

## Stewardship

- 1) Introduction – The Iowa Yearly Meeting Discipline describes the role of the Stewardship Committee in the following words.
  - a) *“The Monthly Meeting shall appoint a Stewardship Committee to promote, encourage and lead the membership into a selfless dedication to the work of Christ’s Kingdom. This body shall have the responsibility to prepare an annual budget for the consideration of the local Meeting. They shall also be responsible to function in the capacity of raising Monthly Meeting approved funds by acceptable methods and shall be consulted for advice and recommendation in matters of finance pertaining to the Meeting. This committee shall be composed of not less than three members serving three-year staggered terms.”*
  - b) This morning I want to share with you some of the Biblical concepts that are important for Stewardship committees in Iowa Yearly Meeting to communicate to their local meetings. I will also talk about how Stewardship committees can provide opportunities for members of the congregation to learn Biblical principles to manage their money and make financial decisions.
  - c) Second, I will share about the specific responsibilities of the Stewardship committee including creating a budget and encouraging the members of the congregation to give money to accomplish the ministry goals of the meeting.
  - d) This afternoon we will talk about some of the specific roles of the treasurer, the auditing committee and the pastor’s compensation package.
- 2) First we will consider a Biblical view of stewardship. I am starting here because I like to have the big picture of things before I delve into the details.
  - a) According to some sources there are 2300 references to money and possessions in the Bible. The graphic that is on the screen shows how many more times the Bible refers to money compared to other topics that we might guess would receive more attention. Jesus taught with 38 parables and 16 of those parables were about money. I believe this means that it is important to God how we manage our resources both as individuals and as churches.
  - b) Money is a difficult topic for us talk about in church, but that is what I have been asked to do today. As I said before if money gets so much attention in the Bible then it needs to be an important topic for us. The Stewardship Committee has the primary responsibility to encourage teaching, discussion and Biblical attitudes towards money and possessions. This is what the Discipline is saying when it states that the Stewardship Committee is to promote, encourage and lead the membership into a selfless dedication to the work of Christ’s Kingdom.
  - c) Let’s start with Friends testimony on simplicity. Different groups of Quakers interpret simplicity in different ways. John Muhanji, from Kenya, says that you live simply so you can share your resources with others. Simplicity can be living so that we focus on the most important thing, our relationship with God. Simplifying our lives keeps us from crowding out our relationship with God and helps us limit our money making activities so we can buy luxury items to keep up with our neighbors. However, in some Friends groups, simplicity has become a way of saying Quakers should not be involved in

business and should not make much money or have wealth. Simplicity has not always been understood this way. It is said that early Quakers came to Philadelphia to do good and they did well. They lived their commitment to integrity, honesty and fair treatment of each person in their business activities and as a result their businesses did very well. Quaker shop keepers chose to set a fair price for each item in their store. They charged the same price for everyone who came in the store. At that time it was normal for a person to go to a shop and negotiate with the shopkeeper over the price of each item. Those with better negotiating skills had a definite advantage. When Quakers charged the same price to all customers it meant that mothers could send their children to the store for an item knowing that the transaction would be done honestly. As a result these stores became very popular and the owners made money. Many Philadelphia Quakers became quite wealthy.

