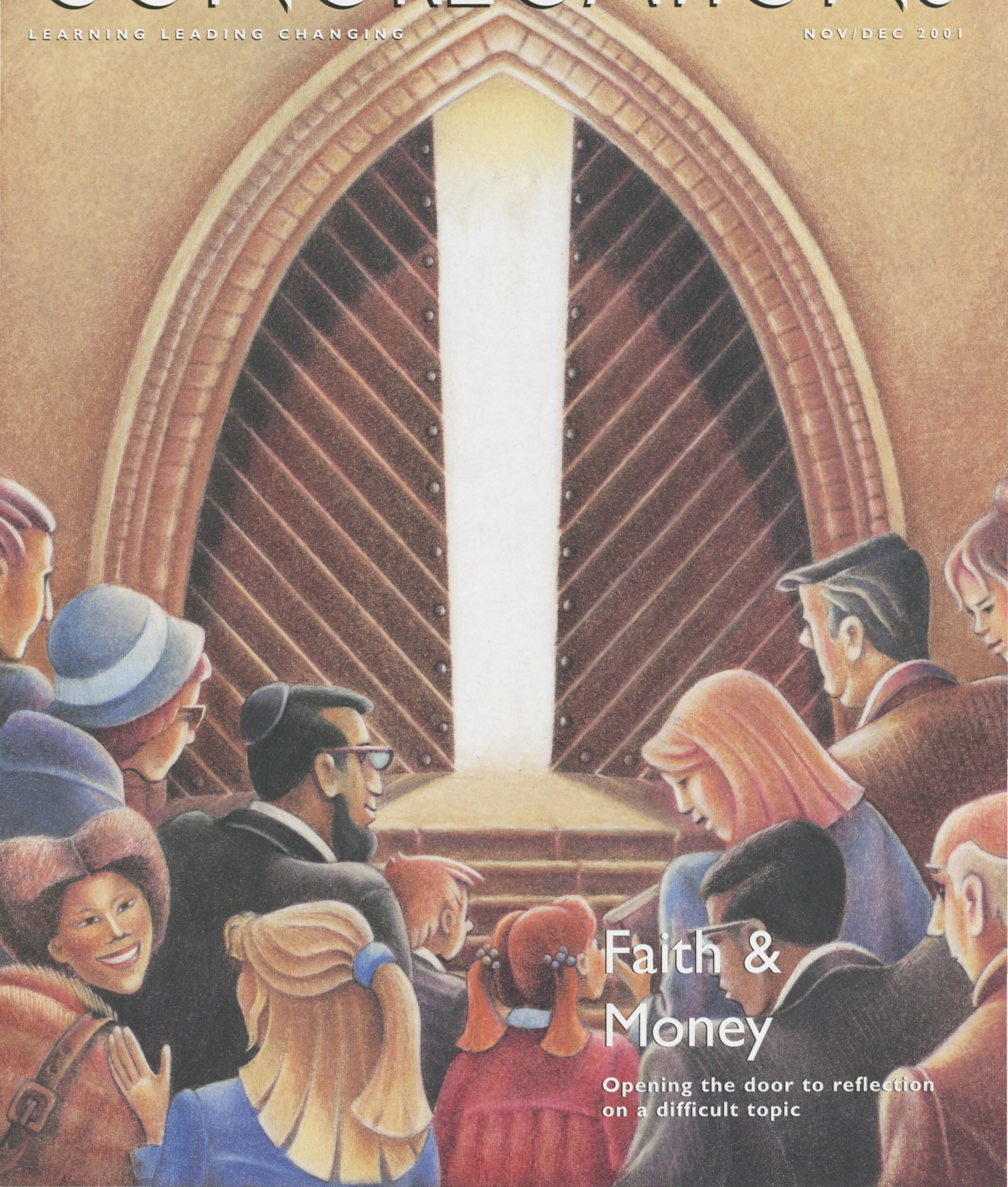


CONGREGATIONS

LEARNING LEADING CHANGING

NOV/DEC 2001

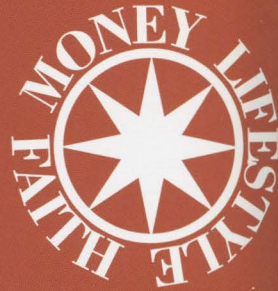


Faith & Money

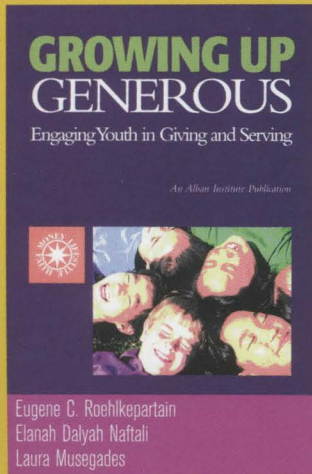
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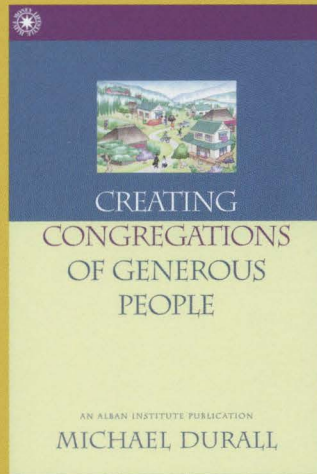


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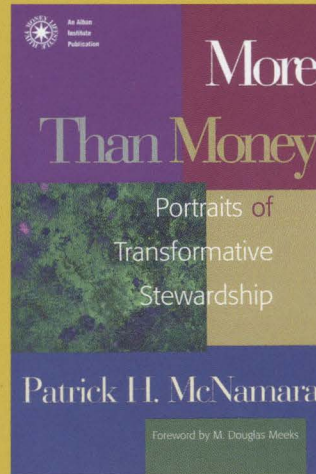
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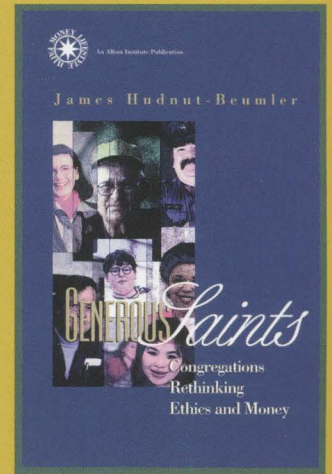
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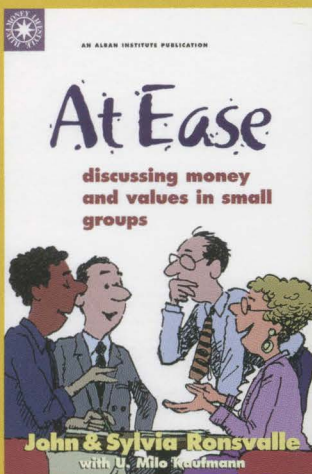
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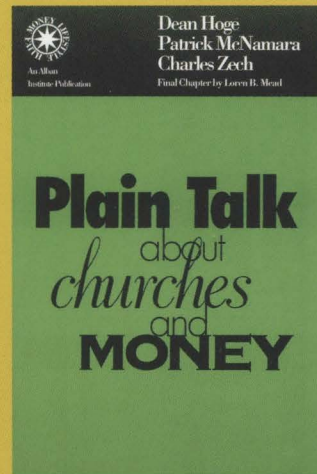
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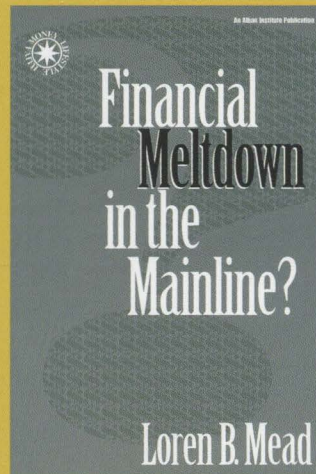
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CONGREGATIONS

LEARNING LEADING CHANGING NOV/DEC 2001

Faith & Money

19 IN FOCUS

A Soul Decision

Alban field consultant *Dan Hotchkiss* ponders whether our use of money reflects the condition of our soul

6

A Theology of Money

Senior pastor *Thomas K. Tewell* reflects on what the Apostle Paul might say about long-term dividends

9

Money and Spiritual Life

Alban project consultant *Bob Leventhal* and the Jewish Reconstructionist Federation's *Shawn Israel Zevit* describe a Jewish approach to dues

14

Rethinking Abundance

Alban senior writer *Linda-Marie Delloff* shares stories of three congregations that rediscovered abundance

FEATURES

24

Going Global

Senior pastor *Donna Schaper* discusses local missions in a global context

DEPARTMENTS

4

FIRST CLASS MAIL

12

PERSPECTIVES

Money Type and Giving

Financial counselor *Robin Bullard Carter* explains why attitudes about money affect stewardship

29

THE LEADING EDGE

Alban Institute president *James P. Wind* stakes a place for congregational leadership in the wake of the September 11 tragedy

30

REVIEWS

36

ASK ALBAN

Indianapolis Center for Congregations consultant *Fred Oaks* discusses six keys to successful capital giving campaigns

CONTRIBUTORS



Robin Bullard Carter is a financial educator and counselor based in Newburyport, Massachusetts. Ms. Carter received her M.B.A. from Simmons College; she became a financial counselor to help fill the void of unbiased information and assistance within the financial services sector. Her “no blame-no shame” approach to counseling and workshops is integral in helping clients come to terms with the many practical and emotional issues related to money.

Dr. Linda-Marie Delloff, a senior writer for the Alban Institute, was formerly its director of publishing. She has been a managing editor of *The Christian Century* and contributes a regular column to *The Lutheran*, the magazine of the Evangelical Lutheran Church in America. She also does research, consulting, and writing for other religious publications and organizations.



Rev. Dan Hotchkiss is an Alban Institute field consultant based in Boston who consults widely with congregations on financial and strategic planning, conflict management, and clergy transition. He currently is writing a book for clergy on financial leadership to be published by the Alban Institute in Spring 2002. Rev. Hotchkiss is a Unitarian Universalist minister.



Bob Leventhal is the STAR (Synagogue Transformation and Renewal) project consultant at the Alban Institute. Before joining Alban, Mr. Leventhal worked as a marketing executive and management consultant. An active communal lay leader in Dayton, Ohio, he has served on the Federation Community Planning Committee, as president of the Hillel Academy Jewish day school board, and as leadership chair of his synagogue. He currently serves on the regional council of the Union of American Hebrew Congregations (UAHC).



Rev. Dr. Donna Schaper is senior pastor of Coral Gables Congregational Church in Coral Gables, Florida. She received her M.Div. from Lutheran Theological Seminary at Gettysburg and D.Min. from Hartford Seminary, and has extensive experience as an interfaith liturgist and educator. Dr. Schaper also writes and speaks extensively and conducts creative writing workshops.

Rev. Dr. Thomas K. Tewell is senior pastor of the Fifth Avenue Presbyterian Church in New York City. Prior to joining Fifth Avenue Presbyterian in 1994, Dr. Tewell served pastorates in Pennsylvania, New Jersey, and Texas, where he received a Foundation of Interfaith Research & Ministry award for his leadership in starting the AIDS Care Team ministry at Memorial Drive Presbyterian in Houston. In New York he has served as chair of the Faith Steering Committee for Habitat for Humanity-New York City's “Building on Faith” campaign.



Rabbi Shawn Israel Zevit has over 20 years' experience in the areas of spiritual leadership, human relations training, and educational arts. He has consulted with numerous nonprofit, government, and corporate organizations, as well as faith communities across North America. Rabbi Zevit is the director of outreach and community development for the Jewish Reconstructionist Federation, where he develops resources and leads workshops on money and values, governance and leadership, community building, prayer, and communal spiritual life.

CONGREGATIONS

LEARNING LEADING CHANGING

President & Publisher

James P. Wind

Editor

Lisa Kinney

Associate Editor

Kim E. Kelley

Contributing Editors

Richard Bass
Ian Evison
David Lott
Alice Mann

Art Director

Phoenix Graphics, Inc.

Marketing Director

Holly Hemphill

Publishing Assistant

Barry Forrest

THE ALBAN INSTITUTE

7315 Wisconsin Avenue
Suite 1250W
Bethesda, MD 20814-3211
Telephone: 301-718-4407
Fax: 301-718-1958

Editorial Inquiries

To submit articles or letters to the editor, send an e-mail to lkinney@alban.org or send a letter to Lisa Kinney at the address above. Send a self-addressed, stamped envelope for writers' guidelines or visit our Web site at www.alban.org.

