

INDIANA CONFERENCE OF THE UNITED METHODIST CHURCH

Tithing Task Force Report

Prepared by the TTF Team

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Presented to the Leadership Table

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A plan to improve the level of tithing [giving] of individuals to their local churches and [the connection].

Tithing Task Force Report

Table of Contents

General Information	3
Points of Conversation	3
Recommendations	4
Appendix #1 related to Recommendation #1	10
Appendix #2 related to Recommendation #2	16
Appendix #3 related to Recommendation #3	18
Appendix #4 related to Recommendation #4	19
Appendix #5 related to Recommendation #5	29
Appendix #6 related to Recommendation #6	30
Appendix #7 related to Recommendation #7	31
Appendix #8 related to Recommendation #8	32
Appendix #9 related to Recommendation #9	33
Biography of Tithing Task Force Members	36
Resources	38

Tithing Task Force Report

General information pertaining to the formation and general procedure of the Tithing Task Force:

The Tithing Task Force was formed at the request of the 2011 Indiana Annual Conference and the Bishop. The assigned task is as follows:

“...design a plan to improve the level of tithing [giving] of individuals to their local churches, which might also include a group to teach and strategize across the state, along with additional teams in each district of persons willing to go to any local church which wants to improve its stewardship by teaching tithing.”

The Bishop asked Rev. Judi Purvis, District Superintendent of the West District, to chair the Tithing Task Force (TTF) and call the members together. The members are Rev. Billy Craddock, retired UMC clergy; Rev. Ed Fisher, active UMC clergy; Rev. Rodney Frieden, active UMC clergy; Jonathan Purvis, Executive Director of Development and Alumni Relations: School of Education, Indiana University; Manet Shuttle, President of the United Methodist Foundation of Indiana; and Bruce Whitehead, CMAA Executive Director. A brief biography of each member can be found at the end of this report. Other individuals were consulted throughout the process.

The members met once a month for five months (June 2011 to October 2011) primarily via conference calls with informal communications between meetings.

Points of conversation pursued by the Tithing Task Force during meetings:

The following points which were discussed are by no means meant to be comprehensive, but they do reflect the overall gist of our conversations and the main points which led to our ultimate recommendations.

The concept that giving is a spiritual issue not only a financial one began our conversation and then became the backdrop for all of our future discussions. As Bishop Coyner shared with us, “I don’t think of tithing as a ‘rule’ but as a ‘revelation’ from God – namely that God has revealed to us that tithing is the way our lives are best lived for a joyful and prosperous life.” As Christians, we believe that God is love and is a generous giver of all good gifts. We believe that God has created us to be generous givers as well. United Methodists are truly the most blessed when we are giving of our prayers, presence, gifts, service, and witness. To that end, the TTF wants to emphasize a statement in the 2004 Book of Resolutions which says, “...the 2000 General Conference adopts as a high priority ... teaching and preaching for spiritual growth in giving, with an emphasis of setting tithing as a goal for every person in The United Methodist Church.”

There was a great deal of support for the idea that if giving is to increase at the local and connectional level, a paradigm shift in the way clergy and laity think and talk about financial issues is needed. The culture is not to be one where the question is “how do we pay the electric bill” but instead is one in which this question is posed: “How do we make disciples by providing the five practices of a healthy congregation: radical hospitality, passionate worship, intentional faith development, risk-taking mission and service, and extravagant generosity?” It is a culture where clergy and laity work together as they are provided with spiritual, educational and communicational resources. Conversation around the topic of extravagant generosity should be heard around the conference.

The article entitled “The Coming Death Tsunami” posted on the Florida Conference website was influential in our initial discussions. There was considerable sentiment expressed that with many older

Tithing Task Force Report

United Methodist congregants, the United Methodist Church has a rare opportunity to help ensure the financial viability of the United Methodist Church in Indiana in perpetuity.

Our Bishop had previously shared with the Indiana Conference that it was one of the few to grow in members and worship. At 58%, It also has the highest percentage of members in worship of any conference. The TTF, therefore, discussed the strength of the financial and human resources of the Indiana Conference and how accessing people who are passionate about the solid financial future of the United Methodist Church in Indiana is crucial.

Recommendations which are the results of the conversations and study of the Tithing Task Force (Please note that some of the following recommendations are made knowing that in some form they are already in place. The attempt of the TTF in those cases is to encourage the work being already done):

EDUCATION:

Recommendation #1

The personal experience of TTF members and the results of clergy inquiry led the TTF to conclude that many clergy and laity believe that talking about money is contrary to the spiritual nature of the church and that talking about money issues is considered crass and a source of conflict in the church community. **Therefore, it is recommended that educational and inspirational opportunities about the spiritual nature of money need to be provided with intentionality, accessibility and frequency to clergy and laity.**

See Appendix # 1 for additional suggestions and thoughts regarding this recommendation.

Recommendation #2:

There is a great deal of misinformation about finances and tithing within the church community that the TTF realizes needs to be dispelled. As clergy and laity gain knowledge and information about the issues of finances and tithing, they should become more comfortable talking about the issues. **Therefore, it is recommended that educational opportunities regarding methodology and means for increasing tithing be provided with intentionality, accessibility, and frequency to clergy and laity.**

The TTF would like to emphasize three of the suggestions in Appendix #2. We are suggesting that 1) educational opportunities modeled on Rejuvenate be established, 2) a **Speaker's Bureau** be established and that 3) **seminaries** be requested that **courses** emphasizing stewardship and fund raising be added to their curriculum. Until 3) can take place, a conference sponsor program following the format of the "Wesleyan Connexion" could be developed for seminary students planning to be ordained within the Indiana Conference.

See Appendix # 2 for additional suggestions and thoughts regarding this recommendation.

Recommendation #3

Many experts agree with Ken Callahan when he writes that there are six avenues by which congregants can financially give to their church and if all six are not incorporated into a church's stewardship program, congregants are not given the opportunity to contribute to their fullest. Those six ways are as follows: Spontaneous giving such as giving for catastrophes; Major Sunday giving such as the six special offerings as well as offerings at Christmas, Easter, etc; Special event giving such as VBS and other items that might be taken out of the budget; Major projects giving such as capital campaigns for a new building or additional staff; Annual giving such as contributions toward operating expenses; Enduring giving such as estate and planned giving. Pastors are denying their congregations opportunities to grow in their faith if they do not give them a variety of opportunities to give financially. **Therefore, it is recommended that the variety of opportunities that clergy and laity have to give generously to the church be promoted with intentionality.**

See Appendix #3 for additional suggestions and thoughts regarding this recommendation.

Tithing Task Force Report

Although education and focus needs to be given to all six areas, the TTF believes that special emphasis needs to be given to Annual Giving, Major Project giving, and Enduring giving. Recommendations #4 and #5 are presented with that commitment.

Recommendation #4

For giving to occur there has to be complete honesty and transparency. A line item budget may be necessary for a given church's finance committee to help hold itself accountable. However, a given congregation is about ministry, so a narrative budget would help such a congregation to understand its mission. Along with a narrative budget, benchmarks would aid laity and clergy alike in better analyzing of their budgets. ***It is recommended that clergy and laity be given information and the tools for providing a narrative budget which allocates income and expenses by the five practices. Additionally, providing specific benchmarks for analyzing church budgets would be beneficial to clergy and laity alike.***

See Appendix #4 for additional suggestions and thoughts regarding this recommendation.

Recommendation #5

Giving is an act of worship, but it is also the result of intentional fundraising. People usually do not give if they are not asked. Many individuals have assets at the time of their deaths that they did not have during their lifetimes. As United Methodist congregations work at making new and younger disciples, they must also remember their aging disciples and provide them (as well as all members) the opportunity to remember their church in their estate planning and major gift giving. ***Therefore, it is recommended that clergy and laity be given information and the tools for providing church members and friends the opportunity to give gifts for major projects and/or gifts in perpetuity.***

See Appendix #5 for additional suggestions and thoughts regarding this recommendation.

