

A sermon delivered by The Rev. Timothy C. Ahrens, Sr. Minister, The First Congregational Church, United Church of Christ, Columbus, Ohio, 20th Sunday after Pentecost, October 14, 2007, dedicated to the Stewardship Committee and the Great Givers of First Church and always to the glory of God!

“Ten Things You Need to Know About Finance and Stewardship at First Church”

II Corinthians 8:1-15, Matthew 14:13-21

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Let us pray: May the words of my mouth and meditations of each one of our hearts be acceptable in your sight, O Lord, our rock and our salvation. Amen.

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In eight weeks, the Church Council will meet just before Christmas and look at the budget numbers for 2008. With “Stepping Up Stewardship” finishing up just before Thanksgiving, we will be close to our final numbers for the 2008 campaign. On December 17, the 18 volunteer members of this congregation that you elected this past January will be challenged with the task of taking whatever you present as pledges for 2008 and crafting our new budget within that framework.

With the exception of one year, I have found this process to be a lousy way to spend the last days before Christmas. We would prefer being home with our families. We would prefer to be chanting “*Ho! Ho! Ho!*” instead of “*No! No! No!*”

Please listen as I present ten things you need to know about finance and stewardship at First Church. Five things have to do with budget and finance and five things have to do with stewardship and giving. It is my deepest hope that knowing these five things will

help you increase your generosity, step up your stewardship and ultimately help your Church Council and your staff delight in holiday joy and get on with the practice of our mission and ministry. We would all much rather do this than spend hundreds of hours cutting budgets and chopping everything to achieve a balance budget by January 27th and our 2008 Annual meeting.

Points 1-5 have to do with our church budget and finance. First, your pledge is your most important financial investment in the current and future ministry and mission of First Church. You can place money in the offering basket or plate each week, but your pledge is your investment in our future. Studies have shown people who pledge give 100% more with increased joy than those who simply put money in the passed by offering plate.

Here is how your investment is split-up. The first 10% (or a tithe) of all pledges goes to missions. Before we keep any money for First Church, we give away the first 10% of our pledged dollars. This is more than \$65,000. In addition, we send an additional \$90,000 away through your generosity in weekly offerings and other exceptional gifts. Our first dollars are mission dollars.

Approximately 62% of our budget goes to the operations of the staff at First Church. Last year we did a little research. Other congregations of comparable sizes spend between 60-66% of their budgets on staff costs - including salaries and benefits. In smaller churches this percentage often rises well above 75% of the operating budget. Here, the rest of our budget goes to care for the building and grounds (25%), and invest in our program life of the church (3%).

Second, each year we know the cost of running the church will rise about 3-5%. To keep up with these inflationary costs we must either increase our giving, or cut back on staff positions or mission support. With the cost of doing business going up, we have to find ways to keep up. Between cost of living increases,

increased medical costs and utility increases, we have to keep up with inflation each year. Without increases in pledges, how will we keep up with costs? We will save money through our “greening of First Church.” I happen to believe, when we all shoulder the increases through our increased pledging, the church continues to grow and flourish. When we don’t, programs and people are cut. Again, think of us sitting around weeping and slashing just before Christmas and just after the New Year!

Last year, Dayna McCrary made this wise comment while speaking as a witnessing steward, “*someone has to write the check.*” Every one of us here must see ourselves as that **someone!**

Third, every dollar is accounted for! Our management of your investment is transparent, while at the same time your pledges and your actual giving are absolutely confidential. The entire annual budget, monthly budget and giving patterns are available for you to see. Our business manager, Sharon Leidheiser, has them in the church office. At year’s end, all financial statements are posted in the annual report. From our Trustee endowed investments to our income and expenditure of every penny, First Church shares its financial information with its members. This is true - WITH ONE MAJOR EXCEPTION - how much you pledge and how much you give is absolutely confidential.

Fourth, you can make a pledge on our Web site, online. You can also pledge by direct deposit through your bank. Pledge online if you are not currently pledging. You can do this anytime, day or night at www.first-church.org. As for direct deposit, I love the direct deposit of my pledge. First, it is simple and safe. Every two weeks, Susan’s and my pledge is sent electronically to the church. Once we set up the account, we have never had to worry about it the rest of the year (or actually ever again). As we increase our giving every year, Sharon helps us make those adjustments. Second, it allows us to give in the weekly offerings and concentrate on the rest

of the mission of the church without worrying about the pledge. Third, direct deposits help the church - especially in the summer time.

Since this form of pledging has started, we spend A LOT LESS TIME in the newsletter begging for you to remember and send your pledge. It's safe and simple. It clears your head for mission. It stops us from needing to beg, cajole and bug you. Call Sharon Leidheiser at 614.228.1741, ext. 11 or go online: www.first-church.org to pledge online anytime!

Fifth, we have a long range vision for our future. This is a fact. In 2008, funding the vision for Youth and Young Adult Ministries holds the greatest single key to our future. October 23rd marks the 2nd Anniversary of our Long Range Plan. One of our eight goals is strengthening our youth and young adult ministry. 24% of our membership is between 19-30 years old. That is 220 people! We need programs, support, fellowship, mission and educational opportunities for this age group. We also have to finance this ministry. In a few months, our new YAYA Minister will be on staff. Creating and sustaining new positions in ministry is a huge investment in that ministry. We have to continue to develop and support this ministry as it continues on into 2009 and beyond. So, now is the time to begin this funding process! I know people in this age group are excited about this vision. But, we need dollars and cents to bring it to fulfillment. Let's all of us make an investment in this dynamic goal for ministry!