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A Taboo Topic



What issue facing congregational leaders is most likely to make them feel unprepared, ill at ease, and embarrassed? If you answered "sex," you would be close, but our research indicates that the real answer may be "money." Why is this ordinary, everyday medium of exchange such a topic of anxiety? As Alban Institute field consultant Dan Hotchkiss explains in his upcoming (Spring 2002) Alban book on the subject, the answers range from the philosophical and cultural to the practical and personal. Our whole culture is anxious about money, he says, and many pastors' personal finances are in difficulty. Clergy also depend on congregations for their livelihood, and this juxtaposition of leadership and dependency can make discussing financial matters especially awkward. And, he says, the tacit theology of "the spiritual" in many congregations excludes matters of power and money, inhibiting clergy from offering spiritual leadership for the financial side of personal and congregational life.

The Alban Institute has been exploring this complex issue since 1997, when we received a generous grant from the Lilly Endowment for our Faith and Money Project. The primary aim of this project was to engage congregational leaders in reflection about fundamental faith-money issues in their own personal and institutional settings. Activities included developing practical strategies to help leaders think more clearly about their own economic realities and practices, as well as creating opportunities for them to talk more openly and faithfully about their stewardship responsibilities. We also have developed a line of books on faith and money, and are in the process of forming chat groups to discuss this topic on our Web site (see card insert).

This issue of CONGREGATIONS coincides with the end of our work under this grant, but our interest in the topic is far from over. As we have come to understand on a professional level in our work with congregations, money is fundamental to the work we do personally and collectively in the world. And now, as the nation and its congregations struggle to cope with the events and the aftermath of September 11, there is a symbolic loss to mourn among so many others: the World Trade Center as a symbol of the economic creativity and energy that is at the heart of our national and international culture. In this issue there are two articles—Alban president James P. Wind's new leadership column on page 29 and Fifth Avenue Presbyterian senior pastor Thomas K. Tewell's article on page 6—that relate the issues of leadership, faith, and money to the tragic events of that day.

Other articles in this issue include a Jewish approach to obligatory giving (Leventhal and Zevit's "Money and Spiritual Life" on page 9), examples of three congregations that created new definitions of abundance (Delloff's "Rethinking Abundance" on page 14), and a financial counselor's perspective on stewardship (Carter's "Money Type and Giving" on page 12).

We hope that this issue makes the discussion of money feel like less of a taboo and provides some new ways for congregational leaders to reflect on this sensitive and fundamentally necessary aspect of congregational life.

Blessings in your work,

Lisa

Lisa Kinney

lkinney@alban.org

More Young Clergy Respond

I JUST WANTED TO THROW MY TWO CENTS WORTH in on the Young Clergy issue (March/April 2001), particularly in response to the letter by Rev. Dr. Barbara S. Boyd published in the July/August issue. As one of the young clergy under the age of 30, I have found that some of my biggest struggles are dealing with those who think that I do not have enough life experience to speak to the issues of violence, teen suicide, loss of employment, cancer, sexuality, theology, or whatever issue seems to be confronting society. The false assumption is that one needs "life experience" to speak to these issues. Anyone can speak to these issues; however, not everyone can speak to them in a caring, compassionate, sensible manner, and just because someone has "life experience" in years does not make him or her an expert at walking through the valleys of life with others. This, many times, is a gift of the Spirit.

In my own short experience of ordained ministry, I have found that many who speak to the above issues do so with fear and trembling, never knowing if what they say will offer the necessary insight to those who struggle. And when all is said and done, most of those who I have conversed with agree that it has been the guidance of the Spirit that saw them through. Incidentally, this has nothing to do with "life experience."

What life experience does provide is more awareness of how things operate. I am fortunate to be serving on a team in a relatively large parish. I benefit greatly from the experience of the senior pastor, and I continue to learn from him. Yet, he constantly values what insights and understandings I have to offer. He understands that the worldview that I possess is strikingly different than the one he grew up with. He knows that my generation handles school shootings, violence, cancer, sexuality, etc., differently than his did. We work together to understand our various generations and how we can discern where God is leading us in the midst of this time and place.

It is important to remember that we are all gifted, and that we need leaders of all ages so that the faith can be passed down throughout the generations. What our day and time needs is the recognition that all those baptized into God's church have various gifts and talents, and those gifts need nurturing and encouragement so that we are not bemoaning the lack of leaders in any generation.

Rev. Kevin W. Haug

Emanuel's Lutheran Church (ELCA)

Seguin, Texas

I'VE BEEN READING THE LETTERS on the Young Clergy issue (March/April 2001) published in the July/August magazine and on your Web site.

Many of the letters are a perfect example of what we young clergy mentioned as problematic at the roundtable discussion on that topic held last October. Contrary to Rev. Dr. Boyd's suggestion that the church is too youth- and young clergy-oriented, I don't believe the church is in line with the culture on this at all. The church is far behind the culture when it comes to valuing younger people.

Young clergy survive when they seem older, act older, and publicly support ideas and activities that serve older folks. In fact, I was playing into that when I wrote my article ("Bridging the Age Gap," March/April 2001, page 14); I was keenly aware of the need not to offend older folks. Now I wish I had done so a little bit more. The letters, especially Boyd's, demonstrate what happens when young people (and clergy) lift up their voices and claim something unique and important in the life of the church. We get ridiculed and dismissed as inexperienced. Good thing we don't let that stop us from serving God through ministry in Christ's name!

Rev. Verity A. Jones

Central Christian Church (Disciples of Christ)

Terre Haute, Indiana

Strong Thoughts on Worship

THOMAS LONG DIDN'T HOLD BACK when he wrote that Willow Creek "turns out in the end to be a pretty shallow pool in which to swim with maturity as a Christian" ("Between Opposing Forces," July/August 2001, page 8). But Long and all the other Willow bashers just don't get it!

You don't have to be very bright to see that the Willow movement is the "revival" of our age. Long can continue his criticism while "Willow" type churches reap the harvest!

Please don't send me another copy of CONGREGATIONS. I'm too busy reaching people and growing them up in Christ.

Rev. Lee Powell

Cedar Creek Church

Peerysburg, Ohio

I JUST READ JOHN WITVLIET'S ARTICLE in the July/August issue of CONGREGATIONS ("Beyond Style," page 19).

I was dismayed because, in an article about worshiping the God of heaven, I don't remember seeing even one reference to the Bible. Remember now, Jesus Christ said, "God is Spirit, and they that worship Him must worship in spirit and in truth." Certainly, Jesus was telling us that God has spoken ("in truth" John 17:17) concerning how He wishes man to worship Him. All you did was to ignore what the Bible teaches concerning God's will in this matter in favor of what man thinks (Matt. 15:8-9).

The issue of CONGREGATIONS I read is a complimentary issue. I will not be subscribing. Witvliet, as all of us, should spend more time reading, meditating, and acting upon what God has said rather than to lose himself in academic attainments. If we do not "hear and do" what Jesus has said as His disciples, we will suffer the consequences in eternity (John 12:48). I sure hope that Witvliet will give some thought to my simple observation/comments.

Frank Vondracek
Davenport, Iowa

JOHN WITVLIET REPLIES:

My goal in "Beyond Style" was to invite congregations to ask deep questions about worship's meaning and purpose rather than succumb to the taste-driven fare of many recent conversations. I would be thrilled if readers were motivated by this to return to the many Scripture texts that address worship-related topics. It is precisely this activity that energizes and informs our ongoing work with congregations on worship.

Beware of Investment Fees

I READ WITH INTEREST "Setting Up an Endowment Fund" (July/August 2001, page 36). The author's cautionary note regarding a broker's expenses is well taken.

Congregations should be aware of all expenses when considering a custodian organization to manage their funds. I have seen a bank trust department charge a high fee in relation to the amount invested in addition to selling the congregation one of its own funds with a sales charge and annual (12b-1) marketing fee. Fees can be especially damaging to the return of bond funds.

While it's reasonable to expect to pay something for an account manager, it's prudent to ask if the expense justifies the anticipated rate of return.

Using a denominational fund, as the author suggests, should be an early consideration. In all cases—a word to the wise—do your homework (due diligence) carefully.

Two Alban Institute resources congregations might find helpful are *Endowed Congregations: Pros and Cons* by Loren Mead (OD92); and *Congregational Endowment Funds* (OD115) by Gerald W. Bauer (yours truly). Another resource for good unbiased investment management education is the American Association of Individual Investors. You can contact them at 1-800-428-2244 or at www.aaii.com.

Gerald W. Bauer
Interim Pastor, Evangelical Lutheran Church in America
Huron, Ohio

Editor's Note: We always appreciate and look forward to your comments. When submitting letters, please remember to include your church affiliation and contact information (including a telephone number and e-mail address).

A Theology of Money

THE APOSTLE PAUL'S ADVICE ON LONG-TERM DIVIDENDS

Thomas K. Tewell

At 8:45 A.M. on Tuesday, September 11, John and Michael were having their daily phone conversation about derivatives and investments. Michael was speaking from the World Trade Center where he worked as a bond trader, and John was speaking from North Carolina, where he worked for First Union Bank. Suddenly, Michael exclaimed in a voice filled with panic, "John . . . there's been an explosion . . . I'm surrounded by smoke and flames. Help me!" John felt helpless but asked his friend, "What can I do?" Michael's reply was poignant and precise: "John . . . here's my home phone number. Please call my wife Erin and tell her I love her." Then the phone went dead. All John could hear was static. Michael died on Tuesday morning, September 11, 2001.

Stories like this one have filled all of

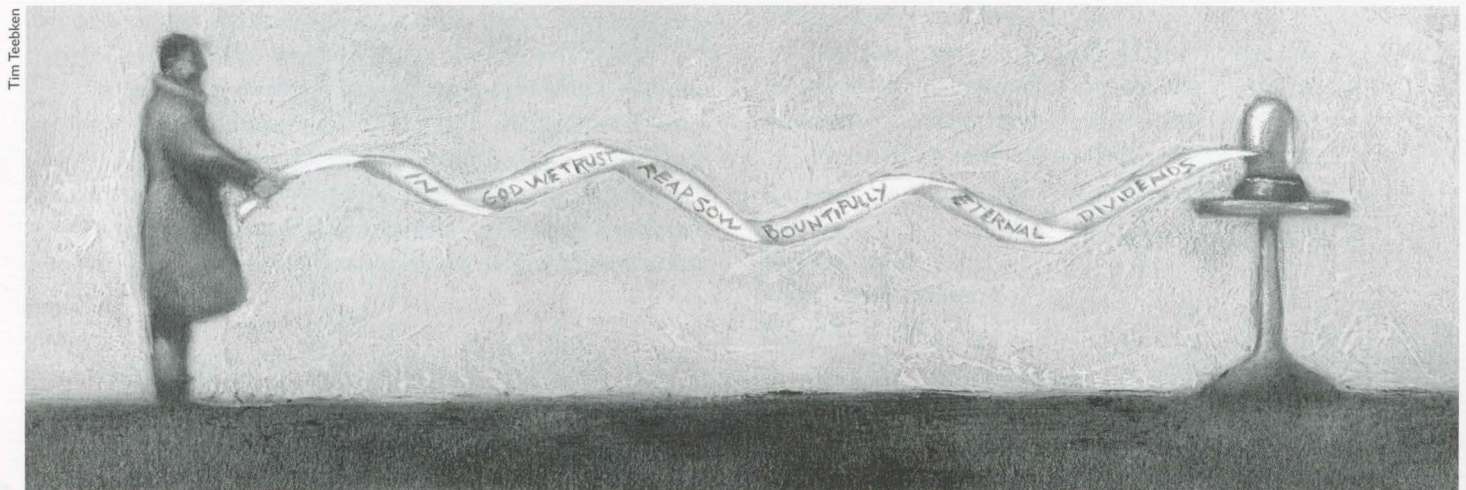
our minds since that tragic day—but they are particularly commonplace in the financial area of New York City, which is home for many of the members and visitors to whom I preach on Sunday mornings at The Fifth Avenue Presbyterian Church. Unlike any other event in my lifetime, this tragedy has shaken the financial world to its core. People are instantly reprioritizing their lives and futures. There is an unparalleled opportunity for spiritual leaders to say something to our society about the "eternal dividends" that can come from a relationship with God as opposed to the "short-term dividends" that our earthly investments have to offer. People are looking to us for leadership and are hungry for words of hope. They are more interested in faith issues than at any other time in my life. We must be ready to speak!

A Trader's Day

If the Apostle Paul worked for Goldman Sachs, I believe that he would shift the investment strategy from making money to making a difference in the wake of the tragedy of September 11. He would shift the entire focus of the firm from "mammon" to God (see Matt. 6:24).

I learned the need for this shift in focus by conducting a full day of experiential research at Goldman Sachs a year or two ago when I saw first-hand the life of a Wall Street trader. Beginning at 7:00 A.M., when my Goldman Sachs friend and I boarded the subway, through every minute of a very busy day, we focused on one thing—money. I've never seen such intensity of focus in my entire life.