- d) To me simplicity is choosing to make God first in my life and to allow God to show me the proper order for business in my life. For many years I felt it was wrong for a Christian to be successful in business or to make too much money. However Psalms 35:27 says, “Let the LORD be magnified; He has pleasure in the prosperity of His servant.” I attended several conferences sponsored by Joseph International, an organization that has developed out of their involvement in the International House of Prayer in Kansas City. There I met men and women from around the country who have discovered that God calls us into many different ministries and most of those ministries are not in the church, but they are in the marketplace. In the Bible, Joseph was a man of integrity who thrived in management wherever he was placed. First he was in Potiphar’s house where his master turned all of the daily management over to Joseph. Later he was in prison and before long he was in charge of the entire prison even though he was a prisoner. God gave him the gift to interpret dreams and when he interpreted Pharaoh’s dream he was placed in charge of all of the food in Egypt and became second in authority only to Pharaoh. Joseph is an example of combining the ministry gifts that God gave him with the Biblical values of integrity and working as unto the Lord. I realize that I missed many opportunities to profit because I was struggling with the idea that it is not good for a Christian to make too much money. Now I see many opportunities for ministry that I cannot participate in because I do not have enough funds available. I am unable to participate in Kenyan investments that could provide jobs and services for many people. In the US I realize that the media and entertainment worlds are controlled by money and that Christians with money could have much more influence on our media culture if we were financially invested in it. The people who give larger sums of money to our colleges and universities have more influence on what happens there. We can find many examples of unethical behavior by business people and corporations. Maybe we wonder if Christians can be in business and stay true to Christ. The challenge is not to avoid business and money, but rather to bring the Kingdom of God into the realm of business and transform it just as the Philadelphia Quakers transformed commerce in their city.
- e) Working unto the Lord is a way we can witness to our commitment to Christ on the job. “Whatever you do, work at it with all your heart, as working for the Lord, not for men,

*since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.” Col 3:23-25 NIV*

- i) When we work as unto the Lord we invest our time, talent and energy to make things better; not just to maintain or do the minimum to get by. Everything we do during the day can be done as an act of worship, especially our work. Early Quakers recognized this. They did not separate their meetings for worship as holy times, but saw each moment as holy. We are in an attitude of worship when we work unto the Lord.
- ii) The Western world has seen so much prosperity partly because this value of working on our job or in our business as though we were working for Christ has given us a work ethic that encourages productivity. Prosperity is the fruit of productivity. Most of our meetings are in rural areas and we have seen how mechanization in agriculture has reduced the amount of difficult physical work that each farmer must do. This has freed up many people in society to do other work that further increases the productivity of the country and results in increased prosperity. *Much of the impetus for inventing new labor saving ideas comes from our Christian values about the value of workers and the need to reduce the strain of physical labor to increase workers' well being.* Other cultures do not value reducing the most difficult work for individuals, because the person doing the hard work is not valued by those in power. Many verses speak about the importance of hard work, diligence and personal responsibility. I find it valuable to read Proverbs often. There are 31 chapters in Proverbs and if we read one chapter each day of the month we will learn more about God's views on our use of our money and time.
- f) All of these ideas we have been discussing relate to stewardship. One definition of stewardship is that everything we have belongs to God; we are to manage it for His glory. Stewards are to be trustworthy. We are stewards of time, talent and treasure. Malachi 3:10 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 you will not have room enough for it.”* God tells us to bring the tithe, which is 10% of our income, into the church. He wants us to benefit from our role as stewards. God created us to be stewards of all creation. Giving reminds us that all we have comes from God. Dave Ramsey said recently that only 3% of Christians tithe by giving 10% of their income or more. He also said that 53% of Christians have not given any money to their church in the last month. Many Christians don't know about giving or tithing or they have unbiblical views about the subject because we haven't taught them well. God gave us the gift of His Son, Jesus. His extravagant gift of His Son and of His creation is our model for giving. We give freely for the benefit of others as an expression of our love for God. God's laws are designed to benefit us. He says in this verse that we will have so much blessing that we won't have room for it. When we follow God's ways we grow closer to the Lord. We hear His voice more clearly. Even if things are not always easy; we will benefit when we function in the way God created us.
- g) God established the law of sowing and reaping. *The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully.*

*II Corinthians 9:6 ESV.* God created the world so that sowing and reaping are a part of the cycle of the seasons. Farmers understand the importance of planting a crop. If the seeds are not planted at the right time there will be no harvest. Scripture says that giving is our seed. It is an investment of time, talent and treasure. We give generously to others, trusting God to bless us as He sees best. We can cultivate a lifestyle of extravagant giving not just with money but with our time and talents as well. God says He will reward this giving with a bountiful harvest. When our stinginess and hoarding hold us back from giving; we take ourselves out of the place where God can bless us. The Old Testament Jews gave both tithes and offerings. A tithe was 10% but the Jews gave much more. Every third year they gave an additional offering to support the poor and several times a year they brought offerings during feast days in addition to their tithes. If we can teach the members of our churches God's ways of blessing we will not have to walk in so much fear of what is happening in our economy. We will know that we can trust our Father to supply all our needs according to His riches in glory.