COMMUNICATION

Recommendation #6

Since the church has such a wealth of human and financial resources, ***it is recommended that a Financial Sustainability Advisory Council be created at the conference level and chaired by the Bishop comprised of the 50 financially wealthiest United Methodists in Indiana with a vision and commitment to make disciples for Christ and charged with advising the Bishop and the conference on matters related to maximizing financial resources for the conference and its local churches.***

See Appendix #6 for additional suggestions and thoughts regarding this recommendation.

Recommendation #7

Inconsistent worship attendance is a reality across the Indiana Conference. This means that giving could be as sporadic as attendance. Providing opportunities to give in ways other than the offering plate will increase the financial health of the church. ***Therefore, it is recommended that a variety of ways by which to actually make contributions needs to be provided to givers.***

See Appendix #7 for additional suggestions and thoughts regarding this recommendation.

Recommendation #8

Philanthropy is where people's passions meet the needs of an organization. The church has the greatest story ever told to share with a hurting and confused world. Excitement is contagious and success likes and needs to be recognized. So, we must do an exceptional job of sharing our mission, ministry and successes. ***Therefore, it is recommended that additional means for collecting and reporting "good news" stories and successful outcomes need to be established.***

See Appendix #8 for additional suggestions and thoughts regarding this recommendation.

Recommendation #9

The language in which any idea is couched is extremely important. Church members can easily get caught up in "churchese." It is important to use terms which will communicate effectively financial concepts to a new generation of clergy and laity. ***Therefore, it is recommended that research be gathered which will lead to a language that will clearly communicate the complexities of good stewardship.***

ACCOUNTABILITY/RESPONSIBILITY

Recommendation #10

The work load and ministry description of a clergy person is very broad. If improved stewardship within the church is not to get lost in the “list of things a pastor is to be responsible for,” the issue needs to be continually in front of the pastor, and each pastor needs to be encouraged for improved outcomes. Holding leadership, both clergy and laity, accountable for the outcomes derived under their leadership is imperative in improving outcomes. This recommendation also builds on the current call to accountability as seen in the vital congregation’s initiative. ***Therefore it is recommended that clergy and laity be encouraged to be leaders in the area of stewardship and produce improved financial outcomes and be held accountable for the outcomes derived under their leadership.***

See Appendix #9 for additional suggestions and thoughts regarding this recommendation.

Recommendation #11

Without a person or group or organization specifically appointed to oversee the approved TTF recommendations, it is too easy for the work to get misplaced in light of all the other important projects of the Indiana Conference. ***Therefore, it is recommended that one person or group or organization be named to oversee the implementation, coordination, and follow through of all approved recommendations. That person should report to the Bishop or his designee and not already be buried in other responsibilities.***

Appendices

It is not possible to address all of the points for consideration for the implementation of a program as vast as conference tithing. It is not even the charge of the Tithing Task Force to do so. It is hoped, however, that the following suggestions and thoughts garnered from the research and expertise of the TTF members representing a number of professional backgrounds will be of benefit to future committees.

Appendix #1

The following are suggestions and thoughts for recommendation #1 which is stated below:

It is recommended that educational and inspirational opportunities about the spiritual nature of money need to be provided with intentionality, accessibility, and frequency to clergy and laity.

The following are established events and communiqués which can regularly include educational and inspirational material about the spiritual nature of money:

1. Annual Conference
2. Charge Conference
3. Pastor's Convocation
4. Our Life Together
5. Pastor's Annual Assessment
6. Rejuvenate
7. Bishop's E-pistle
8. E-News from Dan Gangler's office
9. Lay Speakers
10. Staff Parish Relation's Committees
11. Finance Teams/Committees, etc.

To increase the opportunities, local congregations and clusters could be provided with suggested study material and encouraged to offer group and individual studies on at least an annual basis.

Following is one example that was used at Crawfordsville First by a team of laity.

Five Session:

Week One – Introduction - Examining Earnings, Savings/Investing, Giving, Spending/Credit/Debt and Role Modeling from a Biblical viewpoint.

Week Two – God's Way/World's Way
Examining wealth from World's view or God's view

Week Three – Following God's Law
Examining the biblical principles of acquiring wealth and uses of wealth

Week Four – What God Wants Sowing and Reaping
Examining God's desires for us and our obligations to God relative to our resources

Week Five – Giving/Receiving/Investing God's Way
Specifically discuss what we owe God and tithing

References used:

1. Bible
2. Book "Trust God for Your Finances" by Jack Hartman written in mid-eighty's.

Please see the bibliography for additional suggested materials.

Spiritual Reflections for Recommendation #1

The words found in Zachariah 6:9-15 more that remotely speak to the motivational aspects of giving. Please see the following thoughts:

(1) The responsibility for giving falls to those benefiting from Divine action.

(See 6:9, a collection from the exiles, now free)

The exiles were now free under the Persians to return to their homeland. The collection was from the exiles who now had the liberty to do so. Intervention had ended their Babylonian forced captivity. Now an entourage from the diaspora is bringing the collection to Jerusalem to aid in temple restoration. The church should minister from its own resources; no government funding or any other sources that might compromise the authenticity of its action and message. Those who have experienced the grace of God understand its mystery; others do not.

(2) The gifts will establish a material memorial to that Divine action.

(See 6:11, 14—a memorial)

It will be a reminder of their hope for the future and an assurance that God has not forgotten them. Church buildings stand out across the land as a material testimony to our faith experience. Every church building is a monument to God and a witness to the community. Perhaps those who brought these gifts would not realize the fulfillment of their dream, but it was there for them and future generations. The same can be said for the non-material efforts of the church made possible by the “giving” and collection from the saints. It symbolizes the greatest of all gifts from God.

(3) Obedience in this matter will result in:

(a) Even distant peoples coming to help; (See 6:15a—The gifts of some will inspire others to join in the effort.) Also, distant people will see the significance of what is being done—evangelistic effort and results.

(b) Verification of the LORD of HOSTS action; (See 6:15b)

When Christians diligently obey the voice of God they come to experience the Divine Presence and share the joy of seeing the Kingdom of God increase. Just to know that God is pleased with what we are doing is reward within itself.

The combination of these three verses is instructive in the matter of giving:

1 Corinthians 16:2 As you have prospered in your labor. The more you earn, the more one has to give. See below for Wesley’s comments on this.

2 Corinthians 8:3 As you have prioritized in your mind. There is the mental and objective issues of seeing the needs that exist and determining to meet those needs.

2 Corinthians 9:7 As you have purposed in your heart. Without love, even our giving is futile. It is to be a matter of the heart and experiencing the joy of sharing.

2 Corinthians 8:1-15 The example of the Macedonians as generous givers.

Philippians 4:15-17 The threefold effect of giving. In this case it benefitted

Paul in a practical way; it also encouraged Paul in knowing of their support; and, it resulted in their own growth and joy.

Luke 8:3 The women who supported Jesus and His disciples.

Tithing Task Force Report

Matthew 23:23, 6:1-4, Mark 7:11 Giving for other reasons than to please God is not fruitful.

Romans 12:1,2 The heart of the matter of stewardship.

1 Peter 1:4, 17-19, 2:9-12 The glory of being a Christian; the effect of what Christ has done for us; and, a call to remember just who we are in this world.

Wesley on Stewardship and Use of Money

A review of Sermon 51 (The Good Steward, 1768) (based on Luke 16:2)

A "debtor" may use resources as he will until payment is due. A "steward" is not at liberty to use as he will, but as his Master wills. (I. 1.) In this sermon Wesley contends that the word "steward" best expresses "the relation which man bears to God" in his present state. His explanation is: "This appellation is exactly expressive of his (man's) situation in the present world, specifying what kind of servant he is to God, and what kind of service his Divine Master expects from him." In this section Wesley states:

"Nor is anything properly our own in the land of our pilgrimage. We shall not receive our own things till we come to our own country."