The friend who opened this door for me (and to whom I'll refer as Will) was a long-time employee of Goldman Sachs—



Tim Teabken

and a faithful member of our Fifth Avenue Presbyterian congregation. He allowed me to “shadow” him throughout the day to observe the daily life of a trader.

At 8:00 A.M., Will and I had a meeting to learn what was happening in other cities and to consider how the stock market might respond. We gathered around a speaker in the middle of a table to listen as people spoke to us from Chicago and Dallas (where it was 7:00 A.M.), Phoenix (where it was 6:00 A.M.) and Los Angeles and San Francisco (where it was only 5:00 A.M.).

From just before 9:00 A.M. until just before 9:30 A.M. Will was on the telephone calling key clients to see what transactions they wanted that day. But from the moment the market opened at 9:30 A.M. until the closing bell at 4:00 P.M., he literally did not stop working. He ate lunch at his desk, and never put down the phone; he simply dropped it, not taking time to hang up before reaching for it again.

He talked with people on the floor of the New York Stock Exchange, clients, and other traders, and the focus of every single telephone transaction was money. I was amazed to see, first-hand, that the timing of a transaction can make or lose hundreds of thousands or even millions of dollars. People stand in line at the stock exchange “just in case” a stock reaches a certain price, and then buy or sell in an instant.

Transactions are made so quickly and with such intensity that I wondered how everyone could keep track of what had happened. Everyone ate, breathed, drank, spent, and made money. The mood was intense.

Investing in God

If the Apostle Paul were employed as a consultant by Goldman Sachs or another Wall Street firm, I have no doubt that he

would warn them: “You’re making the wrong kind of investment! You’re so desperate to buy shares of stock in a company that has an uncertain future. Why not make an investment that has lasting significance? Why not make an investment in eternity? Why not make an investment in God?”

I have biblical evidence that this is what the Apostle Paul would say to Wall Street firms:

The point is this: he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do as he has made up his mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that you may always have enough of everything and may provide in abundance for every good work. As it is written, “He scatters abroad, he gives to the poor; his righteousness endures for ever.” He who supplies seed to the sower and bread for food will supply and multiply your resources and increase the harvest of your righteousness. You will be enriched in every way for great generosity, which through us will produce thanksgiving to God (2 Cor. 9:6-11).

Paul was deeply concerned with the values of the people who lived in Corinth—a center of trade and commerce in his day. He was saddened that people exploited one another for economic gain and that they were preoccupied with materialism. He observed rampant prostitution and gross immorality in a place where men and women were exploited and not treated with dignity.

I am certain that the Apostle Paul

would have been incensed at the twenty-first century advertisers who try to seduce us into thinking that happiness and fulfillment can be bought. Paul reminded the people in Corinth and in other cities where he planted churches that material possessions cannot ultimately fulfill them. Only God can fill the emptiness inside.

Theology of Money

As I reflect on what the Apostle Paul might say to Goldman Sachs and other Wall Street firms, I think of several key spiritual points that form what I believe to be the Apostle Paul’s “theology of money.” This is what Paul would say to investment firms in light of the horrific tragedy at the World Trade Center, the Pentagon, and in Pennsylvania:

God owns everything. The Apostle Paul taught the people of Corinth, “You are not your own . . . you were bought with a price” (1 Cor. 6:19-20). The psalmist echoed these words: “The earth is the Lord’s and the fullness thereof” (Ps. 24:1). We belong to God. Although we are seduced by our culture to believe that things belong to us, we are only stewards or trustees of jobs, homes, automobiles, children, families, bodies, and material possessions for a brief time. The truth is that everything we think we own is really owned by God.

Remember that Jesus Christ restructured our long-term debt portfolio. In investment companies, key executives are paid enormous bonuses to figure out how to restructure debt. Investment firms make money by restructuring the debt of other companies that they buy and sell. In a spiritual sense, Jesus Christ restructured our long-term debt portfolio by paying the debt for our sin with his own blood on the cross. He offers us forgiveness and eternal life as free, unmerited gifts of grace.

The only motivation for giving is gratitude. We do not give in order to earn God's love or in order to deserve God's love. We do not give because God needs the money or because the church or other worthy organizations need it. We give simply in response to God's gift to us in Jesus Christ. There is no other motivation for giving.

The purpose of giving is spiritual growth. Although the motivation to give is gratitude, the purpose of giving is our own spiritual growth. God wants to teach us the spiritual lesson of trust, which is a difficult lesson to learn. In the Old

Testament, God taught people to trust by urging them to give "the first fruits" as an offering of praise and thanksgiving. He taught them to "tithing off the top," not wait until the entire harvest was gathered.

As I slowly learn these spiritual principles, the words that I heard years ago from Sir Winston Churchill have started to make sense, "You make a living by what you get . . . but you make a life by what you give."

My day on Wall Street finished at nine o'clock in the evening, as Will and I got off the subway after dinner with a client. But on Wall Street, the focus on

money resumed at 7:00 A.M. the next day.

As I left Will that evening, I realized how desperately Goldman Sachs and I need to hear the life-transforming words of Jesus Christ—as spoken through one of God's finest investment consultants, the Apostle Paul. "Those who sow sparingly will reap sparingly, but those who sow bountifully will reap bountifully!"

In light of the tragedies of September 11, my friend John in North Carolina and financial executives in New York are now ready to hear and to heed God's words. And God must wonder why it took such a tragedy for us to pay attention. ❀

Fundraising with Grace

THE FIFTH AVENUE PRESBYTERIAN APPROACH

We aren't taught a lot in seminary about fundraising, but as ministers, we quickly discover that this is a big part of our jobs. As a pastor, I have found that a few key principles are important to keep in mind when encouraging giving.

❖ **Give out of gratitude.** Ask people to think about the moments of grace they have experienced, and teach them to give out of gratitude for these events—not to fulfill an external need.

❖ **Give as an ongoing expression of faith.** Preaching on stewardship is not a once-a-year event, but rather an ongoing campaign to cultivate giving as an important aspect of the expression of faith. One way to help members more fully appreciate the value of their gifts is to invite people who have been helped by a congregation's donations to visit and share their experiences.

❖ **Give in a way that reflects both need and the ability to give.** Think of each member of the congregation as an individual giving campaign, and remember that no one letter or sermon will reach everyone. For some, a personal invitation from the pastor is the most effective approach; for others, designating their donations for programs they find meaningful may be the best way to facilitate a positive experience of giving. Still others may respond best to a conversation with a peer about the benefits of giving—or to a reminder that gifts other than cash can greatly benefit a congregation.

Our Experience

At Fifth Avenue Presbyterian, we attempt to address the needs of the individual even when requesting pledges by mail. We do this by cre-

ating a number of letters with different approaches to pledging. For those experiencing difficult circumstances in their lives, I draft a pastoral note and simply enclose a pledge card. For people who have become estranged from the church, I try to rebuild the relationship before sending a pledge card.

We also devote a great deal of time cultivating the spirit of giving in our new members. In joining the church, these individuals are making a commitment and a new beginning. Because making a pledge is an extension of the expression of that commitment, we talk with new members about making a pledge on the day they officially join the church, and over 90 percent agree to do so.

As existing members become givers, I continually urge them to step up their donations—moving up from a flat rate to a percentage of their income—and then ask them to increase that percentage by a point or two each year until they reach the level of tithing.

For those who reach that level of giving, I encourage moving up to the level of radical generosity in their expression of gratitude. I also urge members to make the check to the church the first check they write during each pay period—to affirm that they are putting God first in their lives.

For me, there is no conflict between being a pastor and asking people to give. The challenge is getting people's attention, getting them to look you in the eye when you are talking about giving. I believe the secret of stewardship—that giving is a privilege and a joy—is the best kept secret of the Christian faith. When you give you receive far more than you give, and it is my joy and privilege to share with people this secret that will enhance their lives forever.

Money and Spiritual Life

A JEWISH APPROACH TO OBLIGATORY GIVING

Bob Leventhal and Shawn Israel Zevit

The rabbi squirms in his seat when a leader suggests that he engage in fundraising. Perennially vocal board members grow silent when it is time to follow up with congregants about their financial obligations. The topic of money makes us uncomfortable. But no organized religion has ever been without a need for resources or an expectation of offerings, dues, or taxes to support its institutions.

Jewish tradition views money as an expression of values and a commitment to godly action in the world. Money is a reflection of our priorities, which in turn reflect the values articulated by a communal mission statement. Although they may seem to be mutually exclusive, money and spirituality are in a dynamic relationship in congregations.¹

Exploring Polarities

One way to frame the relationship between money and spirituality is through the lens of polarity theory. In *Polarity Management* Barry Johnson writes:

Polarities to manage are sets of opposites which can't function well independently. Because the two sides of a polarity are interdependent, you cannot choose one as a solution and neglect the other. The objective of the "Polarity Management" perspective is to get the best of both

opposites while avoiding the limits of each.²

In this article we will explore the tensions between autonomy and obligation, between encouraging reflection and demanding action (or "doing"), and between focusing on members and preaching to them.

Traditional Jewish thinking would seem compatible with the concept of polarities. We speak of "*elu v elu*"—that both "this and this" are true. Judaism believes that principled debate and exploration lead to truth. When we "struggle," we are changed.

Past to Present

At the very birth of the Jewish people in the exodus from Egypt, Jews traditionally paid a minimum tax to support the establishment and maintenance of their ritual, sacred center, their leadership, and later the temples where the priests made their sacrifices. They also provided a share of their tribal allocation to the Levites so that they could focus on the needs of the sacrificial cult. Thus Jews had an obligatory contribution to support the *Avodah*, or sacred service. The Jewish spirit of practicality is expressed in the rabbinic saying, "Where there is no bread, there can be no Torah. Where there is no Torah, there will be no bread" (Pirket Avot 3:17).

As Rabbinic Judaism developed from 200 B.C.E. onward, the rabbis helped systematize the flow and allocation of

resources with holiness, community building, compassionate action, and service to God as core values. This extended, in the Middle Ages, to the collection of a "Jewish tax," or *tzedekah*, to support the widows, orphans, and others in need.

But today's synagogue has taken on tasks that never could have been envisioned in the Middle Ages, and it requires great financial resources. The synagogue functions as a *beit midrash* (a school), a *beit kneset* (community center), a social hall or center for life-cycle events, a political center where current issues are considered, a social service center for pastoral counseling and day care, and a youth center. The costs for infrastructure needed to meet these diverse needs are substantial.

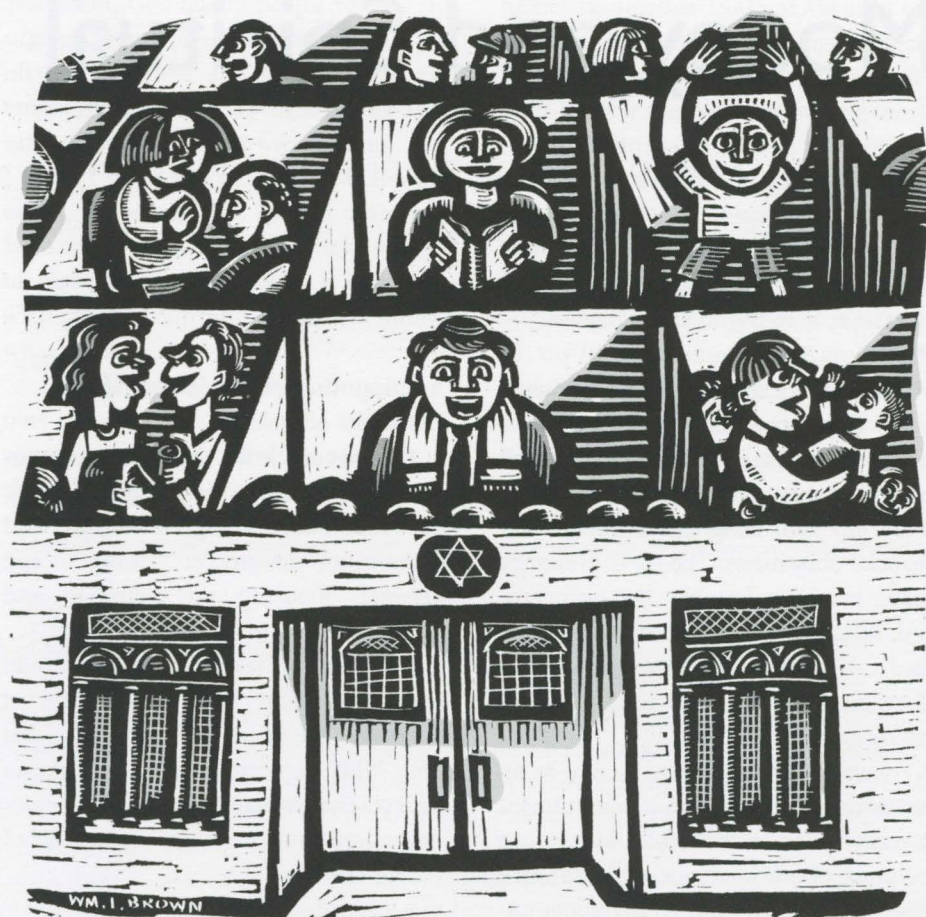
Jewish communal leaders have expressed alarm about Jewish continuity. From a systems point of view, stresses on the Jewish community are increasing. The leadership is accorded less legitimacy, and the professional staff's workload has grown. Less time is available for voluntarism, and leaders face the individual expectations of members who have been enculturated to demand high levels of "customer satisfaction." Many commentators have questioned whether mediocre programs can compete for membership loyalty. In short, the needs of synagogues have accelerated, but the ideological and faith traditions of financial resource development have not kept up.