- h) As we continue to consider some Biblical principles of finance we need to talk about debt. Some people think that the Bible says not to have any debts but what it actually says is to "let no debt remain outstanding." We need to carefully consider if we will be able to pay our debts back in a timely way before we allow ourselves to borrow money. John Calvin taught the Protestant church that debt has a place in Christian practice. He said that interest rates should be set at a reasonable rate, which he defined as 4%, so that those loaning money could expect a reasonable return and those borrowing money could afford to pay it back. Dave Ramsey strongly encourages a debt free lifestyle. In our culture debt has become oppressive for most people. Learning to live debt free brings great freedom and simplifies our lives. Dave Ramsey teaches about how to get out of debt and about the significant benefits that come from living without debt. He says that one of the main reasons people cannot give to the church and other Christian ministries is because they are saddled with so much debt they can barely survive. We need to help our members find better ways to manage their finances so they are freer to give. Just think of the personal benefits and confidence each person will gain when this important area of their life is under God's control. People need help in changing their behavior and attitudes in order to be able to control their money. If we are able to bring our lives into the healing arms of our Lord we will find freedom from many of the compulsions which control us.
- 3) As a church and particularly the Stewardship committee, we need to be teaching and counseling members and attendees in personal Christian financial management and preparing young people to successfully manage their money. We have just talked about the importance of this training, now how do we do it? There are many good books written on the topic. There are some packaged classes that can be very effective in teaching Christian money management.
  - a) The first step we can take towards teaching about Christian money management is to create a culture in our churches where it is acceptable to admit that we need help in various areas of our Christian walk including our management of money. If we can quit pretending we are perfect then we can admit we need help. Now we are ready to learn.

The more we can encourage each other the more we can grow as a body. Here are three programs to teach about managing your finances.

- i) Dave Ramsey is currently the best known teacher on financial management. His organization is the Financial Peace University. This program provides a workbook and DVD teaching for each lesson as well as many online resources. Someone needs to lead the class discussion and work with those who are struggling with developing a budget. I have heard many great testimonies from people who have taken the Financial Peace University classes. Dave Ramsey has just added a new seminar for churches called the Momentum Theorem to help churches develop a budget. It also helps create a culture where the whole church works to improve their money management and become debt free. Dave says that he has had several churches call into his radio show to proclaim together, WE ARE DEBT FREE!
  - ii) Freed-Up Financial Living is a program of classes offered by the Willow Creek Association that is less expensive, than the Financial Peace University classes.
  - iii) Crown Financial combined with the organization that Larry Burkett started many years ago and they offer the Money Life Personal Finance Study. You may have studied some of Larry Burkett's teachings in the past. He was an early pioneer in the area of Christian financial management.
  - iv) Everence Trust, formerly Mennonite Mutual Aid has many stewardship resources on their web site. I encourage you to visit their website and use the resources they have available.
- b) Topical studies on specific areas of money management are another way to teach.
- i) College expenses and the cost of student loans is an important topic. We need to find ways to help our high school and college students to think clearly about the cost of college and the problems that come with large college student loans. Many young people are unable to follow God's calling because of the large student loans they must repay. Others find that their choice of careers, housing and even marriage partners is limited by their large student loan debts.
  - ii) Managing credit cards is another important topic. A discussion of the credit card issue might be a way to move a group into a study like one of the ones we talked about earlier.
  - iii) Tithing and the scriptural basis for giving is an important topic. Many people don't know that tithing is giving 10% of your income. We need to teach how giving and receiving work together. When we come into obedience with God's laws we place ourselves where we can receive God's blessings.
  - iv) Marketplace Christianity by Robert Fraser, of Joseph International is a book I have personally found to be very helpful to me as a businessman. Charlotte and I attended some of the seminars that Joseph International presented. She thought there might not be much that would apply to her since she was working in education, but she discovered that we all need to understand how we serve God in whatever vocational position we are in. It is important for pastors to understand how the 97% of people in their congregation who are not in full-time Christian ministry can live their lives as Christians in the workplace. We need to encourage our members to be successful in their work. We need to encourage them to minister to others each day,

