

# The Stewardship JOURNAL

**December 13, 2021**

**From the Desk of Our  
Executive Director**

**How One MBC Church is Doing  
Two Years Into COVID**

**The 2021 Last-Minute End-of-Year Plan**

**Are Gifts to Your Church  
Tax Deductible?**

**Keep the Focus on Christmas**



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## From the Desk of Our Executive Director

In last week's Journal, we ran a post entitled, ***How Is the Church Doing Two Years Into COVID?*** At the end, we made this statement, "A better question for each of us is, how is *your* church doing two years into COVID?" We decided to follow that post by asking an MBC pastor how his church is doing. Brad Delaughter pastors FBC Desoto and is a frequent contributor to the Journal. We interviewed Brad about how his church is doing two years into COVID. You can read that interview in our lead post entitled, ***How One MBC Church Is Doing Two Years Into COVID***. You will find great thoughts and great advice in this interview. Thanks, Brad!

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

Twelve percent of a non-profit's giving comes in the last three days of the year. Mark Brooks, The Stewardship Coach, shares with us how a church can see an increase in end-of-year giving in his article entitled, ***The 2021 Last-Minute End-of-Year Plan***. As with all of Mark's materials, you will find practical help on increasing your giving.

Are gifts to your church tax deductible? The answer, at least for this year, is yes. This week's **Bonus Section** gives you a statement about tax deductions that can be used across multiple communications platforms.

If you are tired of all the commercialization of Christmas, you will love this week's Mission and Ministry Moment entitled, ***Keep the Focus on Christmas***. It's a reminder of the true meaning of Christmas, encouraging your members to make giving a part of their Christmas experience.

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/>.

We believe you will find this edition of the Journal helpful. Next week, I will share some exciting news for next year's Journal with you. Thanks for reading and, as always, let us know your thoughts and suggestions!

Advancing the Gospel!



Dr. John Yeats

During this holiday season, please note there will be no *Stewardship Journal* on the following dates:

- November 29
- December 27
- January 3

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## How One MBC Church Is Doing Two Years Into COVID

In the last edition of *The Stewardship Journal*, we ran a post entitled, ***How Is the Church Doing Two Years Into COVID?*** We listed various reports showing a rather mixed bag in terms of results. Some churches struggled while others maintained or even saw slight giving increases. While reading national trends might be interesting, we pointed out last week that, “A better question for each of us is, how is *your* church doing two years into COVID?”

We decided to follow up on our post and our question by interviewing the experiences of one of our MBC pastors. We contacted Brad Delaughter of FBC DeSoto, a frequent contributor to the Journal, about his experiences two years into the pandemic. Below is our interview.

**Stewardship Journal:** Brad, thanks for taking the time to talk with us. You read last week’s post. What have the last two years been like dealing with COVID at 1<sup>st</sup> Desoto?

**Brad:** This year has been interesting, to say the least. I have had to rebuild and adjust after natural disasters such as hurricanes and floods, but there has been nothing before like Covid. Like many other churches, we saw a steep drop in attendance at the beginning of Covid. Covid caused us to adjust services and times and advance an online presence that needed serious updates, but with Covid, we were forced to address our media ministry. Since returning to full-time attendance, we are running at pre-Covid numbers, and the majority of our pre-Covid ministries are back, and the ones that are not, we used Covid to remove unnecessary ministries.

**SJ:** Since this is *The Stewardship Journal*, you are probably not surprised that our next question relates to giving at 1<sup>st</sup> Desoto. How has it been impacted, and what is your status today?

**Brad:** Truthfully, Covid did not impact our giving as much as we thought it would. What surprised us was the drop in attendance did not correlate with the drop in receipts. This showed us many in the church were not a part of the church’s ministry. Today, our giving is strong as we are on track to finish at or above budget receipts for 2021.

**SJ:** That’s interesting. In our post last week, we mentioned that studies show that Mainline churches are faring worse than evangelical churches. First, Desoto is living proof of that, as is the strong CP giving across the SBC. What is your take on this?

**Brad:** I would say the issue isn’t giving but mission. Many Mainline churches have become no different from the culture. They have essentially departed from their original mission. Why would you give to something like that? Evangelical churches, especially SBC churches, focus on a mission, The Great Commission. We are willing to stand for the truth, which motivates people to give sacrificially, knowing their gift makes a difference. If you want to increase giving, you need to stay focused on the mission God gave us. When you depart from that mission, you will see giving decline.

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## How One MBC Church Is Doing Two Years Into COVID

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**SJ:** For your fellow pastors reading this, what would be some of your recommendations on improving giving, and specifically, how do you see *The Stewardship Journal* helping in that?