In addition, as the twenty-first century begins, organized religion has lost much of its traditional authority with Americans. The democratization of American congregational life—which encourages individuals to seek a direct path to a moral life and challenges the power of seminaries, intellectuals, and denominational leadership—has generated a bias toward individualism and autonomy.³ So how should Jewish synagogue leadership make the appeal for responsible (obligatory) financial resource development? How does one speak of traditional obligations in the land of individual autonomy?

Polarity 1: Autonomy and Obligation

An old saying by Rabbi Hillel found in the Torah (Mishnah) expresses polarity thinking: “If I am not for myself, who will be for me? If I am only for myself, what am I?” (Pirket Avot 1:14). Many American Jews perceive that their personal material needs are increasing today, and their focus on the needs of the Jewish community is declining relatively. Like other Americans, Jews are becoming less involved than in previous eras in all forms of association and voluntarism (Putnam,⁴ Fukuyama⁵). Their attitudes have changed, perhaps as a function of both American cultural priorities and the natural decline in ethnic identity in fourth- and fifth-generation Americans.

In the Torah, a community focus is central. We are told to leave a portion of our field unharvested (Deut. 14:22). We are told not to glean the field or vineyards (Lev. 19:9). In a traditional sense, a person is in a living, dynamic covenant that should reflect generous giving. Even a recipient of *tzedekah* (giving justly) must give to those with less. Jewish communal service leaders argue that this very process of Jewish financial resource



William Brown

development engages the solicitor and the giver in the building of a Torah community.

The process of exploring our traditional sense of mutual obligation builds shared meaning, but some observers have cautioned that Jewish giving may be becoming less community-oriented and more concentrated in a “committed core” of supporters. According to Donald Kent and Jack Wertheimer, the number of Jewish Federation contributors declined by 180,000 over 10 years even though the total amount of giving increased.⁶

In advocating dialogue related to giving, leaders face several challenges. Leaders may look at financial resource development as a tool for building sacred community and reflecting community

values. As individuals, they have their own emotional attitudes toward the role of money in their lives. They may reflect the American inclination toward privatism (Bellah,⁷ Eisen⁸) which suggests that we not engage our neighbors in this type of dialogue. Internalized feelings about money derive from centuries of being attacked and stereotyped. These issues of class, status, envy, shame, and competition must be overcome by open and respectful learning and dialogue.

Polarity 2: Reflecting and Doing

In *The Fifth Discipline*, Peter Senge speaks of the “wheel of management.”⁹ There is a time for reflecting, connecting, deciding, and doing. Leaders need to reflect on Jewish values, explore their traditions,

and understand their missions. These are all part of the pole of reflection. As boards have become more corporate, they have often failed to incorporate enough Jewish traditional learning in their processes. At the other pole is "doing." It is not enough to review texts and to listen to scholars-in-residence. Leaders must act. They must set an example for giving, and must be role models of committee leadership. The Jewish Reconstructionist Federation recently completed its third year of programs and resources to help lay leaders integrate values and financial resource development; this was in response to congregational leaders' recognition that too often discussions about values were not linked to issues of financial matters, budgets, and fair-share dues.

Polarity 3: Member Focus and Preaching

When leaders communicate with members about obligations, they need to have the capacity to move between a focus on the member's own perceived needs and a prophetic focus on the community's traditional obligations. In marketing theory one can charge a price equal to the perceived value of the product. If leaders have succeeded in increasing the perceived value of membership, they can raise prices (dues). If the value of membership is perceived to have diminished, they will, in theory, either have to reduce prices or risk a decline in demand (declining membership). Perceived value is a complex formulation.

Some Jewish communal leaders have suggested that we should not think about marketing in relation to congregational membership. They decry the contemporary fee-for-service consumer mentality of some members. They preach that members should seek to be members of a "caring community," not consumers. What seems clear is that synagogue member-

A congregation must have leaders who can articulate a prophetic vision of community consensual obligations.

ship is a complex mix of specific service needs (religious school, life-cycle events, cemetery rights), self-esteem needs (participation, fellowship), and transcendent existential needs (spirituality, yearning for community).

Judaism does have a strong prophetic tradition. The prophet is often a lonely person who receives a vision from God and challenges the people to resist the temptations of popular culture (idolatry) and return to God and Torah.

When congregants are surveyed, they say the two most important things they expect from a religious leader are authenticity and integrity. If a religious leader is completely dominated by a member focus (or marketing pole), he or she may fail to take principled stands and challenge the congregation to increase its commitments. A congregation must be more than a set of autonomous consumer profiles. It must have leaders who can articulate (or preach) a prophetic vision of community consensual obligations.

Developing and Harvesting Dues

According to recent surveys, dues represent from 45 percent to 65 percent of the revenue for most Jewish congregations. Dues require broad-based congregational support and legitimacy and so reflect a community's sense of obligation in a way that capital campaigns, with concentrated major gifts, may not. A classic case of har-

continued on page 23

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Money Type and Giving

A FINANCIAL COUNSELOR DISCUSSES STEWARDSHIP

Robin Bullard Carter

How do we, as Christians, bring the concepts of faith and money into harmony? And do we need to? For me the answer is yes. Absolutely. Let me share how I created more comfort for myself regarding money. Because most of us struggle with these issues, I developed a series of questions to examine how we relate to practical, emotional, and faith aspects of money. Some of us struggle with all three.

I ask, "Am I saving enough, or not at all? Do I spend too much, or am I stingy? Do I think about money all of the time, or hardly ever? Do I feel that I never have enough money, or am I comfortable with what I have? In making decisions, is money a core concern—or do I blank out on financial implications? Do I give graciously and responsibly to my church, or am I more generous than I can afford to be?"

Five Money Types

As the wife of a minister for 38 years, and in my professional life as the creator of a financial counseling service, I am aware of the many money issues that people face. And to address these issues, I use the five "money types" described in this article. Though most people do not fit neatly into any one category, the same five money types hold true for all of my clients—including ministers. Though all leave our counseling sessions and workshops with a better understanding of how money can affect lives and relationships, it is the many ministers that are "money mindless" who leave knowing that they need to work at becoming better financial stewards.

Like so many traits, money type develops early in life. We learn from families and caregivers to be comfortable with or to have fears related to money. We learn to save or spend, to be generous or tightwads, to plan—or to ignore money and the decisions it requires. And we copy or reject the models we saw as children. Surprisingly, a person's money type is not linked to whether they grew up well-off or are financially comfortable now. The early response to models is key.

These are the characteristics that I use to identify money type:

Mindless. The money mindless avoid thinking about money. They don't know where their money goes, are overly generous, and may not save or pay bills on time—all because money is fear-based or painful for them to think about. They may have grown up with financially irresponsible parents or in homes that experienced trauma due to illness, job loss, addiction, or a death in the family.

Entitled. The entitled (or deserving) grew up believing that they deserve to be taken care of. As a result, they can be overly generous, spend too much, save too little, and may be careless about money management. Growing up they often received "things" rather than love and attention, and as adults they consume, hoping to fill the emptiness in their lives. They also feel shame for overspending.

Balanced. In my experience, money is a non-issue for very few people. But balanced money types are the ones we might wish to emulate. They pay bills on time, save adequately, and are reasonably generous. Money is not a central focus of their lives. They grew up with positive models who did not use money to manipulate them, and lived in comfortable homes where bills were paid on time, with parents and caregivers who both lived within their means and were able to save.

Worriers. For worriers every decision begins with money. They wonder whether they have enough money, if they can afford anything—and what will happen "if." They are cautiously generous, can be stingy, and save, save, save. Spending is not fun. Like the mindless, these people grew up with money trauma but it adapted differently. Worriers have usually experienced real or perceived deprivation, which explains why many people who lived through the Depression era fall into this group.

Obsessed. The obsessed are the ones who die with a million dollars under their mattresses. Their worries are extreme, and because they are always prepared for the worst they seldom have fun. They pay in cash, live meagerly, and are not generous because they believe they have too little to share. Holding on to money rules their lives.

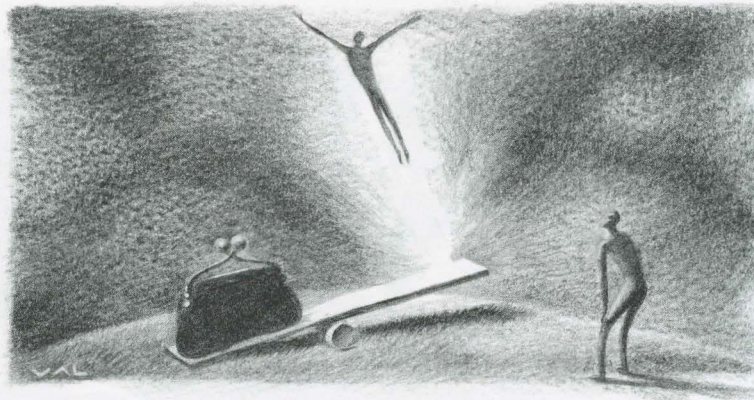
Most people fall into more than one money type, but their primary type is the one that best describes their money personality. It is not helpful to characterize any type as good or bad, but it is important to know your money type because it helps explain both why you deal with money the way you do and how you relate to others—especially in relationships with people who are other types. It can also help you to correct course if your financial situation needs adjustment.

In my work I have met many ministers who are money mindless. They assume that the church will take care of them (or be mindful of money for them) while they take care of their congregations' spiritual needs. But this attitude can leave ministers and their families vulnerable when their financial needs are unmet or poorly managed—and being money mindless can spill over to oversight of church budgets or staff with fiduciary responsibilities. I believe that ministers who learn more about their own money type can become better stewards and role models for financial stewardship.

One Family's Story

My family history helps illustrate how money types emerge. As children, my siblings and I grew up in a financially secure home. My maternal and paternal grandparents were financially secure savers who managed their money responsibly. But they overindulged their children. As a result, my parents became entitled (deserving) money types who were less responsible than their parents. After marrying and living comfortably for nine years, my parents divorced. And I have no memory of ever having heard them have balanced conversations about money. They argued about it, spent too freely, never saved—and my grandparents repeatedly bailed them out. Both of my parents eventually remarried and had more children, creating more financial strain.

Now that we are adults, my siblings and I have money personalities that reflect how we individualized our early experiences. My older sibling, an entitled type (and a compulsive shopper), quickly went through a million dollars following the death of a spouse—and is now in financial straits. As the middle child, I became a money worrier, rejecting the financial chaos of my parents' lives for what feels more secure to me. And those early experiences ultimately led to my work as a financial counselor. By contrast, my younger sibling is both a worrier and mindless,



Valery Bochkov

and will have to work to age 65 or beyond because of it. I married a money mindless minister who sometimes drives me crazy—but who has helped relieve my money anxiety and gives me permission to be more generous with myself.

In my professional life, and as the parent of grown children, I understand the importance of money in our relationships. And I am acutely aware of the tremendous influence our behavior and verbal messages can have on how children and others we know will relate to money.

