors Get Paid and When It's Not Enough*, June 6, 2019. <https://www.christiancentury.org/article/critical-essay/what-pastors-get-paid-and-when-it-s-not-enough>, accessed October 28, 2019.

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## Thriving or Surviving: Making the Most of Your Wages

garage for a decade, you most likely have stuff that could be sold on Craigslist or at a garage sale. Larger items such as underused cars, boats, motorbikes, and trailers not only continue to depreciate, they usually cost money in the form of maintenance, taxes and registration. Many items pastors own are simply taking up space and adding clutter. Nothing is more freeing than eliminating stuff. If you can't sell it, give your stuff away. If no one wants it, throw it away.

6. Eliminate your corded phone (\$25-40). If you still have a land line, why?
7. Reduce utility costs — set a goal of saving 10% (\$10-20). I was in the parsonage of a church revitalizer one summer. It was 94 outdoors and 70 indoors. I asked him what his electric bills were like and he expressed outrage. After we discussed establishing energy cost savings goals, he and his wife agreed on 78 degrees and adding electric fans in the living room and bedroom. The monthly savings was nearly \$100 per month. Many electric companies will assist with energy audits that will help you find additional savings. Make sure the older kids are part of those meetings.
8. Stop stopping at Starbucks (\$20-100). This savory routine can add up to some serious spending. One \$3 drink per day is \$65 per month. A flavored drink and muffin come in at \$175 per month. Even the \$1 coffee at McDonalds adds up to over \$20 per month. A brewed coffee or K-Cup at home is about 30 cents.
9. Order water with dinner (\$15-60). Whether grabbing fast food or enjoying a well-deserved sit-down night out with your family, ordering water will reduce the spending significantly. For a family of four, the soft drinks or coffee will add anywhere from \$8-12. Add tax and tip and you just raised the check to over \$15.
10. Cancel magazine, newspapers, and digital content subscriptions (\$10-50). I love reading the morning news, but when our local paper raised the subscription price to over \$35 per month, I realized an opportunity to save. I can still get all the news I need online, but the savings realized by cancelling the newspaper, three magazine subscriptions and one digital blog added up to nearly \$50 per month in savings.

Implementing the examples above results in monthly savings of between \$170-515. Add to this the savings jump start from selling clutter through Craigslist or a garage sale and you are well on the way to a happier and more sustainable budget.

I will conclude my insights on cost cutting with a sure-fire way for every reader to spend less and live better. This is accomplished by implementing a *Pray before Purchase* practice. As a young church planter in northern Minnesota, implementing this practice reduced grocery and incidental costs significantly. From roaming the aisles of a big box store to looking at the latest deals on Amazon, asking God to grant wisdom and discernment before putting an item in the cart or clicking Buy Now will most assuredly impact your bottom line.

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Current Events and Relevant Thoughts From:

## The Stewardship Coach

Mark Brooks

### It's July and I'm Behind



**“Do you want a sales answer or the truth?”** That was the question I asked an Executive Pastor a few years ago. He wanted to know how much I thought his church could raise in an upcoming capital campaign. My industry will always give you some bologna answer about this or that. They basically give you a sales answer that fills you with hope and confidence. Too often that results in unrealistic expectations.

**“It depends,”** was how I answered that Executive Pastor when he had indignantly stated he wanted the truth. My answer to him was the same as for any other church, no matter their size, it depends. There are a lot of factors to consider. That’s the truth and sometimes church leaders don’t want the truth.

**Halfway into the year, my question for you is, are you ahead or behind budget?** For my SBC boys, many of you are entering your last quarter of the traditional denominational fiscal calendar. For every church, the question is where will your church be budget-wise on the midnight of your last fiscal calendar day of 2021? Guess what my answer is?

If you are ahead you can file this Coach away for another time. *If*, however, it is as I suspect, you are behind or cutting things close, then this Coach entitled *It’s July and I’m Behind* is for you. At its release, July was two days out.

**Why churches struggle halfway through** - The story I opened with illustrates the number one reason why the majority of churches across America are struggling to make budget: **unrealistic expectations**. That Exec wanted an answer that would have bolstered his plans. The truth was, pulling off those plans was dependent upon so many factors that at that point, any answer would have been conjecture on my part. I’m not a salesman. *And*, I have never forgotten what it’s like to be a pastor. I’m not here to make friends. I’m here to make sure *you* are financially secure to pull off what God’s called you to do. You or some denomination or organization is paying me to give you stewardship advice.