Wesley identifies the entities God has entrusted to man and lists them as: soul, body, worldly goods, and several talents. The matter of "worldly goods" is defined in I. 7. as the necessities and conveniences of life. He further states: "Above all, He has committed to our charge that precious talent which contains all the rest, *money*. Indeed, it is unspeakably precious if we are 'wise and faithful stewards' of it; if we employ every part of it for such purposes as our blessed Lord has commanded us to do." He considers one's accumulation of wealth as measured in terms of monetary designations to be a "precious talent" in the sense that it empowers one to purchase and give varieties of "necessaries" and "conveniences."

In section II of this sermon Wesley reminds his hearers that: "We have this trust reposed in us only during the short uncertain space that we sojourn here below; only so long as we remain on earth, as this fleeting breath is in our nostrils." In regard to "worldly goods" there are delivered into other hands.

Then in section III he delivers the hook by expressing that the ultimate matter of stewardship comes after the time for stewardship ends. Each will be held accountable at a time of judgment for one's practice of stewardship. In terms of "worldly goods" he states: "The Lord of all will next inquire, 'How didst thou employ the *worldly goods* which I lodged in thy hands? Didst thou use thy food, not so as to seek or place thy happiness therein, but so as to preserve thy body in health, in strength and vigour, (sic) a fit instrument for the soul?" Wesley vividly describes the accountability for apparel, house, and money with this question: "In every point seeking not thy own honour, (sic) but Mine; studying to please not thyself, but Me?"

In regard to that "comprehensive talent," (money) he warns against squandering, personal gratification, and hoarding in the use thereof. He does allow that a portion be used to supply one's "reasonable wants" for self and family. He declares that God will question how the "money" was used and inquire about the surplus in this way: "then restoring the remainder to Me, through the poor, whom I had appointed to receive it; looking upon thyself as only one of that number of poor whose wants were to

Tithing Task Force Report

be supplied out of that part of My substance which I had placed in thy hands for this purpose; leaving thee the right of being supplied first, and the blessedness of giving rather than receiving?"

A review of Sermon 50 (The Use of Money, 1760)

Wesley had a considerable amount to say about money. His sermon on this subject must have sounded radical and counter cultural in his day. His thoughts are even more radical when placed in the context of the driving forces of the economic trends of the 21st century. Wesley strictly declares that money is not the problem; on the contrary, it is the use of it. It is in this sermon that he teaches the much publicized trilogy about money:

Gain all you can
Save all you can
Give all you can.

His sermon contains many disclaimers on each of these points. For example *Gain All You Can* is tempered by warnings not to do it at the expense of your health, your neighbor, and/or the moral standards of the faith. In like manner he qualifies his thesis on *Save all you can*. In Section III he reminds his hearers that they are not here "as a proprietor, but a steward." Wesley employs the following steps as guidelines for stewardship:

1. Provide things needful for yourself,
2. Provide *these* for your wife, your children, your servants, or any others who pertain to your household,
3. From the *overplus* "do good to them that are of the household of faith,"
4. Then from the remaining surplus "'as you have opportunity, do good unto all men.' In so doing, you *give all you can*; nay, in a sound sense, all you have. For all that is laid out in this manner is really given to God. You 'render unto God the things that are God's,' not only by what you give to the poor, but also by that which you expend in providing things needful for yourself and your household."

With this comprehensive approach to "worldly goods" Wesley has given emphasis to his conviction that "all" belongs to God and humans are cautioned to use the portion they control for a time as an agent of God.

In Section III paragraph 4 Wesley expands on determining "things needful for yourself and your household" with a fourfold inquiry:

1. In expending this, am I acting according to my character? Am I acting herein, not as a proprietor, but as a steward of my Lord's goods?
2. Am I doing this in obedience to His Word? In what Scripture does He require me so to do?
3. Can I offer up this action, this expense, as a sacrifice to God through Jesus Christ?
4. Have I reason to believe that for this very work I shall have a reward at the resurrection of the just?

Wesley offers the following prayer in the event doubt still remains after this fourfold consideration: "Lord, Thou seest I am going to expend this sum on that food, apparel, furniture. And Thou knowest I act herein with a single eye as a steward of Thy goods, expending this portion of them thus in pursuance of the design Thou hadst in entrusting me with them. Thou knowest I do this in obedience to Thy Word,

Tithing Task Force Report

as Thou commandest, and because Thou commandest it. Let this, I beseech Thee, be an holy sacrifice, acceptable through Jesus Christ! And give me a witness in myself that for this labour of love I shall have a recompense when Thou rewardest every man according to his works.”

A further note from Wesley about his thesis on *Give All You Can* is in his comment of 1 Corinthians 16:2 in the John Wesley Explanatory Notes Upon the New Testament: “*Let every one*—Not the rich only: let him also that hath little, gladly give of that little: *according as He hath been prospered*—Increasing his alms, as God increases his substance. According to this lowest rule of Christian prudence, if a man when he has or gains one pound, give a tenth to God, when he has or gains ten pounds, he will give a tenth to God, when he has or gains a hundred, he will give the tenth of this also. And yet, I show unto you a more excellent way. He that hath ears to hear, let him hear. Stint yourself to no proportion at all. But lend to God all you can.”

Wesley’s Sermon 50 expounds on this comment: “And then, *Give All You Can*, or in other words give all you have to God. Do not stint yourself, like a Jew rather than a Christian, to this or that proportion. ‘Render unto God,’ not a tenth, not a third, not half, but ‘all that is God’s, be it more or less, by employing all on yourself, your household, the household of faith, and all mankind, in such manner that you may give a good account of your stewardship when ye can be no longer stewards; in such a manner as the oracles of God direct, both by general and particular precepts; in such a manner that whatever ye do may be ‘a sacrifice of a sweet-smelling savour to God,’ and that every act may be rewarded in that day when the Lord cometh with all His saints.”

Comments on Wesley

1. Wesley understood the position of the church in this world in a radical way that is foreign to the prevailing church culture of today. For him the ultimate concern was service to God and not creature comforts. Wesley seems to accept Paul’s terminology that the church is an ambassador on earth for the Kingdom of Heaven. In this sense the church and its ministers must be elite special-forces establishing beachheads on earth and in the natural culture. The pilgrimage on earth is but a brief moment and the significant aspect of life is to prepare for eternity. Following this experience on earth a judgment will be a reality.
2. Wesley’s teaching on stewardship is more inclusive than the matter of funding church programs. It is surprising to see him refer to tithing as ‘the lowest rule of Christian prudence.
3. Wesley was serious about stewardship in all aspects of life. He practiced what he preached. When this becomes a real conviction of the church the church will be able to move forward without stopgap measures occupying time and effort. As I review this I sense a ‘bit of failure on my part in seeing the church overwhelmed by the culture of the day. The church is to be different and not embarrassed by being different. At our current level how could people ever understand the bold concept of true stewardship? How could I adjust to it?

The Articles of Religion and The General Rules

The Articles of Religion of the Methodist Church: Article XXIV—Of Christian Men’s Goods.

The riches and goods of Christians are not common as touching the right, title, and possession of the same, as some do falsely boast. Notwithstanding, every man ought, of such things as he possesseth, liberally to give alms to the poor, according to his ability.

The Confession of Faith of the Evangelical United Brethren Church: Article XV—The Christian and Property.

We believe God is the owner of all things and that the individual holding of property is lawful and is a sacred trust under God. Private property is to be used for the manifestation of Christian love and liberality, and to support the Church’s mission in the world. All forms of property, whether private, corporate or public, are to be held in solemn trust and used responsibly for human good under the sovereignty of God.

The Nature, Design, and General Rules of Our United Societies: It is spelled out that each society is to be divided into classes and one person is to be named as the leader. The third named duty of the leader in class meetings is *to receive what they are willing to give toward the relief of the preachers, church, and poor*. The leader is then to meet with the ministers and stewards weekly *to pay the stewards what they have received of their several classes in the week preceding*.