Personal Stewardship

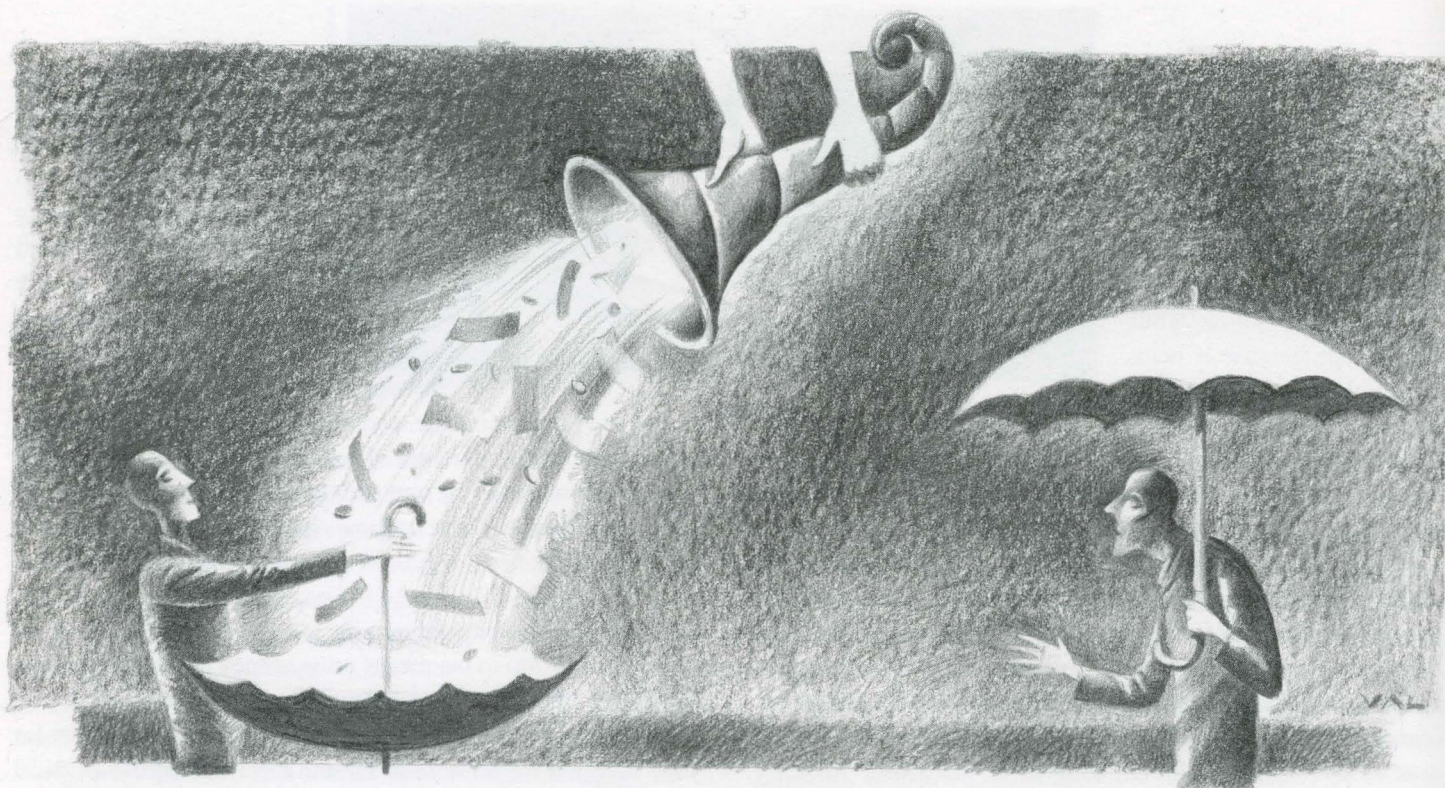
Good stewardship to me means using money responsibly by giving to the church, paying bills, saving, and having some fun (including a vacation). But it also means taking responsibility for your needs. If we do not ask for and receive adequate financial compensation for our work, who will take care of us and our families?

Most of the clergy families I know are good stewards who give generously to their churches. But many clergy families do not have financial plans that will allow them to save for vacations, college, retirement, and their families' other financial needs.

Physical or mental limitations prevent some from taking care of themselves, but if you are fortunate enough not to have those limitations, who will take financial responsibility for you? Your family? Your church? If you expect your church to take care of your financial well-being, do they? Or do they simply provide a salary and benefits?

Stewardship means being an effective conduit for taking in and giving out all that God intends for you to have and to be. To me personally it means not just taking in what comes my way, but also using the skills, training, and talents that God gave to me. I must thoughtfully manage and disperse what I have by being generous with others, saving, responsibly paying bills, and by giving to myself—all in good measure.

I believe that everyone should identify their money type to better understand how it affects their decisions and relationships. If you are a good money manager, keep up the good work. But if there are areas where you would like to change, make a plan—or get the help needed to change. Remember that it is what we say and do about money that makes it a great gift from God, or a destructive and hurtful force. ❁



Valery Bochkov

Rethinking Abundance

HOW THREE CONGREGATIONS REDISCOVERED IT FOR THEMSELVES

Linda-Marie Delloff

A crucial consideration in issues of faith and money is to know when we have “enough” of the latter. This is especially true since our culture tends to suggest that there is never enough.

Both the Hebrew Bible and the New Testament describe “abundance” primarily in relation to food and drink. Having enough of both was a daily challenge for most people in biblical times. The Book of Lamentations contains poignant reference to children who faint from hunger (2:19) and exclaims, “Better those slain by the sword than those slain with

hunger” (4:9). The familiar phrase “a land flowing with milk and honey” is virtually a definition of abundance. To be blessed means that God “has filled the hungry with good things” (Luke 1:53).

Few people in our own circumstances worry about having enough to eat. But our quest for “abundance” has crept into every other aspect of our lives. Our society regards abundance in terms of money and purchases: houses, cars, clothing, electronic gadgets, entertainment. Congregations, too, must ask themselves what constitutes abundance

for their community. Most often they live with this question unconsciously. But occasionally through one or another—perhaps unexpected—event, congregations may become more aware of the issue. Resulting self-examination may lead to substantial change in understandings of abundance.

Stories of three congregations demonstrate some of the events that may spur a new look at abundance, as well as the directions in which such an examination can lead. The road will not be exactly the same for any two congregations.

Natural Disasters

One impetus for new thinking on abundance can be a startling change in circumstances—a natural disaster, for example. Members of Granite Falls United Church of Christ (Congregational) in Granite Falls, Minnesota, along with the whole town of 3,000, have suffered three major disasters since 1997: two serious floods and a devastating tornado.

In the 1997 flood, the church basement filled with backed-up sewage, ruining not only furniture, cupboards, and other possessions, but also the floor, sub-floor, and parts of walls. Cleaning up took months of members' volunteer work. Those who couldn't do physical labor helped in other ways. Two members served as general contractors for the repairs. Some brought food to the work crews, dealt with the necessary paperwork, or contributed supplies. The experience revealed an abundance of member talent.

At the same time, a church known for generosity to others found itself the recipient of needed funds. Having previously regarded abundance as surplus and the ability to extend help, members redefined it to include receiving help gratefully and graciously. During each disaster, help came especially from the other congregations in town. The whole religious community worked closely together to set up shelters and soup kitchens, to provide counseling, and to offer support for those in most need.

In 1997 the congregation's pastor was leaving—a loss that made the flood disaster even more painful. The confluence of circumstances “brought the congregation real close together,” said longtime member Neale Dieter. It helped members realize they could assume leadership roles and “rely on each other”—a form of abundance that emerged out of tragedy.

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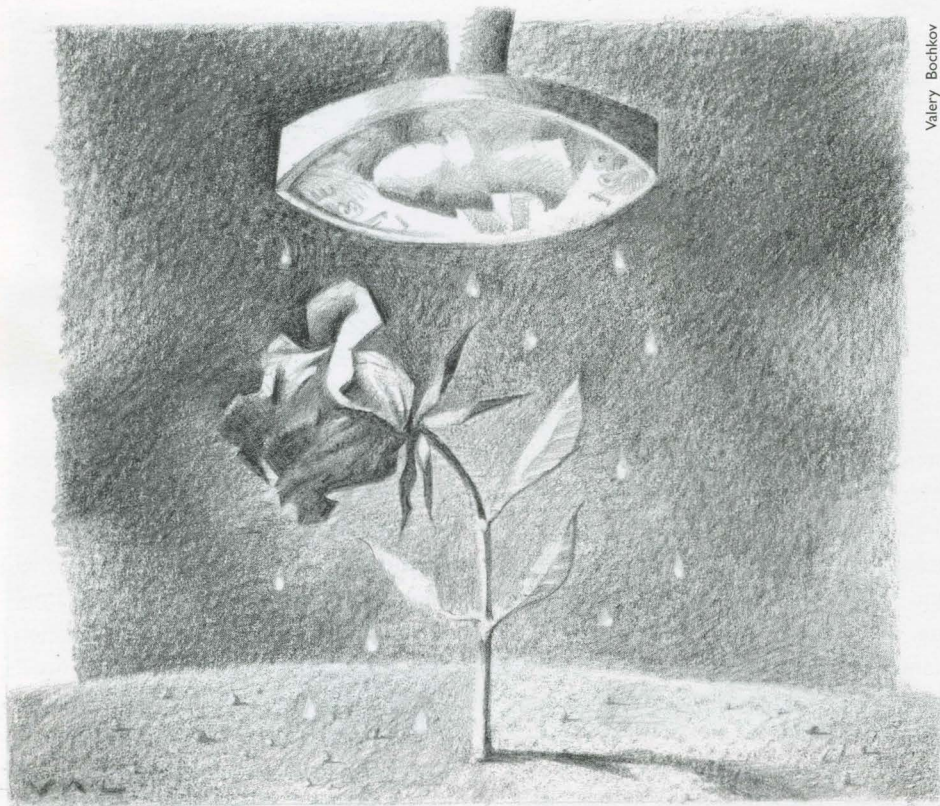
In the town's second flood, parishioners had more warning to move basement items upstairs, and the church suffered little damage. However, in the tornado of summer 2000, several of the congregation's families lost their homes, cars, and other possessions. Their very lives are now their first definition of abundance. “I feel lucky that we're both here,” said Ruby Hieb. Both she and her husband Leroy were away when the tornado struck. Neale and Lavonne Dieter had approximately four minutes to reach their basement before their house was destroyed. For both couples, possessions have diminished in importance. All those “special things that you wouldn't dare use” are gone, said Lavonne Dieter. But “it's what you have inside that will last. Memories can't be taken away.”

Unexpected Wealth

Rethinking abundance can also occur when the unexpected event is a positive one. Bethany Lutheran Church (Evangelical Lutheran Church in America) in Crystal Lake, Illinois, was shocked last spring when it learned of the bequest it was to receive from former members who had left the town 25 years earlier. The sum was more than \$1 million. To members of this large middle-class congregation (around 1,000 members), which was financially stable though never wealthy, that sum was “unimaginable,” according to the Rev. Hal Hoekstra, Bethany's pastor.

Hoekstra quickly made a basic decision. He had received news of the gift from Bethany members who were relatives of the deceased donors—and decided that they, not he, should be the ones to inform the congregation. I wanted “to let them tell the story, not take it away from them,” he said. Faced with the question “What do we do with this abundance?” he was determined that the news “remain a stewardship story.” He also wanted to emphasize what he calls the “personal connectedness” of the gift, to help members realize that the bequest was not just one of money but also of membership relationships that transcended time and place.

And that, said Hoekstra, was almost his last act of leadership in relation to the gift. His other initiative was to suggest that the congregation consider establishing an endowment fund. In this way it could count among its blessings the welfare of future members. Lay leaders formed a task force to consider uses for the money, working closely with the church's ongoing mission task force. After careful research, which included asking questions of other churches, the committee presented the congregation with a proposal to divide the money into five parts. These included establishing an endowment fund. The group also wanted a portion to go to the church's music program, further personalizing the gift by honoring the donors' special interest in music. Committee members suggested



Valery Bochkov

tithing 10 percent of the gift to outside ministries, “to return it to the glory of God.” Finally, they proposed constructing a church basement, a longtime goal, and reducing the building’s mortgage—another way of sharing the abundance with future generations. The congregation quickly approved the plan.

As in other cases of change, a major benefit was the further development of lay leadership, with new leaders heading task forces to address each of the plan’s five elements. Above all, said Hoekstra, everyone was determined that the large donation not be an occasion for feeling prideful. The initial announcement “created a response of deep humility” in the congregation, he noted—an attitude that is now a key value in its definition of abundance.

Everyday Concerns

It doesn’t take a dramatic event like a disaster or an unexpected gift for a congre-

gation to reexamine its values and priorities. A case in point is Eighth Street Mennonite Church in Goshen, Indiana. Its 85-year-old building had not been upgraded since the mid-1950s. Its heating system, especially in the sanctuary, was old and unreliable. The restrooms were not heated at all. The kitchen had ancient appliances.

Eighth Street Church was experiencing problems that many congregations face. Unlike some, the church was in a good position to address them. Goshen, a town of 26,000 in northeastern Indiana, has a relatively healthy economy, based primarily on light industry. It is also the home of Goshen College, a Mennonite school where a number of Eighth Street members work. Close by in Elkhart is a Mennonite seminary, several of whose staff attend Eighth Street. The congregation is basically white-collar, with a fair number of professionals, though none receives an unusually high salary. According

to 30-year member Rich Gerig, “There is no one in the congregation who has deep pockets.” But it is certainly not a poor congregation, and members have always been generous in their church giving.