Points 6-10 have to do with facts about stewardship and giving.

Sixth, Stewardship is Biblically and theologically grounded! The Bible makes 26 direct references to the word *steward* or *stewardship*. In Genesis 43-44, Joseph is accountable to Pharaoh. In the New Testament, Jesus often tells stewardship stories, which refers to one's behavior over the money, property and goods that have been given into one's care. The Apostle Paul tells the church in I

Corinthians 4:1-2, *“Don’t imagine us leaders to be something we aren’t. We are servants of Christ, not his masters. We are guides into God’s most sublime secrets, not security guards posted to protect them.”* As Stewards, the Bible calls us to be wise investors in the Kingdom of God and it clearly chastises those who hoard against the Lord! So, along with scripture, I’m calling you to invest wisely in you’re your church’s future.

Seventh, you NEED to be a “Steward for the Lord.”

Stewardship should be seen as a spiritual need - just like food and water. Giving is literally good for the soul. In his book *Giving*, Bill Clinton tells of Chris and Jamie Hohn. They had made tens of millions of dollars in their work, but they felt they hadn’t made any difference in the world. Barely 40 years old, they decided to give money to HIV/AIDS projects in China. They gave hundreds of millions of dollars to more than 10,000 people. Chris said he NEEDED to do this. *“Beyond a certain point, which we had reached, money has no further value. It can’t bring happiness, but it can save or transform many lives.”* Your giving saves lives.

Yesterday, I was honored to be at the memorial service for Sallie Danneberger’s Mom, Ruth Wesner. I knew Ruth for 15 years. She was a great steward for the Lord. She made the connection between Great Stewardship and Great Servant leadership of the Lord. Someone once said, *“I have never seen a U-Haul attached to a hearse. I have never seen a grave dug 12 feet deep. You literally can’t take your money with you.”* She died at 88 and up until her death, Ruth was a giver. She invested wisely - in stocks, bonds and in her church! You can’t take it with you. You can give it with a generous heart while you are still here!

Eighth, my mantra - “Poor Givers inspire poor giving. Good Givers inspire Good Giving. Great Givers inspire Great Giving.”

My children are always watching me. Your children are always watching you. When they see you as a poor, uncharitable giver,

they give poorly. When they see you as an okay, begrudging giver, they give just okay and quite begrudgingly. When they see you as a great giver, they give with great gusto, too. Bill and Natalie Wright are my example for this. They are great givers. Although their children are far away from here, their children are all committed to ministry, to our Lord, Jesus Christ and to his church. They have modeled great giving for a lifetime and lead us and their family still!

On the other end of things, we have all too many poor givers in this congregation - no names. Their model lets people off the hook. People say, "She doesn't give. He doesn't give, so why should I?" My question is: Do you want to be a poor giver? An okay, good giver or a Great Giver to the ministry and mission of this church? I see lots of good givers! Let's all step up and attain greatness of giving and greatness of spirit in our giving!

Ninth, how much should you give? On average, our pledges are flat over the last couple of years. An average pledge comes in at about \$2200 a year, or \$42.39 a week. I feel that each of our households needs to increase our pledges by percentages, not a few dollars. If we seek to be tithers, we should give 10% of our income to the church. If this was the case, we would be running a budget well into the millions!

At least, we should give 4-5% of our income to the church. So if your household makes \$50,000 a year, you would give at least \$2,000-2,500 (a tithe would be \$5,000). If your household makes \$100,000, give \$4,000-5,000 annually (A tithe would be \$10,000). If we "billed" you at this 4-5% rate, I believe our pledging would easily top one million dollars.

People wonder how the evangelical churches make it. Simply this, they require you to tithe. They give their first 10% of income to the church. I can also tell you that four years ago, our neighbors across the street at Broad St. UMC were giving an average (at that time) of

\$2500 in their pledging while we were giving around \$1900 on average. So, we way behind our neighbors in generosity then. If we were to jump to \$2500 on average from \$2200 - our giving on that basis alone, would climb \$105,000 next year.

I would rather say that each of us as households of faith needs to increase our giving to 4-5% of income in 2008. If we did this, all of our programs would be funded and we would have a Merry Christmas AND Happy New Year in Budget & Finance and Church Council!

Tenth, why should you give? Simply this: giving makes you feel good. Giving to God and God's ministry and mission makes you feel really good. This fall, we have given envelopes to our children in Church School. If you could see the faces of children as they step up their stewardship, you would know that giving makes you feel good.

Our giving reflects how we feel about ourselves. It reflects what really matters to us. Our giving reflects our ethical convictions in life. Our giving reflects how we feel about the children of this world and their future. Our giving reflects, in our heart of hearts, how we feel about this church.

For me, giving is a very spiritual decision. It is also a family decision. Susan and I sit down, talk about our giving and decide together what to do. It is a time each year to reflect on our values. I find so much pleasure in giving money to others. I always feel better about myself when I am able to give.

As to why, I would add one more thing - when we were baptized into faith, when we confirmed our faith, when we joined this church as a reaffirmation of our baptism, we promised to love, support and care for each other and for this church. Our church covenant calls us to worship, work and serve together. Our church constitution says that we will worship regularly, take time for prayer and growth

in faith, and regularly support the mission and ministry of the church. We have made a promise as members of this household of faith to pledge our support and make a difference here as Stewards of the Lord. I invite you to live into your promises and fulfill your calling as members of First Church.

Next week, we will hear from three lay people about their reasons for stepping up their stewardship in 2008. Come to worship and be ready to be inspired to step up your stewardship as well. Amen.