- not just at church. If we have our own business we have many opportunities to disciple our employees even if we do not use scripture verses and Bible studies to do it. Many business training programs now use Biblical principles such as integrity and honesty as core principles in their management training programs.
- c) There are several ways we can integrate Stewardship into worship.
    - i) Moments in Mission is taking a couple of minutes on a regular basis during the morning worship service to talk specifically about some aspect of Biblical Stewardship. One of the topics I talked about earlier could be shared briefly.
    - ii) Stewardship messages or scriptures could be put in the bulletin.
    - iii) We could include brief quotes on holistic stewardship in the bulletin or the newsletter or in a monthly email that Stewardship sends to the congregation. Perhaps a verse from Proverbs could be used.
    - iv) We can have special prayer for those benefiting from the gifts of the church such as supported missions, Iowa Yearly Meeting, Friends United Meeting, the pastor, Sunday School, etc.
  - d) Encourage your pastor to preach sermons on Biblical stewardship. Christians need to understand God's desire for us to steward the resources He has given us. Pastors are reluctant to preach about stewardship and money because people in the congregation believe the pastor is asking for more money for the church budget. We need to find approaches that teach God's ways of caring for money. There are many attitudes that God wants to release us from, such as stinginess and hoarding, constant fear of not having enough and a poverty mentality. He also wants to free us from the foolishness of get rich quick schemes including gambling and lotteries.
- 4) Before we talk about budgets I want to share some of my thoughts cultural trends that will church finances.
- a) Churches have benefited from larger gifts from people with higher incomes because they can deduct their donations as an itemized deduction on their income tax returns. This is the main reason December is the best income month of the year for our churches. It is likely that the next revision of the US tax code will eliminate tax deductions for contributions to churches. This may not be the main reason we give to our church, but the change will have an effect on giving. The elimination of the tax deduction means those people will pay more money in income tax. The money that is paid in taxes is not available for donations. This provides us with additional incentive to teach our members about Biblical giving and financial management.
  - b) Churches need to prepare for the time when they will be required to pay property taxes. Cities, counties and states are under increasing budget pressure. One way to increase revenue is to require non-profit organizations to pay property taxes. The discussion is already beginning in some areas about the public services that are required by churches and the fact that they are not paying for those services.
  - c) Another indicator of this trend is exemplified by the difficulty some larger churches experience when they want to build a new facility. The zoning laws are used to make it nearly impossible for churches to build new facilities or even to expand existing facilities. Living Waters Friends Church in Des Moines spent quite a bit of money on remodeling to meet the requirements of various codes in the small building they are leasing. It is

becoming more and more difficult for churches to lease facilities from any government entities including schools. These examples are a reminder of the importance of each Christian learning and applying all they can about God's principles for money and asset management.