Comment: The Articles and Nature of the United Societies provide instruction that it is expected of participants that they will be givers to the work and ministry of the church. The Confession of the EUB Church underscores stewardship and explicitly calls for supporting the Church’s mission in the world. The Nature of the United Societies specifically refers to support of the preachers and the church.

From these sources grounds are established to expect support for the church’s ministry as a part of the membership’s service of stewardship. Of course, it is necessary to inform the church about the needs that exist. Somehow this is to be done within the context of radical stewardship as taught by John Wesley, based on New Testament references.

Appendix #2

The following are suggestions and thoughts for recommendation #2 which is stated below:

Therefore, it is recommended that educational opportunities regarding methodology and means for increasing tithing be provided with intentionality, accessibility, and frequency to clergy and laity.

A good place to start is to examine the best practices of those churches that have consistently paid their tithe and have a higher average percentage of income givers within their congregation.¹ In order to be effective six best practices must be practiced collectively rather than selectively. These six practices are as follows:

1. Operational Management
 - a. Mission Clarity (should be reviewed every 1-3 years)
 - b. Budget as Narrative (budget tells story not just numbers)
 - c. Annual Stewardship or Pledge Program
 - d. Multiple opportunities to give (offering, EFT, special offerings, etc.)
 - e. Donor Appreciation (always say thank you)
2. Stewardship in Worship
 - a. Informational (how do you communicate in bulletin)
 - b. Preaching stewardship regularly
 - c. Offering as an act of worship
3. Stewardship as formational learning
 - a. Studies for young children integrated in programs about finance
 - b. Studies for Adults in membership, legacy giving, finance training
4. Leadership - lay and Clergy involvement in greater church (cluster, district, conference)
5. Spiritual Growth Opportunities beyond Sunday morning (small groups, etc.)
6. Engagement in Social Justice through mission trips, volunteer opportunities, etc.

Please see the bibliography for more suggested materials.

The following list includes but does not mean to limit the established events sponsored by Rejuvenate which we recommend continue to be highly promoted since they regularly include material about the methodology and means for increasing giving:

1. David Bell Seminars
2. Financial Peace University
3. Good Sense
4. Clergy debt reduction

The Indiana Conference is blessed with members and friends who are expert in the area of finance and philanthropy. Therefore, a Speaker's Bureau could be organized to provide congregations with educational and inspirational presentations on the topic of extravagant generosity. The bureau could also provide to clusters and congregations stewardship campaign expertise whether those campaigns be for annual budgets, major gift giving, or estate planning. It would be important that the bureau be managed in a way that would ensure the speakers were articulate and passionate about the subject of extravagant generosity. The UMFJ might oversee the bureau in cooperation with the districts.

Tithing Task Force Report

In addition to the above, the TTF suggests that seminaries be encouraged to add courses that would strengthen the pastor as administrator and fund raiser. To supplement that effort, a Wesley Connection type program for clergy around stewardship, administration and estate planning could be developed and offered annually to seminarians.

ENDNOTES

¹ For Study Details www.united-church.ca/files/exploring/stewardship/best_practices.pdf

Appendix #3

The following are suggestions and thoughts for recommendation #3 which is state below:

It is recommended that the variety of opportunities that clergy and laity have to give generously to the church be promoted with intentionality.

The following are established events and communiqués which can regularly include educational pieces and reminders of the many ways United Methodist can give to their church.

1. Annual Conference
2. Charge Conference
3. Pastor's Convocation
4. Our Life Together
5. Pastor's Annual Assessment
6. Bishop's E-epistle
7. E-News from Dan Gangler's office

Also, to increase the educational opportunities, local congregations and clusters could be provided with suggested study material and encouraged to offer group and individual studies on at least an annual basis. Please see the bibliography for more suggested materials.

Appendix #4

The following are suggestions and thoughts for recommendation #4 which is stated below:

It is recommended that clergy and laity be given information and the tools for providing a narrative budget which allocates income and expenses by the five practices. Additionally, providing specific benchmarks for analyzing church budgets would be beneficial to clergy and laity alike.

BENCHMARKS

There are four basic budget categories in any church: Staff, Facility Operations, Programs, and Mission Giving. The difficulty is there are no hard rules on how to budget for these areas. Therefore, we are consistently left asking the same questions:

How much money should your church spend on each of these areas?

What percentage of the budget should be allocated for staff?

How much is too much to spend on facilities or financing?

What percentage of our budget should be directed toward program costs?

These are all great questions, but they are a bit narrow in their scope. The reality is that a church budget is a reflection of the overall strategy and focus of a church in any given year. The focus can change from year to year and as a result the budget percentages will also change according to the focus. Priority items take precedence in every budget. If you are not certain of your churches priorities, take a look at your church budget and see where your money is being spent and your priorities will be revealed. Simply put, churches are usually in one of three modes: buying staff, buying buildings, or buying ministry. The thing to remember is that most churches cannot do all three in the same budget year.¹

In order to bring our budgets in line it is good to establish some benchmarks for comparison:

Staff

The biggest portion of the church budget is by far payroll. The national average for churches is 42%. Interestingly payroll expenses vary little by church size, except in the smallest of churches (less than \$75,000 in annual budgets). Recent studies reveal that the vast majority (70%) of churches spend between 36% and 58% of their budgets for staff compensation and benefits.² For churches that average 100-125 in weekly worship attendance the budget percentage was right at 50%.³ A good benchmark to use is the 50% standard. However, it is not uncommon for this percentage to begin to creep up as a church grows its staff in anticipation of church growth or as a church declines in attendance while maintaining all staff. If the percentage ever becomes 75% then the congregation is severely crippled in the ability to do programs and missions beyond the congregational context.⁴

Facility Operations

This is the second largest part of most church budgets. The average expenditure for maintenance and operations is 20% of the operating budget. This number can increase when a mortgage is present. This area of the budget can often get out of what during the process of building. It is recommended that this area of the budget not exceed 30% of the total budget.⁵

Tithing Task Force Report

Programs

This area encompasses much of the life and activity of the church. This budget area is also the area most often raided when the budget gets tight. The national average in this area is 16% of the budget. The general range for this budget area is 10%-20%.⁶ Many churches raise “extra” money for these areas by tapping generous individuals or by having creative fund raisers and therefore are not accurately reflected in the budget numbers. Experts caution that the end result of fund raising can be less than focusing on the big picture.

Mission Giving

The average percentage of church budgets utilized for missions has remained at a steady 15% over a protracted length of time.⁷ A 15% allocation in this area would allow for 10% Conference, 1% District, and 4% Advance Giving or other local giving.

Tithing Task Force Report

BUILDING A NARRATIVE BUDGET

A Paradigm Shift

We need to begin to re-examine how we organize and talk about our church budgets and finance.

Each year churches make a statement of faith in which they reveal that which is most important to them. This statement of faith usually is not declared on a Sunday morning, and quite possibly the majority of the church members never see or hear it. Nevertheless, the confession reveals the mission and everything else that the congregation values most. It is not a historic document or creed; this statement of faith is the annual operating budget. Annual budgets are not usually thought of in such terms. However, we believe they are the clearest statements of what congregations do primarily affirm. In the end, only those things that churches are willing to fund can be said to be of value to them.⁸

We have long taught that being a member of the local church means that we were involved by our prayers, presence, gifts, service, and witness. In other words, in order to belong, you must give. That thought process is very much church centered. That paradigm of thought must shift to a new paradigm – a paradigm that is God-centered and not church-centered. In order to make this shift we must ask, “How do we connect people to God?” Giving should emerge from who and whose we are. Giving should be a part of our nature and not a requirement of belonging.

Who, what, when, how, and why. We long ago learned about the five ‘W’s. In church stewardship, we have spent too much time looking at the first four ‘W’s and not enough on the last. When it comes to stewardship we know the following: We desire our members and our churches (the who) to tithe (the what) on a regular and on-going basis (the when). We accomplish this by collecting an offering during worship and conducting an annual stewardship/pledge drive (the how). The reason we do this (the why) is because we need to in order to pay the bills.