The congregation had talked informally for years about the needed building upgrades. Once serious conversations and planning got underway in 1996, enthusiasm flourished, along with a parallel level of confidence about raising the required funds. The congregation elected Gerig to chair the project’s steering committee. As an administrator at Goshen College, he had professional expertise to contribute, as well as his long and deep commitment to Eighth Street Church. Gerig knew how to plan carefully and proceed by steps. The congregation went through a detailed process of prioritizing needed changes. The church even brought in a consultant to help develop a master plan. “We had done a lot of homework,” said Gerig; then the consultant “helped us pull the pieces together.”

People began to make pledges and take on fundraising responsibilities. Architects were consulted on specific plans. Then something happened that brought the whole carefully planned project to a screeching halt. Some members began “throwing us a curveball,” Gerig recalled, looking back with some bemusement on his own surprise at the time.

Breaking Stride. The steering committee had initiated home visits with members for personal conversation about the new plan and people’s giving potential. In those relaxed circumstances, “A few people started asking if we should be spending all the money on ourselves,” Gerig said. As it turned out, at least 10 to 15 members “had strong feelings about this. To our credit, we stopped,” he said. “We just totally stopped” the fundraising and restoration planning. Gerig is con-

continued on page 27

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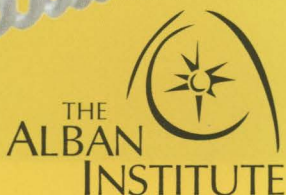
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A Soul Decision

ALBAN INSTITUTE FIELD CONSULTANT
DAN HOTCHKISS EXPLORES THE COMPETING
CLAIMS OF FAITH AND MONEY

I received a lesson in the relationship of faith and money the morning my oldest child was born. I was 29 and serving a small church in Florida; my wife was teaching at the nearby state university. For the first time in our adulthood we were enjoying financial stability and independence. We had purchased a condominium apartment and a \$50 sofa at St. Vincent DePaul's. (What an improvement from the trunk we had been sitting on! Material things *can* sometimes make a spiritual difference.) We had a modest bank account and a second-hand Toyota Corolla station wagon. We were ready to become typical middle-class parents.

After the birth and a brief time for the three of us to rest and cuddle in the delivery room, my first paternal role was to tag along as the nurse wheeled little Carolyn down the hall for her first pediatric checkup. For some reason this pro-

cedure took me by surprise. I think I had imagined that if mother and baby survived childbirth, we were safe. But of course that checkup was the first opportunity to diagnose any of a thousand pediatric ailments.

We had no special reason to be worried, and as it turned out, Carolyn was fine. But my mind spun with imagined possibilities. As I followed the cart that bore my tiny daughter, I realized my road was about to fork. These next minutes could be the beginning of a radically different life story: a fatal or disabling illness, a genetic or congenital defect, any one of which would change our lives forever.

Moving down the corridor, I—proud co-owner of a station wagon, condominium, and a couch—thought to myself: “I don’t own anything. All that I have is mortgaged to this child. If she needs it and I have it or can get it, it is hers.” (I

Because money is such a pervasive fact of life, we cannot allow ourselves the luxury of any one-sided approach to money questions.

should acknowledge that Carolyn's mother had no such epiphany that day. For almost nine months it had been clear to her that she had been mortgaged, foreclosed, and occupied!)

Balancing Competing Claims

The memory of that day sheds light on a question that has bothered me for some time: What is one's true relation to the money, property, and other wealth one "owns"? Is our wealth truly ours? If so, how does our use of it reflect the condition of our soul? Do we hold it in trust for God? If so, how does God intend us to choose among the many ways we might live in relation to it? How do we balance the competing claims of self-development, family obligation, charitable works, and—incidentally—the funding of our church or synagogue? Questions like these arise when I work as a consultant to a congregation that is raising money or making financial decisions.

Practical Givers. I have noticed, in most congregations, that one group, often including many of the lay leaders, seems to support the congregation from the excitement of being part of a team that is accomplishing a worthwhile project. These *practical givers* respond to one another's leadership, especially leadership by example. Their giving is, at least in part, an act of reciprocity: One may support another's cause even when he or she has little personal interest in it. It is with this group, mainly, that the techniques of

professional fundraisers work best. Practical givers want the "case" for a fund drive to be well-prepared, and they want to be asked to give by someone who has pledged in their own giving bracket.

Spiritual Givers. Another group, usually smaller, and often but not always including clergy, speaks of generous giving as a spiritual matter. A spiritual person, these givers say, is a generous person. This attitude has led to a surprise revival of the tithe in some liberal denominations. *Spiritual givers* sometimes seem almost indifferent to the specifics of the project or institution to which they are giving. If giving is mostly a response of gratitude to God, a recognition that God already owns everything, or an expression of one's own spirituality, one need not quibble about how the money will be used. These are the people who give to the panhandler on the street, not because they think it will help the panhandler, but because they think it is what a generous, spiritual person—Jesus, for example—would have done.

In a fund drive, spiritual givers are a bit offended by much talk about the budget or the building plan. Nor does it seem useful to match them with a canvasser in their own "bracket." A spiritual giver is most likely to be influenced to grow in giving by another spiritual giver.

Dues Payers. Givers in a third group think about their gifts mostly as dues, or as a fee for service. *Dues payers* want to know the smallest amount they must give

if they are not to be considered freeloaders. They are different from those who are quite happy to freeload, but they also differ from the people described above, for whom giving in itself is positive. Dues payers give to erase a debt created by participating in the congregation and availing themselves of services. Most synagogues respectfully acknowledge this position by funding basic operations through a system of progressive membership dues. "Donations," in a synagogue, begin where dues leave off.

In another variation on the fee-for-service theme, some contemporary churches, especially New Age groups, raise a good part of their revenue through retail sales and fees for seminars and concerts. However it structures its appeal, every congregation has some members who expect to be charged for what they use. Some clergy disparage such "consumerism," but I think it is better to appreciate it for the stimulus it gives the congregation to ask valuable questions such as "Who is our customer?" "What does our customer consider value?"¹ Dues payers help their congregations if they spur the leadership to ask these questions occasionally.

Extremes within the Groups

These three types—practical givers, spiritual givers, and dues payers—do not constitute a full typology of givers.² Within each group are extremes. Some practical types give not just to participate in a group project but also to dominate the group. Spiritual givers range from near-monastics who give to impoverish themselves to more worldly people who give believing that God will shower them with a reciprocal "abundance." Dues payers include the families who show up and pay only for their own weddings and funerals, as well as those who are quite willing to shoulder a full share of the

“overhead costs” incidental to the services they use.

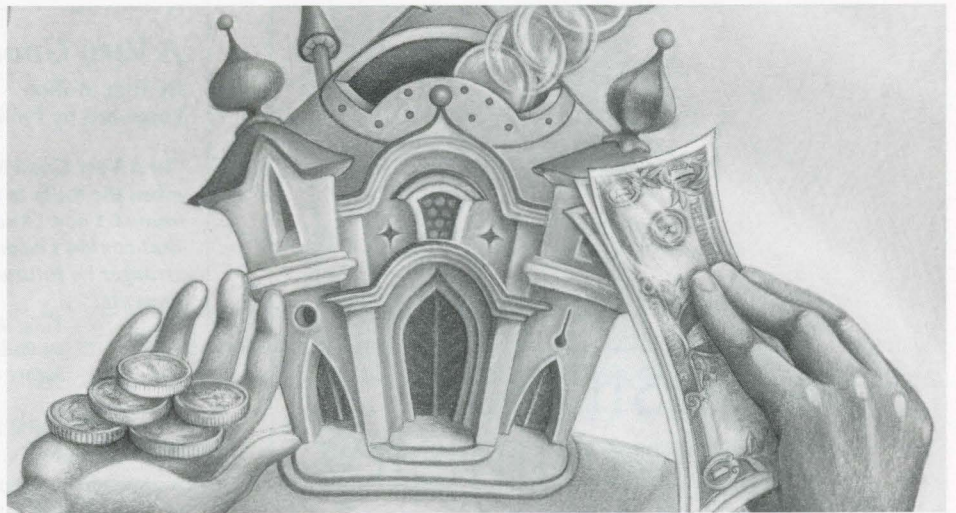
A Generational Shift

Overlying the whole range of giving styles is the ongoing shift of generations. Most congregations still approach giving in ways that reflect the values of the so-called “GI generation,” born 1901-1924.³ Most GIs believe in stable congregations, buildings, permanence, and reputation—and are willing to make sacrifices to achieve these things. The “silent generation” has followed them into congregational leadership, but as in many other areas of culture, their styles of giving have not left as lasting an imprint. It was left to the baby boomers, born 1943-1960, to provide a strong counterpoint to GI values. Boomers tend to want religion to provide personal experiences of depth and meaning; many have chosen not to affiliate with congregations at all. Members of the intervening “silent generation” and the “GenX,” “millennial,” and future cohorts all think differently about faith and money.

I am a boomer, and I suppose by nature a practical giver, but the birth of my first child moved me closer to the spiritual point of view. In realizing that “I don’t own anything,” I was consigning all that I had—not to my daughter but to my joyful duty of providing for her. In so doing, I took one step toward knowing that, from the perspective of the Infinite, none of us owns anything. All wealth is ultimately “mortgaged” to God’s purposes, or at least to that glimpse of the Good that we are privy to as wealth’s trustees.

A Stake in Others’ Well-Being

At the same time, as a parent I soon learned that no one can raise a child alone. Strategies of teamwork soon came into play—with the child’s mother, nurses, doctors, friends, relatives, and teach-



ers. Reciprocity with other parents on the block and in our church made parenthood not simply an expression of my personal spiritual insights, but a cooperative project. An expanding political consciousness has made me painfully aware of my stake in the well-being not only of my child, but of families and children generally, many of them threatened by poverty as wealth has grown more stratified. Only by collective action can political conditions change. In other words, I grew in the spirit of a practical giver.

The Gift of Thrift

Parenthood also placed new pressures on the family to be tight-fisted. In its first transforming moments, parenthood loosened my possessive hold on what I owned. But day-to-day reality has made me ever more the skeptical consumer. Scarce resources, while ultimately “mortgaged,” have to be conserved and stewarded. Like the fee-for-service congregation member, I am forced by my very open-handedness to ask whether I am getting value, because what is conserved in one good cause becomes available to serve another. In my experience, abundance does not rain from heaven, but arises at least partly from thrift. And so I have adopted the thrifty spirit of a dues payer.

When religious people talk about money, we are inclined to dogmatize. Our way of thinking, we say or imply, is the best, or the most Jewish or most Christian, or the most fiscally responsible or managerially efficient, or the most socially responsible and justice-oriented. Because money is such a pervasive fact of

life, we cannot allow ourselves the luxury of any one-sided approach to money questions. It will be uncomfortable at first, but we need to talk and listen more to each other in congregations about the challenges with which money confronts us. We cannot put off speaking about money issues until the annual pledge drive or Kol Nidre appeal. We need to think about questions of career, budgets, borrowing, spending, and investing—in the full meaning of the word investing—in education, housing, and retirement savings. We need to wrestle with our individual and congregational location in the local, national, and global economy.

Research shows that few synagogues or churches have much to say about money except that people should give some of it to them. But that is beginning to change. Faith-based discussion groups on personal finance, support groups for fired or laid-off workers, curricula to help children question the values of consumer culture, programs to help people to advance from credit-card debt to home ownership—these are encouraging beginnings. ❁

Notes

1. These are two of the four “Drucker Questions” posed in Peter F. Drucker, *The Drucker Foundation Self-Assessment Tool, Process Guide and Participant Handbook*, rev. ed. (New York: Jossey-Bass, 1999).
2. A more nuanced and scientific typology is given in Dean Hoge, et al., *Money Matters: Personal Giving in American Churches* (Louisville: Westminster John Knox, 1996), chapter 6, “Motivation and Theology.”
3. William Strauss and Neil Howe, *Generations: The History of America’s Future, 1584 to 2069* (New York: William Morrow, 1991).

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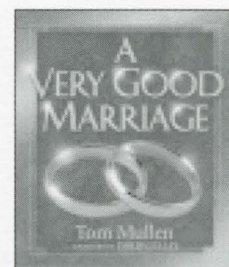
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Leventhal and Zevit

continued from page 11

vesting dues before developing relationships is the typical membership dues process. A new prospect comes to the synagogue and expresses interest in membership (its perceived value is probably low). Because leaders believe that the congregation is important, they assume that the perceived value is high and begin to make demands (obligations) of the prospect. They preach from the beginning about the prospect's obligations.