- 5) Now I am going to discuss the budget and finance responsibilities of the Stewardship Committee. Committee members are often people who have some business or financial experience. This can be helpful in making sure that the financial program of the church is done properly. One thing that business people need to guard against when they come into this position is the attitude that we must only provide the very basic necessities for each program. We need to realize instead that we are talking about programs that are designed to either draw people to Christ or into a deeper relationship with Jesus. If we can make funds available to do excellent work instead of almost good enough it may make a significant difference in the outcomes of our programs.
  - a) I think if you asked most people who had been in the Friends Church for several years what the responsibility of the Stewardship Committee is their first response would be to prepare the church budget each year. Many people think this is the only work of Stewardship and if they meet once a year to create a budget, they have completed their responsibilities, but we have already talked about the responsibility for teaching about stewardship and will discuss other responsibilities as we go on.
    - i) The most common budget is a line item budget that lists the amounts that are projected to be spent during year.
      - (1) Normally the committee sits down with last year's budget and compares the actual numbers that have been spent so far this year with this year's budget and decides to increase or decrease the budgeted amount for the next year. Sometimes a treasurer or committee clerk will provide a comparison for two or three years. This can be very helpful when we are looking at trends both in expenses and in giving.
      - (2) Generally as we prepare a budget we realize that we find the same problem in the church budget that we find in our personal budgets, that is that we have more ways to spend money than we expect to receive in income. I think Stewardship Committees need to be sensitive to God's leading as they prepare the budget. What are the most important priorities for ministry in the church? How much of our resources can we allocate to each ministry? These are not easy questions to answer, but it is important that we have sensitivity to God as we answer them. Stewardship needs input from other committees about their priorities and the finances they need for their ministries. The setting of priorities for the meeting needs to be done by the entire meeting. Stewardship can work with these priorities to establish a budget that reflects the priorities of the meeting in the way the church spends its money.
      - (3) A Stewardship committee needs to recognize that they are not the final authority on the budget. Normally the Monthly Meeting will accept the budget that is presented, but they may want to make changes. Perhaps the committee has not considered the ministry priorities of others in the meeting and changes need to be made. Whenever we can avoid taking offense at the budget work we have

done and instead receive ideas for changes in an attitude of seeking together to find what is best for the meeting as God is leading us, then we can avoid many of the conflicts that can come in the church over money.

- (4) We need to look beyond the local monthly meeting as we prepare our budget. The portion of the budget that goes to Iowa Yearly Meeting and to Friends United Meeting needs to be considered. One way to consider the amount of funds that go to IYM and FUM is to look at a tithe or 10% of the church budget. If the church tithes towards the larger groups it enables the supporting organizations for local monthly meetings to be able to provide events like this training meeting, youth activities including camps and opportunities for ministry both in the US and in overseas missions. The largest group of Quakers in the world is located in Kenya and is the result of missions that were operated through FUM with the support of many US yearly meetings. Without this outreach several hundred thousand Kenyans would not have heard God's word as proclaimed by Quakers.
  - (5) Many churches have a separate budget for missions, but others include the missions' contributions to various Christian organizations ministering locally as well as in foreign countries as a part of the budget. When a church is looking at its total giving it is important to include the giving to missions and other special offerings during the year. We may be surprised when we total all of the giving for the year to see how much our local congregation is contributing to the Kingdom of God.
  - (6) In most of our Friends churches the pastoral ministry salary and benefits package is by far the largest budget item. The budget for pastoral ministry is usually prepared in cooperation with the Ministry and Counsel. Often a pastoral review is done at about the same time so that the review includes a discussion of salary and benefits for the pastor.
- ii) Friends churches in Iowa have generally not paid very high salaries for pastors. Often this has been because we have small churches with limited resources to pay pastors. I challenge Stewardship committees, Ministry and Counsels and Monthly Meetings to consider carefully the pastor's salary. We are asking pastors to take a job where they are often on call 24 hours a day, seven days a week. We want them to have college and seminary training. We expect them to preach, teach, organize, counsel and visit members in their homes and hospitals. When our expectations of pastors is so high, how can we justify paying them low wages. If we want to encourage the best people to respond to God's call to pastoral ministry we need to consider how we can compensate them well for their work. It seems to me that the men and women we ask to help guide the most important part of our lives, our spiritual life and relationship with Jesus, need to know that we value their work and that we show it by our financial compensation. If we are stingy with our pastors what does that say about our hearts and our attitude towards God?
  - iii) A narrative budget is a way for stewardship to communicate the connection between ministry and budget to the congregation. Those of us who work regularly with finance and numbers may think that is obvious in the line item budget, but to most people who do not think in those terms a narrative budget makes the spending of the



church make more sense. Everence Financial has an example of a narrative budget on their website and how it compares to a line item budget. Let's look at the narrative budget that is shown on the screen. I have not used a narrative budget, but I think it could be a helpful way to communicate the connection between the way we spend our money as a church and the various ministries of the church.