But what if we moved from a mindset of scarcity of resources to a celebration of abundance? Our appeals for money would be about thanksgiving and not obligation or guilt based.

John Wesley made an important distinction between having the faith of a servant versus the faith of a child of God. The Christian who has a servants’ faith gives out of obligation. Believing that if they fail to meet their obligation that God will somehow put them out of the house. A person with a child-like faith rests in the confidence of God’s love. This person gives in joyful response to God’s goodness and mercy. We can then give out of joy and not out of a need to support a budget or a church.⁹

Most people who are giving to the church are giving a certain amount. People understand that they are giving to support the payroll, the building, programs, and missions. They give to support the church, but if they are to give more they want the answer to a basic question, “Give me one good reason why I should more?”

Getting Started - Building a Budget Narrative

The narrative budget provides multiple good reasons for people to give to support the work of the church. A narrative budget focuses more on outcomes and less on numbers. This type of budget is a representation of the line item budget put into simple easy-to-read descriptive terms. It transforms a

Tithing Task Force Report

line item of money and expenses into an exciting and enlivening picture of ministry, mission, and outcomes for the congregation.¹⁰

We need to stop sending out line-item budgets and begin preparing mission-minded budgets. This type of budget will take in the practices of the church (radical hospitality, passionate worship, intentional faith development, and risk-taking mission and service) and then distribute them across the budget lines (Example A).

Why do we need to do this? Because the number one reason people give is because they believe in the mission of the organizations they give to.¹¹ Research indicates that churches often fail to properly communicate the value of the ministries and programs they provide. Congregants, therefore, have a limited understanding of the use of their gifts in relationship to the overall ministry of the church. The vast majority of your membership doesn't care about the line items – they just want to know if you are using the money they give to change lives for the better.

You should still produce a line-item budget and make it available for anyone who wants to see the details (Example B). The line item budget is a useful tool for the committee on finance to manage the financial resources of the church. The line item budget will also be valuable for tracking expenses during the year. It will also show people that you are not trying to hide anything with this new process. Churches using this type of budget note two things: 1) few people, if any, ask to see a line item budget; 2) Giving to specific needs addressed in the budget occurs more frequently.¹²

Creating this type of budget is not hard to do (Example C). You will need to divide up salaries. What percentage of your pastor's time is spent with worship, hospitality, faith development, and missions? Use that percentage as a means for dividing up the cost of salary. Do this for all staff.

One by one, assign your budget items to the ministry practices. Many line items, like staff expense, will cross into multiple practices. Some will be easier than others. Others may relate to more than one ministry practice and will have to be divided among the categories. Use the best judgment of people who know how to divide these costs (such as the pastor, church secretary, or trustees). Every budget item will be divided among your areas of ministry. Don't worry about precision; a general proportion is all you need.

Tithing Task Force Report

EXAMPLE A

Proposed Budget for First United Methodist Church¹³

Church leadership has put together a plan of ministry to support and invite others to Christ for the coming year. We celebrate all that has happened this past year, but recommit ourselves to reaching more people for Christ in this coming year while maintaining our priorities as a church.

Fruitful Practice #1 – Hospitality

We seek to provide a place where people can feel welcome to come just as they are regardless of race, gender, politics, or socio-economics. We want to continue to increase the number of opportunities we have to engage new people in our community and to provide opportunities for our congregation to invite and bring others. We will continue to support programs that connect us with the community in a warm and inviting manner. We will continue to make our church facilities available for outside groups to meet such as: The Optimist Club, The Gideons, AA, and others.

BUDGET TOTAL: \$41,034

(In addition to specific programs and expenses, this total includes a portion of the payroll for the pastor, the church secretary, the music director, all musicians, custodial care, all utilities, maintenance, and mortgage payments)

Fruitful Practice #2 – Passionate Worship

We seek to provide meaningful and life-changing worship every week of the year. This past year we held weekly worship services and on the average we had 122 people attend each of our services which was an increase of 8% over last year. Christmas Eve we conducted two services and had 252 people attend those services. We have added new members as well and had one new profession of faith. We were blessed by the music leadership provided by the Chancel Choir and the Bell Choir. We have also had an increase in the worship participation of a Children's Choir.

During 2011, we plan to conduct weekly worship as well as special services (Christmas Eve, Maundy Thursday, and Ash Wednesday). The Choir is planning an Easter Sunday Cantata as well as a special Christmas Musical for Advent. And the new format for Children's Sunday School will allow for an expanded role of teaching music for the Children's Choir that will have the children's choir used regularly as part of our worship time.

We plan to increase our worship attendance and have a goal to average 140 during this year. We want to see this increase to include at least 10 new members through profession of faith or through transfer of new residents to the community.

BUDGET TOTAL: \$40,820

(In addition to specific programs and expenses, this total includes a portion of the payroll for the pastor, the church secretary, the music director, all musicians, custodial care, all utilities, maintenance, and mortgage payments)

Tithing Task Force Report

Fruitful Practice #3 – Intentional Faith Development

Education has long been a priority of the church and is reflected in the number of adults involved in Sunday morning Education as well as the number of adults engaged in additional groups during the week such as UMW and the Men's Group.

We want to continue to encourage people to be involved in the learning process beyond Sunday worship. An emphasis during this coming year will be placed on our Children's programs. This focus is designed to help retain children and families as they age. An emphasis on youth and young adults will be coming later in the year and during 2012 and beyond.

Our hopes for 2011 include adding a staff person to coordinate our efforts in the areas of education. Priorities in this area include reorganizing our Children's programs to maximize our education efforts with elementary age children and their families. This will include the start of the Breakfast Club on Sunday mornings and a new Children's SS program called 'Live BIG.' Efforts in the Fall will include beginning a confirmation styled young teens class and a youth program for the Winter.

Adult Education continues as a priority. We will seek to add at least two new adult small groups and at least 3 additional education opportunities during the year.

BUDGET TOTAL: \$43,184

(In addition to specific programs and expenses, this total includes a portion of the payroll for the pastor, the church secretary, the music director, all musicians, custodial care, all utilities, maintenance, and mortgage payments)

Fruitful Practice #4 – Risk-Taking Mission and Service

We seek to Reach out and engage our community and the world with the message of God's love. Our church has always been conscious of our need to "Go into the world." This church has a strong sense of being servants and laborers in the vineyard of the world. We have been involved this past year with Work Camps, Monthly Community Dinners, Mommy and Me, our local Food Pantry, Financial Support of the Conference and other Mission Efforts. We have had countless hours of volunteer time given to feed the hungry and clothe the naked. We have extended our outreach to the community through tools provided the congregation to invite their friends and neighbors.

During 2011, we will continue to expand our efforts to invite the community to engage our church in multiple ways including our new Cafe and the new Breakfast Club as well as being involved in Habitat for Humanity, our local Farmer's Market, and our town Jubilee Celebration and Parade.

We have also pledged to give 11.25% of our offerings to the Conference and the District to support the cooperative ministries of the United Methodist Church. We will also continue to provide the opportunities to support missions through our Faith Promise Campaign and the promotion and support of other UM Advance programs like: SIFAT, Wings of the Morning, UMCOR, and Mission Guatemala.

BUDGET TOTAL: \$39,995

Tithing Task Force Report

(In addition to specific programs and expenses, this total includes a portion of the payroll for the pastor, the church secretary, the music director, all musicians, custodial care, all utilities, maintenance, and mortgage payments)

Fruitful Practice #5 – Extravagant Generosity

This church has continued its history of generous giving to support the work of the church locally as well as giving the extra mile through our mission offerings. This year we will again place an emphasis on our second mile giving through Faith Promise as well as a number of special offerings planned throughout the year. We also our planning to provide raises for our staff to reflect their value to us as a congregation. We also want to practice good stewardship and return to our practice, as a church, of giving a full tithe to the greater work of our District, Conference, and Denomination.