But some congregations are reversing this process. They have a skilled representative of the membership committee follow up with prospects and get to know them. They show concern. They encourage prospects to tell how they have progressed on their "Jewish journey" and gradually suggest ways in which the synagogue community might relate to them. In one Maryland congregation leaders were able to increase the requirements (obligations) of membership by creating a participatory, warm, and inclusive environment. By respecting the prospect's unique life history (autonomy) they were able to build a relationship and develop greater commitments (obligation) to contribute to potlucks, volunteer on committees, and show up in great numbers for programming and services. Other congregations have also developed creative solutions to dues.

From Autonomy to Obligation.

Flat-rate and family dues structures may not reflect the Judaic principle of tithing. *Solution:* An Oklahoma synagogue challenges member autonomy and American privatism by using an honor code. Members fill out their "fair share" as a graduated percentage of their annual income, and dues are adjusted up or down as income changes. One Massachusetts synagogue spent an entire year

of self-study to address these very same issues en route to establishing a new fair-share dues system with communal approval.

From Doing to Reflecting.

Congregations often develop large funds for capital campaigns but neglect reflection in "all their doing." They lose the focus of the connection between the capital campaign and the community's mission. *Solution:* A Pennsylvania congregation moved toward reflection by educating its community. Members decided to use three percent of their capital campaign to provide matching funds for housing for the homeless. An Oregon congregation reflected on its banking needs and decided to hold its own mortgage rather than bank at an institution that did not reflect their members' Jewish values.

From Preaching to Member

Focus. Judaism is a voluntary choice for most American Jews. Young families may have limited Jewish education and not see the perceived benefits of expensive memberships when they are just "getting started." *Solution:* Two congregations moved from preaching to member focus and found innovative ways to reduce "barriers to entry." A New Jersey synagogue offered complimentary first-year dues to families that were unaffiliated. A Texas synagogue suspended building-campaign assessments for two years.

From Member Focus to Preaching.

Some congregations resist raising dues or increasing enforcement of norms out of concern for those without capacity to pay more. *Solution:* One Oklahoma synagogue challenges member autonomy by requesting that everyone pay an extra \$28 to cover the costs of members who pay less. This approach both provides empathy for those in need and keeps the community focused on the needs of the congregation.

Managing Polarities

Synagogue leaders will have to manage these polarities as they develop strategies and tactics for development in the areas of dues, fundraising, and capital campaigns. Polarity management can help develop new forms of dialogue around the issues of autonomy and obligation between leaders and congregants, denominational leadership and congregations, and Jewish social welfare agencies and communities. We have reviewed how selected synagogues explored new options. They responded to the challenge that is placed before us at every Passover seder, when the seder leaders are challenged to explain "the Exodus story" so that all types of learners can understand.

By learning to move flexibly between polarities, leaders can promote innovative conversations (reflection) and develop critical solutions (action) for fair and equitable dues and financial resource development. ❖

Notes

1. Rabbi Shawn Zevit, *A Torah of Money* (Philadelphia: Jewish Reconstructionist Federation, 2000).
2. Barry Johnson, *Polarity Management: Identifying and Managing Unsolvable Problems* (Amherst, Mass.: Human Resource Development Press, 1997).
3. Nathan O. Hatch, *The Democratization of American Christianity* (New Haven: Yale University Press, 1991).
4. Robert Putnam, *Bowling Alone: The Collapse and Revival of American Community* (New York: Simon & Schuster, 2000).
5. Francis Fukuyama, *Trust* (New York: Free Press, 1995).
6. Donald Kent and Jack Wertheimer, "The Implications of New Funding Systems for the Federation System," *Journal of Jewish Communal Service* 76:1/2 (Fall/Winter 1999), p. 70.
7. Robert Bellah, ed. *Habits of the Heart* (Berkeley: University of California Press, 1985).
8. Arnold M. Eisen and Steven M. Cohen, *The Jew Within* (Bloomington: Indiana University Press, 2000).
9. Peter Senge, *The Fifth Discipline: The Practice and Art of the Learning Organization* (New York: Doubleday, 1994).

Going Global

MOVING BEYOND LOCAL MISSIONS

Donna Schaper

The prevailing notion of ecclesiastical mission is “hands-on mission in my backyard,” which combines the popular desire to do something locally with our wish for hands-on involvement. This type of high-touch localism may have been a good idea before globalization of the world economy. It may even have been appropriate at one time because, in the past, fewer of the people who touched our lives were far away. In the not-too-distant past you could find the bank owner or the factory manager who had genuine authority over his or her work. But today, high-touch localism as mission theory is anachronistic.

Many anachronisms are wonderful luxuries: homegrown food, candlelight, natural-fiber clothing, wood stoves. But anachronisms can also be dangerous, especially when it comes to helping people or furthering the mission of Jesus Christ. Reality matters.

A typical example is support of the local soup kitchen or homeless shelter. Much has been done in recent years to sophisticate charity. The Miami Food Bank's partnership with Publix food markets prevents waste, creates jobs, and feeds the poor more than the canned goods carried to church by well-meaning members—but the question of sustainable economies remains. Why do people not have the jobs needed to feed themselves? What has happened to “good” jobs? In contrast, how much profit do international fast food chains make?

Yet when questions about the availability of jobs is discovered to have non-local, regional, or even global answers, we run into a wall. We can't make, create, or negotiate the local jobs we need. The power to do so has disappeared.



Tim Webb

Missing Backyards

The problem is not just that a focus on local high-touch missions detracts us from global matters. The real problem with the backyard mission theory is that in a global economy, too few people have a backyard. Main Street *and* the local economy have disappeared from most communities. And as a result, mission committees often find themselves taking care of the wounded people the river sends down—without checking for problems upstream.

Structural change seems less urgent if the only mission site is local. The same is true of systemic analysis: Why are the homeless shelters and soup kitchens full in Hoboken, New Jersey or Liberty City, Miami? But the answers to these questions lie not in the failure of the local economy so much as in its disappearance into a larger one that creates local poverty.

The first people who are left behind when a local economy is lost are the unprepared locals, and I would never argue that congregations should abandon their care of these people. I would argue, however, that local charity must join hands with global analysis. Whence poverty today? What future trends can we anticipate? How do we link with others to do the groundwork that will humanize the global economy downstream?

Thinking Globally

The first concrete step local churches can take toward global missions is to rethink the question “Is there a way to do global missions locally?” Questioning how to keep church members involved in their own communities mythologizes poverty by making it appear to be a backyard matter, and in turn fosters an attitude that is as dangerous to the poor as it is to our own members. In reality, poverty’s source is not local—but neither is its solution. The source of poverty lies in larger, complex systems that concentrate power and wealth way beyond the backyard.

While the slogan “Act locally; think globally” conveys an important idea, we must be careful not to distort it—as with federal support for faith-based organizations. Misdirection of this type can enforce localism and undermine structural change that is needed on a much larger scale.

A story will illustrate the nature of this misunderstanding and misdirection. I think of a young and wealthy church member’s family who, on the plane trip home from a visit to a third world country, came up with the idea of selling the family’s vacation condo in order to build a hospital in the country they had just visited.

They wanted to do hands-on missions that made a difference in people’s lives, with no long committee meetings or dealing with boards, staff, search committees, protocols, or other denominational interference. I understood their yearning to make a dif-

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ference in a simple way.

But I reminded them that even this mission trip—a far simpler enterprise than building a hospital—required administrative overhead. Another word for that kind of administration is community. Or body of Christ. Or linkage with the world.

Understanding the Question

There are a hundred poor countries, and the church builds the fire engine to put out the fires of their poverty. It develops in people the capacity to care enough to do more than “just” band-aids or “just” charity.

A recent cartoon shows what we are up against: “That’s right,” say gorged corporations to the U.S. Congress, “get smaller, weaker. You’ll be more nimble and you won’t get in our way.”

Hands-on missions in the backyard is a myth that can perpetuate untruth, and it is important to provide education about its falsehood. We need to be more prepared to combat the Backyard Mythology than corporations are to make money.

We are at the beginning of a global shift in thought and action that could be as significant as the Reformation period. And if we believe that God works through history, not outside it, it is time for mission committees and congregations to listen deeply, because no one less than God is talking.

So, the first priority, before choosing any direction, is to get the questions right: How do we link global missions locally and local missions globally, in ways that are godly and just both at home and far away? What is the destination of our mission? Is the entire globe not our new backyard? ❁

Six Opportunities for Local Missions

1. Political networks. Political control is crucial if corporations are to be prevented from growing unchecked in a global economy. Corporate prowess cannot be managed from a backyard, but it can be influenced by church members who contact their elected officials by telephone, the Internet, and other networks. Congregations need to be retrained in the art of political connection. Postcard campaigns, meetings with candidates, and lobbying trips are all high-touch ways of relating. Why not learn more about the specifics of how much lobbying we are allowed under federal law (both as individuals and as nonprofit organizations), and devote up to 10 percent of our mission time to lobbying?

2. Local industries. Local missions means finding local jobs for people who need them. Utopians like me will want these to be high-paying and meaningful jobs with flex-time and child care. But local industries will have to compete in a global market, which means networking with regional organizations or doing well something no one else can do. Growing magnificent hot chiles in the Overtown section of Miami might be an example. Local economic development, microlending, community gardens, housing projects, and Habitat for Humanity operations are all helpful to the extent that they prepare for regional success.

3. Volunteer-friendly missions. Church members who want to serve are affected by globalization as well. The two-career family has all but eliminated volunteerism. So political and economic mission activity must be user-friendly. It must be consistent, brief and targeted, like a good weight training program. People who do not have time for long meetings do have time for disciplined contact and outreach with short-term objectives.

4. Prayer and meditation. How do we see the hand of God in globalization? How do we become thrilled to live in such interesting times, rather than scared—mythologizing the “good old days” and hoping the new will just go away? Prayer opens us to revelation. It is time to listen more than speak. Scripture assures us that witness was Jesus’ way to do mission. We may need to show our openness to God’s new time rather than try to “create” it, in the hyperactivist sense of the 1960s. Action may be needed less now than reflection; discernment may be more crucial than programs.

5. Nonviolent civil disobedience. When the Rev. Dr. Martin Luther King, Jr. wrote from a Birmingham jail that the goal of nonviolent action was to create “positive tension,” he meant that people needed to aim for friction, not comfort. But the quiet I hear now is deafening. Since the middle class constituencies of mainstream churches today face some of the same economic uncertainties faced by the poor, concern for themselves is blocking their action. But civil disobedience and nonviolent action can call attention to the injuries experienced by both middle- and working-class people, and they are not too extreme in today’s global economic climate.

6. Global travel. Lots of seminaries take students to learn what is going on in impoverished areas. They immerse them, educate them, and then return them to serve churches in upscale communities. Both clergy and laity need to travel, with a mandate of two hours of education back home for every hour abroad. But it is important not to let these “missions in reverse” degenerate into romanticism. The first night back from global mission trips could be spent processing our experiences abroad with friends in our home churches and communities.

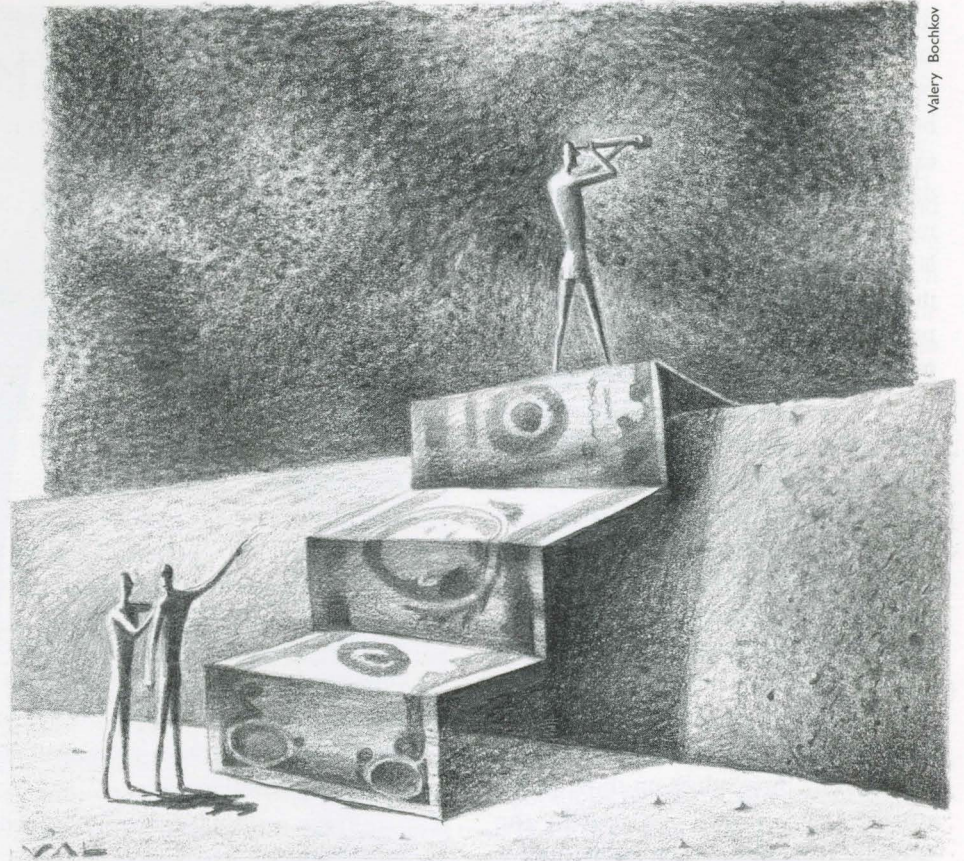
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vinced that this decision was the most important one in the entire project.