- b) Establishing and overseeing appropriate methods for counting and recording all offerings received each week.
  - i) It is the responsibility of the Stewardship committee to see that the money given in various offerings is counted and recorded correctly. Often one or two individuals from the committee other than the treasurer will count the cash each week and record the amount so that it can be reviewed later by the audit committee. Controls and accountability for offerings received has the benefit of protecting the treasurer from being accused of inappropriate conduct, keeping the members of the meeting confident that their money is handled as they requested and maintaining a culture of honesty, integrity and transparency in the meeting. Stealing from the treasury did not end with Judas in the time of Jesus, it continues today. When we establish a good method of checks and balances it removes most of opportunity for theft.
  - ii) It may be more challenging to manage the giving that comes by check or by credit and debit cards if your meeting allows those methods of giving. Credit and debit card giving and online contributions are becoming more common especially in larger churches where there are more young adults. Stewardship and the treasurer need to work together to develop methods for accounting for these newer methods of giving.
  - iii) Some meetings have established separate positions for the receiving treasurer and the bill paying treasurer or bursar. This is another way of providing checks and balances. **What methods do you use in your meeting to provide accountability in counting money in offerings?**
- c) Establishing and overseeing appropriate methods for approval of bills to be paid.
  - i) Determining who should approve the bills that are paid is something Stewardship needs to consider carefully. There needs to be a system so that the bills assigned to various committees are authorized by those committee clerks. It allows the committees to monitor their spending and assures the treasurer that these bills are approved by the committee.
  - ii) Other bills such as utilities need to be reviewed by the treasurer to make sure they are accurate, but generally the authorization to pay these bills comes from the approval of the budget.
  - iii) Payment of the pastor's salary and benefits is also authorized by the approval of the budget. If a secretary or other staff member reports to the pastor and is paid on an hourly basis then the employee's supervisor should approve the timesheet that is given to the treasurer for payment of those wages.
- d) Working with treasurer to monitor income and expenses compared to the budget throughout the year.
  - i) The treasurer should give a summary report of the income and expenses by each budget category to the monthly meeting each month. It is important that the actual

- amounts be compared to the budgeted amounts. Stewardship needs to meet at least once each quarter to review these reports and consider whether changes need to be made to the budget.
- e) Encouraging members to give to meet the financial needs of the meeting.
    - i) Least effective methods of reporting
      - (1) Using line-item budget
      - (2) Dividing budget by 12 or 52 and reporting monthly or weekly “need”
      - (3) Constant reporting of being behind budget
      - (4) Trying to analyze giving patterns by weekly or monthly receipts of by individuals
      - (5) Using any form of thermometer
    - ii) Most effective reporting
      - (1) Using a narrative budget
      - (2) Quarterly “Faith and Finance” report featuring
        - (a) Quarterly income and expenses
        - (b) Comparison to same quarter over last three years
        - (c) Ministry testimonies
        - (d) Giving testimonies
      - (3) Reporting and analyzing by households instead of by individual.
    - iii) We need to continue to find ways that work in our meeting to communicate about our congregations giving and the expenses of the ministry in a way that encourages people to give generously.
  - f) Reviewing the work of the audit committee each year and reporting to monthly meeting. We will talk about this in more detail in our next session. This afternoon we will talk about some of the specific issues treasurers face as well as more about how the treasure and Stewardship need to work together.