**Brad:** We have several things that have been done to increase giving throughout the year. What began as an intentional focus on giving was receiving *The Stewardship Journal*. I began incorporating the “Offering Talks” into our worship time. We stressed giving as an act of faith and worship during these talks. We also told each week of the previous week’s giving and how it impacted local, state, national, or international ministries. We encouraged and challenged our members to join us in impacting our world for Christ through giving. I have had many of our members thank me for sharing what their giving is doing so we know it is having an impact. We also used the Journal in two other ways. We took some of the principles and applied them to our Demolish the Debt campaign, and in October, we received receipts 72% above our giving goal. We have also implemented a year-end giving strategy where we sent a letter with graphics and information about selected ministries and thanked the church for helping us make an impact for Christ. This week, we will send another letter encouraging and challenging our members to help us finish the year strong and start next year in a solid position by giving an end-of-year gift.

I want to encourage others to read the Journal because it encourages all pastors to deal with giving and finance issues. It is encouraging to know you do not have to have all the answers. If nothing else, I encourage pastors to use the “Offering Talks.” Even if you don’t use the exact pitch, you can get ideas to put in place. We all have an offertory time, so including an offering talk is a natural part of that. An offering talk is a significant part of worship, as we are recounting to our people the wonderful works of the Lord. The offering talk is a time of praise!

**SJ:** We know that no one can predict the future, *but* what do you see as major issues facing churches as we move forward?

**Brad:** The biggest issue facing churches about giving is the passing away of the Silent and Boomer Generations. These generations that grew up in church were taught and expected to contribute to the Lord and his work. As this generation dies out, the church will see a decline in giving. Even with the Generation X, Millennials, and Z givers, their giving will be 3% or less. So, the church needs to teach giving early and train parents in giving. They also need to look at multiple giving platforms. I hate to admit it, but probably in the next decade or so, the church may need to think better about social media ad campaigns for ministry and do a better job of highlighting their work. People are no longer giving because they are expected to give. People want to know their giving has an impact, and the more immediate, the better.

**SJ:** Thanks, Brad, for your time and your thoughts!

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Current Events and Relevant Thoughts From:

## The Stewardship Coach

Mark Brooks

### The 2021 Last-Minute End-of-Year Plan



I can help you raise thousands of additional Kingdom dollars *if* you follow the advice in this edition of *The Stewardship Coach* entitled *The 2021 Last-Minute End-of-Year Plan*.

"I took your advice and sent out an end-of-year email on December 31<sup>st</sup>, and in five hours, over \$15K was donated." That was from a pastor a few years ago who had read one of my blog posts and thought, "What do I have to lose?" I can't promise you the same amount, but I can promise you that if you follow my advice in this edition of the Coach, you will raise more than if you do nothing.

If you doubt the effectiveness of end-of-year plans, consider these facts from the non-profit world:

- **12% is the total amount of charitable giving in the last three days of the year.** So, people are not only last-minute shoppers but also last-minute givers.
- **60% of non-profits make between 1-3 donor "touches"** with their end-of-year campaigns. My point here is to help you get over the fear of asking too often. Few churches make that mistake. Most don't ask at all.

One of the biggest hurdles I must help pastors overcome is the fear that people will be turned off by an appeal to give. Here is what I always say: **It is not *THAT* you ask but *HOW* you ask and *WHAT* you ask for!**

Here is your motivation for end-of-year appeals. **Your church is changing lives; thus, a gift to your church helps change lives.** Our cause is for eternity, and it deserves to be funded by God's people.

So, let's get started with my tips...

**Tip #1 – Have a plan and work your plan!** If you are happy with giving or have all the money you need, stop, and go do something else. If, however, you do have needs, then realize that doing nothing will bring you nothing! So, let's devise a plan.

**Your plan in a nutshell...**

- ✓ **Social Media posts from now through December 31<sup>st</sup> should work to tell your story and how donors make this happen.** Each post has a link to your giving portal listed. I recommend at least one a day but prefer one in the AM and one at 2 PM. Pictures can tell the story that springs the heart into action.
- ✓ **Announcement Screen Shots** - Use visuals each Sunday through December 26<sup>th</sup> to create awareness of the end-of-year appeal.
- ✓ **Bulletin announcements and screenshots about tax deductions** should be run every Sunday until the end of the year. While tax laws have changed, there is still an advantage for many people if they take the opportunity. **See the Bonus Section for more on tax deductions.**
- ✓ **Direct Appeals** – I recommend three to four email blasts. **For samples, email me at [mark@onlinegiving.org](mailto:mark@onlinegiving.org).**

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## The 2021 Last-Minute End-of-Year Plan

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1. December 20<sup>th</sup> – Short and sweet with multiple links to the giving page.
2. December 24<sup>th</sup> – This comes from the Senior Pastor and is a Merry Christmas post with a PS about giving if they are gone over the holidays.
3. December 27<sup>th</sup> – Similar to the 20<sup>th</sup> send.
4. December 31<sup>st</sup> – One last final push. Studies show that 2 PM is the best time to send this last email appeal.

That's the basics. You can flesh it out for your culture and context. But first, follow this tip...