(In addition to specific programs and expenses, this total includes a portion of the payroll for the pastor, the church secretary, the music director, all musicians, custodial care, all utilities, maintenance, and mortgage payments)

BUDGET TOTAL: \$37,945

The proposed plan will allow us to do all that we have currently planned and remain financially healthy. A detailed line item budget is available in the church office for any who wish to review it.

Total Needs to fulfill our mission: \$202,286

Tithing Task Force Report

EXAMPLE B

Line Item	Total
Pastor's salary	\$40,000
Pastor's pension	\$8,000
Pastor's Health Insurance	\$12,000
Pastor's Travel	\$3,900
Pastor's Expense/Continuing Education	\$1,800
Staff Training	\$500
PT Church Secretary	\$11,739
PT Education Director	\$9,360
Church organist/pianist	\$5,200
Choir Director	\$7,280
Custodian	\$5,200
Payroll taxes	\$2,600
Worship Supplies	\$1,671
Music Supplies	\$1,100
Children's Programs	\$2,000
Youth Programs	\$1,000
Adult Programs	\$500
Childcare	\$250
Congregational Care	\$850
Outreach	\$1,000
Stewardship	\$1,000
Staff Appreciation	\$500
Parsonage Utilities	\$4,500
Office Equip	\$4,100
Office Supplies	\$2,800
Church Utilities	\$16,000
Maintenance and Projects	\$7,500
Mortgage	\$21,784
insurance	\$6,300
Tithe	\$21,852
GRAND TOTAL	\$202,286

Tithing Task Force Report

Line Item	Total	EXAMPLE C				
		practice 1	practice 2	practice 3	practice 4	practice 5
Pastor's salary	\$40,000	10000	10000	10000	5000	5000
Pastor's pension	\$8,000	1600	1600	1600	1600	1600
Pastor's Health Insurance	\$12,000	2400	2400	2400	2400	2400
Pastor's Travel	\$3,900	780	780	780	780	780
Pastor's Expense	\$1,800	360	360	360	360	360
Staff Training	\$500			250		250
PT Church Secretary	\$11,739	2935	2935	2935	1467	1467
PT Education Director	\$9,360	2340	2340	2340	1170	1170
Church organist/pianist	\$5,200	1300	1300	1300	650	650
Choir Director	\$7,280	1820	1820	1820	910	910
Custodian	\$5,200	1300	1300	1300	650	650
Payroll taxes	\$2,600	650	650	650	325	325
Worship Supplies	\$1,671	209	1253	209		
Music Supplies	\$1,100	138	825	138		
Children's Programs	\$2,000			2000		
Youth Programs	\$1,000			1000		
Adult Programs	\$500			500		
Childcare	\$250	250				
Congregational Care	\$850	850				
Outreach	\$1,000	500			500	
Stewardship	\$1,000					1000
Staff Appreciation	\$500					500
Parsonage Utilities	\$4,500	900	900	900	900	900
Office Equip	\$4,100	1025	1025	1025	1025	
Office Supplies	\$2,800	700	700	700	700	
Church Utilities	\$16,000	3200	3200	3200	3200	3200
Maintenance and Projects	\$7,500	1500	1500	1500	1500	1500
Mortgage	\$21,784	4357	4357	4357	4357	4357
insurance	\$6,300	1575	1575	1575	1575	
Tithe	\$21,852				10926	10926
GRAND TOTAL		40,688	40,820	42,838	39,995	37,945

Endnotes:

- ¹ Church Executive Magazine, Paul Clark, 2010.
- ² 2006 study of 5,840 Southern Baptist Churches in US.
- ³ Current data from Leadership Network. www.leadnet.org
- ⁴ George Bullard, The Columbia Partnership. www.thecolumbiapartnership.org
- ⁵ Dan Reiland, The Pastor's Coach. www.injoy.com
- ⁶ Dan Reiland and George Bullard
- ⁷ Christianity Today. 2002
- ⁸ Jamieson, Philip. Money and Ministry, p 167.
- ⁹ Jamieson, Philip. Money and Ministry, p 167.
- ¹⁰ Dick, Dan R. Revolutionizing Christian Stewardship for the 21st Century, p 93.
- ¹¹ Christopher, J. Clif. Not Your Parents Offering Plate, p 110.
- ¹² Dick, Dan R. Revolutionizing Christian Stewardship for the 21st Century, p 93.
- ¹³ Examples from First United Methodist Church in Hagerstown 2011.

Appendix #5

The following are suggestions and thoughts for recommendation #5 which is stated below:

It is recommended that clergy and laity be given information and the tools for providing church members and friends the opportunity to give gifts for major projects and/or gifts in perpetuity.

A conference-wide planned giving program needs to be developed that is organized centrally within the United Methodist Foundation of Indiana but designed for the benefit of local churches. This could be viewed as the number 1 most productive investment of time, energy and resources because it turns the “death tsunami” into a rare opportunity to ensure the financial viability of the United Methodist Church in Indiana in perpetuity. Many cash poor individuals have assets upon their death as do individuals with current financial means.

This also, very importantly, allows the Foundation to help ensure local estate gifts are not handled in a way that is potentially counter-productive to the mission of the church. This could be prevented by gently introducing some boiler plate language and guidelines that outline “what ifs” such as, “If church membership becomes unsustainable, the funds will be used to support _____ (fill in the blank) administered in consultation with the Bishop and his/her cabinet.”

Elements of such a program could include:

1. Regular (quarterly or semi-annual) newsletter/e-communication to churches and individual United Methodists regarding planned giving opportunities. Beyond estate planning, there are many life-income vehicles that could benefit a church while yielding income during one’s life, tax advantages, etc.
2. Personal estate planning sessions hosted by clusters, but facilitated by estate planning professionals (Foundation staff, speaker’s bureau, and other professionals). These can be opportunities to learn about estate planning opportunities in general even beyond how to make an estate gift to support the church.
3. Provisions for best practices for incorporating estate planning into annual stewardship campaigns.

Appendix #6

The following are suggestions and thoughts for recommendation #6 which is stated below:

Therefore, it is recommended that a Financial Sustainability Advisory Council be created at the conference level and chaired by the Bishop comprised of the 50 financially wealthiest United Methodists in Indiana with a vision and commitment to make disciples for Christ and charged with advising the Bishop and the conference on matters related to maximizing financial resources for the conference and its local churches.

If we are sincere in being transparent about the very real financial problems the conference is facing, the members of this Council will become engaged advocates with the financial means and other expertise to solve many of our problems. It will make them better Christians as well because being a part of this Council will provide them the opportunity to think about their own relationship with Christ as it relates to their material possessions and resources.

It is recommended that the Bishop chair the council so that those invited to participate know this is a top priority and worthy of their precious time and considerable expertise.

Quote: "If you ask for a gift, you will get advice. If you ask for advice, you will get a gift."

Appendix #7

The following are suggestions and thoughts for Recommendation #7 which is stated below:

It is recommended that a variety of ways by which to actually make contributions need to be provided to givers.

At a minimum the opportunity for congregants to make contributions by having the amount automatically withdrawn from their accounts (Automatic Clearing House or ACH) should be provided by local congregations. Most banks provide this service as does ACH Payment Solutions, Inc.

The task force would encourage the conference to negotiate an EFT (Electronic Funds Transfer) service with a vendor in order to provide the best service and value and to also assist churches in easily obtaining this service for their congregants.

Appendix #8

The following are suggestions and thoughts for recommendation #8 which is stated below:

It is recommended that additional means for collecting and reporting “good news” stories and successful outcomes need to be established.

The following means are already in place and available:

1. Dan Gangler’s E-News
2. Press releases
3. Bishop’s E’pistles

Additional means could include a **Cluster Reporter** who gathers and shares stories. There could also be a newsletter created out of Dan Glangler’s office specifically geared towards stewardship good news stories.