**How it all falls apart before it starts** - Somewhere last year in a budget planning meeting someone thought it was a good idea to increase your budget this year by 10%. Then you got off the New Year slow, attendance is still low, the virus has caused all kinds of headaches, and on and on. I understand. But way back in the planning stages of this year’s budget, what was the final deciding factor on why you felt you could increase your budget significantly *while* seeing a giving increase to meet the increase in the budget?

**Upon the basis of what?** That’s always my question when some church tells me they are increasing next year’s budget by significant amounts. I don’t want to deflate them. Was it need or practicality that drove that increase? An increase that makes practical sense is based on past and current giving results combined with a plan of action to hit the proposed numbers. Pre-pandemic, I was counseling that an aggressive increase was around 5%. Most of my clients went into 2021 operating on a reduced budget. A few increased around 2% to 3%. I think for now that is an aggressive faith-based increase.

The pre-COVID answer sadly was almost always need-driven. *“We need this!”* Meaning, we totaled up all the stuff we want to do, added in the denominational bill, and gave it all a slight bump, and landed at a 12.4% increase. Oh, and you missed last year’s budget by 7%. Did I get that right? Then something like COVID comes along and we redefine *“need”* to survive. When your *“ask”* leads with your need, it makes you seem needy.

*“But this is what we need to do everything our people expect.”* OK, fine, but how will this increase giving? Telling people you need a certain dollar amount doesn’t move many people’s hearts to increase giving. Need doesn’t drive dollars, vision does.

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## It's July and I'm Behind

But, back to your budget. In the next few weeks, I'm going to help you close your giving gap. Before we can arrive at this glorious place we need to analyze how you got here. Because here is my guess: this isn't the first time you have found yourself behind budget. We can't change where you are now but let's avoid it next year. Because if this is your consistent pattern year after year, you run the risk of your donor base losing confidence in your fiscal ability to handle money. Let's avoid that from this point forward. First, let's explore...

**Giving Gap versus Budget Inflation** – Your **Giving Gap** is the percentage behind budget you currently are. Budget Inflation is the percentage beyond realistic expectations you are currently attempting to run your church by. Let's start by looking at closing out, or narrowing, your Giving Gaps. Here are my rules of thumb I work with:

- **5% to 10% behind now *can* be made up with good planning.** This depends upon a lot of things such as your past trends and if your attendance/engagement has held steady. With consistent work now and a good end-of-year strategy, you can close that gap.
- **Greater than 10% makes it *doubtful* you will close that gap.** This doesn't mean you give up, but it does mean you might face some difficult decisions.

**Budget Inflation** – Again, this is the percentage beyond realistic expectations. Let's take my standard of 2% to 3%. If your past giving numbers don't support that kind of increase, *any* increase above last year's giving is your budget inflation. Budget inflation is the number one reason why churches get so far behind. It's also the number one reason for burning out your donors. COVID forced us to be practical and 2021, while better than 2020, is still a work in progress.

**OK, Coach, but now what do I do?** I always say, "**Don't panic.**" In the next few weeks, I'll help you lay out a plan to gain back any giving momentum you might have lost. I can't help you pave the Grand Canyon, but I can help patch up a few giving potholes on your road to winning the world to Jesus. In the meantime, here are some practical steps to take now as you prepare you're come from behind strategy.

**Re-evaluate and recalibrate** – If you are currently more than 10% behind, you need to do some serious evaluation. What was your last half of 2020 giving record? Establishing trends amid COVID-19 is suspect, yet a look back is often your best indicator of what the last half of 2021 will look like for you. If you have not seen your giving grow to match your budgeted need, it's time to stop digging a bigger hole and recalibrate based upon better information. What's wrong with saying, "We were too optimistic, and we now have a clearer picture of our giving and finances and have adjusted our budget accordingly?" I can tell you one thing, your top-tier donors, the ones really pulling you forward, will say, Hallelujah!

Then I would ask you, **What is your plan?** Because here is the thing, whatever you have been doing hasn't worked. How do I know that? You are still reading this. Good for you. But we need a plan to move you out of the hole you're in and moving forward to financial security. I'm your deacon, tending the stewardship table, so you can do the work of ministry. You need a plan!

Last year I published, *Recovering the Lost Offering of COVID-19*. I'm working on the 2021 edition. You in?