**Tip #2 – Don't make it about you!** Here is where most churches fail before their plan is ever enacted. They make the appeal about hitting some budget number that few understand, and most don't care about. Then when I tell churches they should have an end-of-year plan, they think, "That didn't work last time. Why would it work now?" Because people give to make a difference, not help you meet your budget. Help them see what a difference their gift will make for Kingdom purposes, and they will give. So, here is...

**Tip #3 – Make the appeal appealing!** Yes, I know people should give because they just should. You can count on your faithful few to do that at the end of the year. These tips are for those that you are trying to move up the generosity ladder. You need to inspire them to action. An appealing appeal does exactly that. Help connect the dots on how a dollar given will change the world for the better, and you have a better chance of receiving the gift. Then finally...

**Tip #4 – Make the appeal!** You might not care for my plan. Great. Use it as an idea starter for your plan. Just make the appeal. Because, if you ask them in the right way, they *will* respond, and you could end up raising an extra week's offering.

That's the head and heart part of an end-of-year "ask." You must put "hands" to any plans to achieve the "touches" needed to see an increase in giving. I look forward to hearing about your results. Let's end this year well to set the stage for an even greater year in 2022. In next week's Coach, I will turn our attention to starting the New Year off well.



Mark Brooks – The Stewardship Coach  
[mark@acts17generosity.com](mailto:mark@acts17generosity.com)

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## Bonus Material

Are gifts to **Your Church Name** tax deductible? Before last year, the answer was maybe. In 2017, new tax laws were enacted, increasing the dollar amount needed for itemizing your deductions. The effect of this new law was that many failed to meet the standard deduction amount needed. For example, for married couples filing jointly, the amount needed for itemizing your taxes went from \$12,700 to \$25,100 in 2021. Single taxpayers and couples married but filing separately saw a rise from \$6,350 in 2017 to \$12,550 in 2021. So, while charitable giving can help you hit those numbers, fewer Americans were able to itemize their taxes, and thus their gifts to our church were not tax-deductible.

The Coronavirus Aid, Relief and Economic Security (CARES) Act, enacted for 2020 and extended to 2021, includes several temporary tax changes helping charities, including the special \$300 deduction designed especially for people who choose to take the standard deduction, rather than itemizing their deductions.

- The \$300 above-the-line charitable deduction has been extended for single filers who do not itemize deductions.
- For 2021, this above-the-line deduction is increased to \$600 for married couples filing jointly who do not itemize tax deductions.

The tithes and offerings of God's people make all our ministries at **Church Name** possible. Thank you for giving, and please remember that to claim a charitable contribution for 2021, contributions must be:

- Placed in the offering plate on or before December 26 or
- Delivered to the Church Office on or before December 31 or
- Mailed to the Church Office with a postmark of December 31 or earlier, or
- Online contributions must be made before midnight December 31 or earlier.

Contributions placed in the offering plate on the first Sunday of January 2022 will not qualify for a charitable contribution deduction in 2021 (even if the check is backdated to 2021 or was written in 2021). The IRS sets these requirements.

**IMPORTANT NOTICE:** Year-End Contribution statements will be mailed out before the last day of January. To ensure the deductibility of your church contributions, please do not file your 2021 income tax return until you have received the written acknowledgment of your contributions from the church. Some of your contributions may not be tax-deductible if you file your tax return before receiving a written acknowledgment of your contributions from the church. If you see discrepancies, don't hesitate to contact the financial office at **List contact person and email and telephone number.**



# THE STEWARDSHIP JOURNAL

## 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 will 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.

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### Keep the Focus on Christmas

**We are exactly six days from Christmas!** Does that evoke excitement or fear in you? For the kid in us, it evokes excitement. The adult in us worries about all that is left to do. Sadly, too many of us get caught up in the hustle and bustle of this season so that our focus gets diverted. Our focus can too easily be upon completing our list rather than the true reason we celebrate this time of year, the birth of our Savior!

In our commercialized world, it is easy to forget the true meaning of Christmas. Our country is becoming ever more secularized. Christmas is being obliterated so much that instead of our kids having a Christmas break, it's called a Winter break. You hear Happy Holidays but rarely hear Merry Christmas. At OUR CHURCH, we will never lose focus on what this season means, the birth of the Prince of Peace, Jesus Christ. Christmas is named for Him who came to show us the way to God.

So here is a word of advice: slow down this next week and enjoy the true meaning of the season. Stop and listen to those carols. Read the text of your Christmas cards proclaiming the birth of our Messiah. Take in the lights while thinking that Jesus is THE light of the world. Do what you can today, but don't let the rush of this season cloud out the joy meant for this season. Let's keep the focus on Christmas!

And, in all your gift-giving, please prayerfully consider a gift not only for our offering today but for our special Christmas offering. We want to end this year strong, setting ourselves up for a great New Year. We use your gifts to spread the message of Christmas to our town, state, nation, and indeed the world. So, please consider a generous gift today.

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