Appendix #9

The following are suggestions and thoughts for recommendation #10 which is stated below:

Therefore it is recommended that clergy and laity be encouraged to be leaders in the area of stewardship and produce improved financial outcomes and be held accountable for the outcomes derived under their leadership.

1. District Committees and the Board of Ordained Ministry should encourage this during interviews
2. District Superintendents can talk about efforts for increased stewardship during assessments and other times during the year.
3. Order of Elders and Fellowship of Local Pastors can support clergy in their efforts to improve their ability to talk about stewardship.
4. The Council of Bishop's initiative called "Vital Congregations" is now available to help with goal setting and accountability. Although those goals are not financial in nature, they do set a culture for the need for improved outcomes.

ACCOUNTABILITY

Holding pastors and church leadership accountable in their stewardship is an important step that cannot be overlooked. We believe that Dave Michel, Northeast District Superintendent, has created a unique method for holding people and churches accountable in the practice of budgeting and giving.¹ Until we begin to hold people accountable for their actions, we will struggle to understand why nearly half of our churches are not paying a tithe to the conference.

Dave employs two different approaches for churches that do not pay their full tithe:

Those that are willing but unable to pay I work with (via the worksheet) to go over:

Stewardship:

Are they low, average, high in their giving levels?

Do they have a pledge/commitment campaign?

The measurements included on the worksheet are gleaned from Lyle Schaller material. Northeast District average per worshiper is \$1336. Low is \$600; high is over \$2000 per worshiper. Large churches around Fort Wayne average \$1700+.

If they don't have commitment campaigns, we work on that. If they are below average on their giving levels, we work on that. If they are above average, then we work on moving toward tithe.

Budget priorities:

Are they spending more in an area of the church than normal?

The budget percentages on the worksheet come from Lyle Schaller material.

Side note: Churches that aren't able to pay their tithe either spend over 60% on staff, and/or over 30% on their building - often from a heavy debt load.

Goals are set for the next budget cycle that will lead to a more balanced approach to their budget.

Progress is then monitored quarterly.

Tithing Task Force Report

Those who are able to pay but unwilling to pay a complete tithe:

An explanatory letter is requested to be sent to the Bishop and District Superintendent explaining the church's rationale for adopting a policy that is different from that approved at Annual Conference. This helps provide feedback about reasons churches, and helps them to explain the policy differently, or to suggest changes in policy, depending upon the feedback.

We believe further developing this process throughout the conference will help churches, pastors, and laity begin to engage in responsible stewardship as well as begin to create a culture of accountability within our Conference as to how our churches approach the practice of tithing.

Tithing Task Force Report

Stewardship Worksheet for UM Churches

who did not pay their tithe and/or district asking in 2010

church: _____

date: _____

INCOME	Actual	%	Projected	%
	2010		2011	
Pledged	_____		_____	
Unpledged	_____		_____	
Loose	_____		_____	
Other	_____		_____	
Capital	_____		_____	
TOTAL INCOME	0		0	

Enter Average Worship

Income div. by Worship

____ Very high level of stewardship more than \$2000

____ Average level, \$1000 to \$1500

____ High level of stewardship + \$1500 to \$2000

____ Low level of stewardship \$500 to \$1000

EXPENSES	Actual	%	Projected	%	Average Range
	2010		2011		
STAFF					
Clergy	_____		_____		
Program	_____		_____		
Support	_____		_____		
TOTAL	0	%	0	%	45-60%
BUILDING					
Mortgage	_____		_____		
Maintenance, etc	_____		_____		
Property/Liability Insurance	_____		_____		
Utilities	_____		_____		
TOTAL	0	%	0	%	20-30%
PROGRAM					
Ministries	_____		_____		
Administration	_____		_____		
TOTAL	0	%	0	%	10-15%
MISSION					
Tithe	_____		_____		10%
District Asking	_____		_____		1%
Advance & Missions	_____		_____		4%
TOTAL	0	%	0	%	11-15%
TOTAL EXPENSES	0	%	0	%	96-100%

Biography

Billy Craddock was born and reared in south central Kentucky. He is a graduate of Campbellsville University and Southern Baptist Theological Seminary and began youth preaching at age 16. He pastored Baptist Churches in Kentucky and was in bi-vocational ministry for a number years as he worked with the Kentucky Department of Mental Health and the banking/credit union industry. He served as "Minister other Denomination" and later was ordained as an elder of the United Methodist Church in 2006 with respective appointments to the Otisco Charge and Centenary New Albany in the South District. He retired in July 2010 and now a farming preacher or a preacher farmer? He resides in Louisville, Kentucky with his wife Mary Ellen.

Ed Fisher is a Probationary Elder currently serving at Whiteland UMC. Prior to answering the call to ministry, he served in a variety of positions in church-related social and health organizations for over 22 years. These included but are not limited to Executive Director, Director of Care Management, and Director of Internal Audit. He has consulted in the areas of organizational change and effectiveness; and has had training in fund development/fund raising through the Center on Philanthropy at IUPUI.

Rodney Frieden is an ordained clergy and a local pastor serving in the Indiana conference. He is currently in his second appointment serving as the Senior Pastor for First United in Hagerstown, Indiana.. He grew up in the United Methodist Church. Prior to returning to ministry in 2006, he was a successful business owner and a national director of retail sales and marketing for a manufacturer. In addition to overseeing multi-million dollar budgets, he has consulted with businesses and non-profits in building budgets that work and produce results.

Jonathan Purvis is a member of Bloomington First United Methodist Church, where he has served in a number of volunteer capacities, including as a lay member to the South Indiana Conference. He also served on the Board of Directors for the United Methodist Foundation of South Indiana. Professionally, Jonathan is the Executive Director of Development and Alumni Relations for the Indiana University School of Education. Prior to his present position, Jonathan was Senior Director for Capital Projects at Washington University in St. Louis, Executive Director of Special Gifts and Annual Giving Programs at Indiana University Foundation where he also was Executive Assistant to the President.

Judi Purvis is an ordained clergyperson and member of the Indiana conference. She is currently a member of the Bishop's cabinet and serves the West District. She served on the Board of Directors of Franklin Community for nine years and was chairperson of that board for the last four of those years. Prior to ordination, she was a very active lay person worshipping at Noblesville First United Methodist Church, was a CPA and employed as Vice President and Controller of United Presidential Life Insurance Company.

Manet Shettle is a member of First United Methodist Church in Elwood and was involved with the North Indiana Conference for many years both as a staff person and as a committed volunteer. She served 13 years with the North Indiana Conference before moving to the role Executive Director of the North Indiana United Methodist Foundation, Inc. She was name as President of the United Methodist Foundation of Indiana at the merger of the three United Methodist related Foundations in Indiana.

Tithing Task Force Report

Manet is currently serving as the lay leader of her local church and for the North Central District. She has been actively involved with the North Indiana Conference Board of Laity, served on the NIC Nominations Committee and has been an delegate or alternate to three Jurisdictional Conferences.

Manet is also very active in her community. She has served on the local YMCA Board, volunteers in the local schools, as a coach for several sports teams and participates in a wide variety of charitable activities. She is a 20-year member of the Indiana CPA Society and has served on the Non-for-Profit Committee in the past. Manet and her husband Pat have two children who are also active in their church and community.

Bruce Whitehead is a member of St. Marks United Methodist Church in Carmel, Indiana and the Executive Director of the National Interscholastic Athletic Administrators Association.

Resources

Print Resources

12 Months of Congregational Stewardship

by Ronald J. Chewning, Stewardship Advisors

www.stewardshipadvisors.org

Chewning has a great deal of resources for the local church including sermon ideas, children stories, bulletin inserts, offertory moments, etc.