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Find out how to get all my Playbooks at <https://acts17generosity.com/store/>.

Find out how I am revolutionizing the capital campaign industry! <https://acts17generosity.com/memberships/diamond/>



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## Bonus Material

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**“But we are desperate!”** How to write a mid-summer appeal letter that doesn’t sound desperate. Desperate doesn’t raise dollars. Try casting vision and being strategic. Consider this sample approach for a mid-summer appeal. We recommend this be sent to the top 30% of your donors, which typically represents 99% of all monies given. It’s a targeted response to the key group that can help you make up your Giving Gap.

### **Subject Line: You ARE Making a Difference!**

Mark,

**One of the untold stories of this pandemic has been its impact upon children and teens. Because of your generosity, we have been able to bring hope to more children and students than ever!** So far this summer, we have seen...

- **Vacation Bible School results or preview?** (Share two or three successes of the summer)
- **Student camps?**
- **Missions?**

So, thank you for your support. Truly, *you* are making a difference and bringing hope to others.

**It’s summertime, a time that is always a challenge for churches in terms of giving.** We are working hard at keeping expenses down, but summertime is also when ministries such as the above require more funding. People like you have stayed faithful, and you can see above the fruits of that faithfulness. We want to assure that we can continue to impact not only our next generation of YOUR CHURCH NAME but also our current members.

Because we have so much more we believe God wants to do this summer, we are asking everyone...

**Would you please prayerfully consider a one-time gift, in addition to your current giving, to assure a successful end of our summer?** Here is the link to give at: <https://242community.com/generosity/>

Again, thanks for your faithful support of all that we are doing here. *You* are making a difference!

Bro. Mark Brooks

**If you have not already, please consider signing up to make your regular giving automated. It’s easy. To find out how go to: <https://242community.com/generosity/>**

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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 6th of the 15 offerings of the 2021 Summer.**

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### The Home of the Free

**Happy Birthday, America!** Today is Independence Day. Every 4<sup>th</sup> of July, we celebrate the signing of The Declaration of Independence on July 4, 1776. Our nation lately has been embroiled in controversy over our founding. Our view is that even flawed men can produce brilliant thoughts.

Many forget that persecuted Christians came here for the express purpose of being allowed to worship as they saw fit. While our nation has more work to do toward healing our social problems, our freedoms are unequalled in any other part of the world, especially the freedom of worship. Today, our brothers and sisters in Christ in China hide underground in house churches for worship. We are blessed to be able to assemble freely because we live in the home of the free.

On this day that we celebrate the blessing of freedom of worship, I am reminded of Jesus' words in Luke 12:48 when he said,

**"From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."**

Let's keep this in mind as we approach our giving this week. We appreciate your generosity, which helps us share about the greatest freedom of all, the freedom we have in Christ. Please find the most convenient way to give your offering from all the options we offer. Remember, you can also set your gift up to be recurring. Let's give today so that YOUR CHURCH NAME can continue to be a blessing.

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The following Missions and Ministry Moment is the 7th of the 15 offerings of the 2021 Summer.

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## Meet Our All-Stars

**This week is Major League Baseball's All-Star game.** Will anyone watch? Sadly, this is yet another thing that has now become controversial. Still, the All-Star game is always intriguing seeing the best of the best, the All-Stars, compete.

Did you know we have All-Stars here at CHURCH NAME? Our volunteers are All-Stars. They come week after week, volunteering their time parking cars, working in the nursery, as host and hostess, and a myriad of other tasks. Each one serving is an All-Star! Let me introduce you to a *few* of our All-Stars: **(IF POSSIBLE SHOW PICTURES OF EACH IN THEIR SETTING**

List several of your servant leaders:

- On first base, we have Mary Smith, who heads up our Pre-School.
- On second base, we have Joe Jones, who heads up our parking lot team.
- On third base, we have Jill Tucker, who heads up our Greeters.
- Etc.

Let's give each of them a huge round of applause. Thanks to all our volunteers!

Do you know who else we consider All-Stars here? You! Every time you give here, your generosity funds the various ministries that our All-Stars staff. Without your support, they would not be able to do the amazing work they do. So, thank you for your generosity.

We have many ways to give here. Find the way that is most convenient for you. The MOST convenient way is by setting up recurring giving through our website. That way, you never have to worry about forgetting the offering again.

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