A Christian View of Money: Celebrating God's Generosity 3rd Edition

by Mark L. Vincent

Wipf & Stock Publishers; Print

Asking: A 59-minute Guide to Everything Board Members, Volunteers, and Staff Must Know to Secure the Gift

by Jerold Panas

Emerson & Church Publishers; Print

Enough: Discovering Joy through Simplicity and Generosity

by Adam Hamilton

Abingdon Press; Print

Extravagant Generosity: Program Guide with CD: The Heart of Giving

by Michael Reeves and Jennifer Tyler

Abingdon Press; Print and CD

First Fruits: A Stewardship Guide for Church Leaders 2nd Edition

by Robert C. Heerspink

Barnabas Foundation; Print

Self-directed study guide that helps readers discover biblical wisdom on giving.

Additional resources: www.firstfruitsbook.org

Five Practices of Fruitful Congregations

by Robert Schnase

Abingdon Press; Print

(There are also various study, videos, lesson plans for group and individual studies on Extravagant Generosity)

Giving to God: The Bible's Good News about Living a Generous Life

by Mark Allan Powell

William B. Eerdmans Publishing Company; Print

Tithing Task Force Report

Ministry and Money: A Practical Guide for Pastors

by Janet and Philip Jamieson

Westminster John Knox Press; Print

A Great primer (or refresher) on Church finances. Book divided into two sections: Developing a theology of money and application.

New Consecration Sunday

by Herb Miller

Abingdon Press

Revolutionizing Christian Stewardship for the 21st Century: Lessons from Copernicus

By Dan R. Dick

Discipleship Resources; Print

Speaking about Money: Reducing the Tension

by Mark L. Vincent

Herald Pr; Print

Stewardship in the Small Membership Congregation

by Clark Hargus

Ecumenical Center for Stewardship Studies; Print

This is not Your Parent's Offering Plate: A new vision for Financial Stewardship

by J. Clif Christopher

Abingdon Press; Print

Helping to create a new vision for giving in today's culture. People give to church when we offer them a compelling vision of the good their giving can achieve.

Why we Apportion

Why We Give

Published by United Methodist Communications

www.umcom.com

Web Resources

ACH Payment Solutions

www.achpaymentsolutions.com

Celebrate Stewardship

General Board of Discipleship, Center for Christian Stewardship & Fund Development

www.gbod.org/stewardship

David Bell Seminars

Design Group International – Generosity Development, Faith-Based Speaking, Stewardship Education, Fundraising Design, Organizational Visioning

www.davidsbell.org

Financial Peace University

www.daveramsey.com/fpu/home

Five Practices with Robert Schnase

www.fivepractices.org

Good Sense Ministry

www.goodsenseministry.com

Rejuvenate

www.inumc.org/rejuvenate

Stewardship Advisors

Stewardship Advisors develops educational and Christ-centered resources to challenge, equip, and motivate God’s people to become better stewards. Through Steward Builders (year-round education materials), annual stewardship programs, Bible studies, and other material produced by Stewardship Advisors, God’s people will grow in their understanding of Christian stewardship as a way of life that honors Christ and be led to greater commitment, involvement, and generosity.

www.stewardshipadvisors.org

The Center on Philanthropy at Indiana University

The Center on Philanthropy at Indiana University is a leading academic center dedicated to increasing the understanding of philanthropy and improving its practice through research, teaching, public service and public affairs. Founded in 1987, the Center is a part of the Indiana University School of Liberal Arts at Indiana University-Purdue University Indianapolis.

www.philanthropy.iupui.edu

Scripture References

- 2 Corinthians 8:1-15
- Philippians 4:15-17
- Luke 8:3
- Matthew 23:23
- Matthew 6:1-4
- Romans 12:1,2
- 1 Corinthians 16:2

Tithing Task Force Report

- 1 Peter 1:4, 17-19, 2:9-12
- Zechariah 6:9-15
- 1 Corinthians 16:2 As you have prospered in your labor.
- 2 Corinthians 9:7 As you have purposed in your heart.

Helpful Articles

Castleton UMC e-tithe page

<http://www.castletonumc.org/etitheinfo.html>

“Feeling the pinch?: Churches urged to teach the tithe”

Article by Mary Jacobs, Aug 28, 2009 UM Portal

<http://www.umportal.org/article.asp?id=5790#>

God’s Pie Video

<http://www.youtube.com/watch?v=YiTcW3AAa64>

Personality and Social Psychology Review

<http://faculty.virginia.edu/haidtlab/articles/graham.haidt.2010.beyond-beliefs.pub080.pdf>

Research article linking church attendance and giving

United Methodism 101: What is tithing? Giving a portion of one's income.

<http://www.examiner.com/united-methodist-in-nashville/united-methodism-101-what-is-tithing-giving-a-portion-of-one-s-income>

Internet article by [Andrew Schleicher](#), Nashville United Methodist Examiner July 31, 2009

What is the Church’s stance on tithing?

From *The Book of Resolutions of The United Methodist Church* — 2004. Copyright © 2004 by The United Methodist Publishing House.

[http://archives.umc.org/interior.asp?ptid=1&mid=1295;](http://archives.umc.org/interior.asp?ptid=1&mid=1295)

The 2004 *Book of Resolutions*, in a statement on tithing, says, "...the 2000 General Conference adopts as a high priority for the next eight years a program for teaching and preaching for spiritual growth in giving, with an emphasis of setting tithing as a goal for every person in The United Methodist Church." Used by permission. Each annual conference, as part of its responsibilities in the area of stewardship, is to "educate the local church that tithing is the minimum goal of giving in The United Methodist Church." From *The Book of Discipline of The United Methodist Church* — 2004, ¶ 629.5e. Copyright © 2004 by The United Methodist Publishing House. Used by permission.

Resources available at the United Methodist Foundation of Indiana:

1. Endowment Development
2. Seminar on Basic Personnel Financial Planning
3. Seminar on more advanced financial planning and tax wise giving
4. Various planned giving brochures
5. Fund for Evangelism which might be used for Tithing, but this is small.
6. Personnel of Foundation including Barb Dicken and Manet Shettle

Miscellaneous

Wesley thought without source:

A "debtor" may use resources as he will until payment is due. A "steward" is not at liberty to use as he will, but as his Master wills.

Wesley quote without source:

"Nor is anything properly our own in the land of our pilgrimage. We shall not receive our own things till we come to our own country."

Stories:

Two men were marooned on an island. One man paced back and forth; worried and dreadfully frightened. The other was relaxed and enjoying the sun.

First man: "Aren't you afraid we will die here?"

Second man: "Nope!"

First man: "How are you so sure?"

Second man: "I make \$100,000 a month and tithe faithfully to my church. My pastor will find me."

I recently heard a young couple from Alpharetta, Georgia share their testimony about a trip to an orphanage in Uganda. The result of the trip was the adoption of a nine year old boy and sponsorship of others in the orphanage. What they did was impressive. However, the inspirational and exciting part of their story was the "soul encounter with God" that changed them internally so dramatically that they would even consider such a behavioral change for themselves and their very stable family. They share this quote from C. S. Lewis (Mere Christianity) "Thought Christianity seems at first to be all about morality, all about duties and guilt and virtue, yet it leads you on, out of all that, into something beyond. One has a glimpse of a country where they do not talk of those things, except perhaps as a joke. Everyone there is filled with light. But they do not call it goodness. They do not call it anything. They are not thinking of it. They are too busy looking for the Source from which it comes." This couples "divine encounter" disrupted their world. This became their prayer: "Lord, help me to not get distracted by focusing on Your blessings. As great as they may be, they cannot fully or forever satisfy me. Instead, help me to keep my focus on You...the Source of all blessings...the only One who can satisfy my soul ...the only One who will never let me down and never leave me. Free me from religion and it's rules and expectations that drag me down with guilt and obligation to Relationship that leads me into unexpected and unparalleled adventures and the miracle of a fulfilled and content heart. In Jesus name, Amen!"

Tithing Task Force Report

Hearing this led me to think in terms of this effort being an attempt at "Behavioral Modification" or "Stewardship Value Formation." Bold stewardship formation is the key; otherwise, we continue to work at minor behavioral modifications to meet budgetary constraints. Our work must be involved with stewardship formation; and, then teaching the church structure to live within the means made available to it. Do we trust God?