One member who raised questions was Char Sprunger, a high school teacher. In the process of improving its church building, she said, the congregation forgot “how to be church.” It’s not that the latter reality had never been present; it just got lost in the excitement of the new possibilities. When the minority concerns came to the attention of the whole congregation, it backed up to look more deeply at its mission and identity: “Who are we, and what is our reason for being here? What do we want to do in the world, and how do we do it?” In this way, Eighth Street “put things on a much more spiritual level,” Sprunger noted. Once it had dealt with underlying theological issues, it decided that a percentage of all money raised should go to ministry outside the congregation. It eventually gave away \$20,000—before any of the renovation work began.

Involved and Informed. The congregation also redefined abundance in terms of choosing gift recipients. We decided we didn’t want just “to write a check,” said Rich Gerig; the congregation wanted to establish ongoing relationships with other groups. That is, it began to regard abundance as strong relationships as well as resources. The congregation thus ensured ongoing contacts, including volunteer work and participation in the recipients’ activities.

Committees also arranged to write regular reports on the results of their gifts so that the entire congregation would remain informed. The church’s new view of abundance transcends financial resources in other ways as well. Eighth Street’s senior pastor, the Rev. Myron Schrog, emphasizes that the projects were



Valery Bochkov

led largely by laity. Although pointing to the pastors’ involvement as well, Rich Gerig (echoing members of the Granite Falls congregation) commented, “We became more self-confident and aware of our abundance in people resources.”

Whatever the reason for a reexamination of values, the key seems to be more in the way people think than in what they undertake. Our culture has “a scarcity mentality,” according to the Rev. Mark Vincent, a Mennonite pastor and the consultant who helped Eighth Street with its plan. Even within a “cash culture,” we need to think about how much cash is “enough.” Overall, said Vincent, “we need to reorient our thinking and our whole relationship with money.”

Establishing the Trend

Eighth Street’s experience applies to all congregations. Char Sprunger said she

thinks they shouldn’t wait for an unusual event—positive or negative—to put the matter of abundance on their discussion agendas. First, they need to recognize abundance in resources other than money. But they need also to talk about money, she said. “We tend to shy away from talking about [it]. We need more education, especially for younger people,” to establish a congregation’s understandings of needs and abundance. She sees such regular conversations as important for congregations if they are to avoid finding that their values are shaped primarily by those of the larger society. Rather than reacting to and mirroring the society, she said, religious communities “need to set the example” for defining values.

Common Features

Clearly, each of these congregations has dealt with abundance differently, under

different circumstances, and with different results. No doubt a great variety of other stories could be told. There are, however, some similarities. In these three examples, a major component of abundance is a recognition of diversity in member talent and a notable increase in lay leadership. Another element is learning how to create a careful and thorough process for decision-making, though it's important to note that in a case like that of Granite Falls UCC, a disaster doesn't leave time for prolonged deliberation. Planning ahead of time could prove invaluable in a crisis.

Another related and extremely important aspect of these three churches' experiences is the realization that only one part of abundance has to do with financial resources. Perhaps the most crucial development of all is these congregations' new resolve to take the initiative, to avoid basing their values on those of the surrounding culture. In itself, the strength that grows from such resolve constitutes an abundance for which most congregations yearn. ❁

Tell Us Your Stories

The Alban Institute Research and Resource Development Department would like to hear how your congregations have ministered in times of unexpected tragedy or good fortune. Send your stories to kinney@alban.org with "Congregational Stories" in the subject line.

When submitting your stories, please remember to include your church affiliation and contact information (including a telephone number and e-mail address).

Congregations and Money

SURVEY FINDINGS



A 1998 survey of 1,236 randomly selected U.S. congregations found that many congregations have no formal budget or money management plan. *The National Congregations Study*,* based on that survey, provides valuable information about the worship, programs, social composition, norms, and structures of America's religious institutions.

These percentages reveal how congregations responded to key financial questions in the study:

1. Does your congregation operate with a formal, written annual budget? "No" (more than 27 percent)
2. How much income did your congregation receive from the sale or rent of your building or property? "None" (more than 79 percent)
3. How much money is in your congregation's endowment, savings account, or other reserve fund? "None" (47 percent); "\$500,000 or more" (two percent)
4. Within the past year, has your congregation hosted meetings or classes on how to improve management of the congregation's money? "No" (more than 53 percent)
5. Within the past year, has your congregation hosted meetings or classes on personal finance management? "No" (about 78 percent)

**The National Congregations Study* was a joint project of the University of Arizona Sociology Department and the National Opinion Research Center, with major funding from Lilly Endowment Inc. The complete study can be accessed at: www.alban.org/NCS.asp.

Leadership for the Time “After”

The terrorists who struck U.S. soil on September 11 divided our lives into the “before” and “after.” The days that followed were full of terrifying images, incredible human loss, and stunning stories of courage. And as those images, losses, and stories mount, an important irony has revealed itself.

For decades Americans have bemoaned our loss of leadership. Our current leaders don't measure up to previous generations. They don't have the competencies we need. They don't have the vision or the courage we need. So goes the litany.

Regrettably, there is some truth in those statements. Leadership is always in short supply. People in positions of authority often are ill-prepared, self-serving, or decidedly lacking in vision and integrity. But in the rubble and chaos of the fallen World Trade Center and the wounded Pentagon, powerful leadership suddenly erupted in America.

As I write this column, we have begun to hear amazing stories of spontaneous goodness erupting. Workers in collapsing buildings lead colleagues down stairways full of smoke, water, darkness, and terror. Colleagues refuse to leave others stranded in flame and smoke—often sacrificing their own lives. Police and firefighters going against the flow of panic bravely lay down their lives so that others might live. Thousands of people acting in mercy mobilize emergency resources to care for those who are suddenly in great need. Grieving friends and families bravely face the loss of loved ones and pull themselves together to survive. In small and large ways, locally and internationally, people are leading each other to refuge and resolve in this time “after.”

Remembering God's Presence

Religious leadership has been vividly present as well. One of the most dramatic images we have is of Fr. Mychal F. Judge, the New York Fire Department chaplain who died as he knelt beside a fallen firefighter, his bare head bowed in prayer, administering the Last Rites.

Other religious leaders continue to make a difference in many ways. They have prayed, built temporary human structures of comfort around the grieving, raised money, and counseled the anxious. They also have anchored national efforts to deal with fear and anger and guided us in the search for meaning.

On the Sunday after the disasters, and only a few miles from the Pentagon, the Rev. Pierce Klemmt, rector of Christ Church in

Alexandria, Virginia, preached a powerful and poetic sermon.* He proclaimed that God is everywhere in New York and Washington these days, fully present in each instance of suffering and in each heroic response. Moreover, he said that the church we knew before the airliners crashed is dead, and that a new one that is less satisfied with the easy life of “before” must now rise to a new life of service and leadership in the world “after.”

We will never know how many such sermons and prayers gave people an initial place to stand as the events of that first week unfolded. In innumerable prayer and memorial services, and in even more numerous acts of pastoral care and communal mobilization, our congregations led people through the experience of God's absence and into the possibility of God's closer presence. For a moment, the special kind of leadership that congregations and faith communities provide was stunningly visible and relevant.

Congregations Must Lead

There are enormous implications for our congregations during this terrible time of trial. Those of us who belong to and lead congregations are given opportunities to see anew how desperately the world needs the resources and leadership that we can provide. We see that we do have a role—shaped by the realities of both “before” and “after”—that no one else can play. We see how much the world needs us to play that role and how important it is to build strong, sustaining communities of faith that, like the fire companies of New York, are ready when the bell tolls.

Further, it is clear that in the weeks ahead we must lead. We must be on the front line of the battle between hatred and love, revenge and God's justice, despair and hope. In this time “after” we must be the ones who oppose the demonizing of others and build new relationships between faiths that are mistrusting, fearful, and ignorant of each other. ❁



Rev. Dr. James P. Wind is the president of the Alban Institute. Prior to joining the Institute in 1995, he served as program director at the Lilly Endowment's religion division. Dr. Wind is the author of three books and numerous articles, including the new Alban Institute Special Report on Leadership.

*The full text of the sermon delivered by Rev. Pierce Klemmt on September 16, 2001 is available at www.alban.org/periodicals.

BOOK REVIEW

Turn Your Church Inside Out

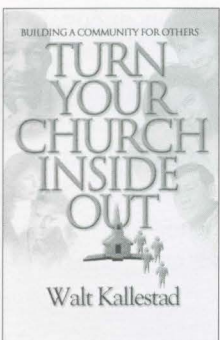
BUILDING A COMMUNITY FOR OTHERS

Walt Kallestad
 Minneapolis: Augsburg Fortress Publishers, 2001

This is the premise from which Kallestad proceeds in *Turn Your Church Inside Out*:

The whole idea that we should spend ourselves, our time, energy, and resources in building a community for people who aren't members of it goes against conventional human wisdom. But that's what God wants, and it is what we must do if we are to be faithful stewards of the mysteries of God (p. 167).

That seems patently obvious at first glance, and fits my theology, but I have been greatly moved by what Kallestad writes. This is what I ardently believe and



what I have tried to teach congregations that I have served. This premise undergirds the education events I lead for pastors and lay leaders. Yet most congregations remain largely committed to creating churches "for us." What excites me most is that Kallestad and his congregation's leaders have actually created a church for others.

In the 20 years that he has been senior pastor of the Community Church of Joy in Glendale, Arizona, the church has grown from a small congregation to a community of over 10,000 members who

are committed to non-members. In *Turn Your Church Inside Out* Kallestad describes the struggle to convince church leaders and members to think differently and to break the lifelong attitude that the church exists only to meet members' needs. The process has not been easy for his congregation, and he highlights the difficult transition in a descriptive first chapter:

My vision for the church seemed dangerous. It threatened to discomfort the comfortable, to remove the squatters, and do away with the entitlement mentality that is the mark of a church turned in on itself. The way I envisioned the church unsettled just about everything and everyone (p. 29).

This book is not for the timid, but is a blueprint for pastors and churches that are willing to be faithful to the Great Commandments and the Great Commission. Chapters on prayer, worship, proclaiming the gospel, programming, money, staffing, and managing change present these functions in the context of a church that serves others. In the afterword, Kallestad invites churches to embark on this journey by joining in partnership by way of a Web-based discussion forum.

Walt Kallestad has written a text that, if prayerfully and faithfully applied, can serve as a foundation for transforming any congregation into the church that God intends it to be. I believe that this is one book that can lead the church into the new millennium. Read it, study it with your leaders, and seriously and prayerfully consider it as a motivational map to the future of your congregation.

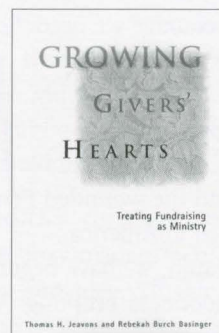
Rev. Roy W. Pneuman
 Senior Consultant, Emeritus
 The Alban Institute

BOOK REVIEW

Growing Givers' Hearts

TREATING FUNDRAISING AS MINISTRY

Thomas H. Jeavons and Rebekah Burch Basinger
 San Francisco: Jossey-Bass, 2000



In *Growing Givers' Hearts*, Thomas and Rebekah Basinger describe six characteristics of successful fundraising as ministry based on their observations of vital and faithful nonprofit ministries. Jeavons and Basinger find that the most faithful fundraisers have complete confidence in "God's abundance," and point to the understanding of an institution's core theological beliefs and the development of spiritually mature leadership as other notable characteristics.

Holland and Hester's highly regarded *Building Effective Boards for Religious Organizations* (Jossey-Bass, 1999) takes much the same perspective, and I believe from experience that this is a point well taken to heart.

Throughout the book, Jeavons and Basinger emphasize that fundraising thrives when people are involved in ministry both in their hearts and by personal involvement. And stories that the authors garnered from interviews are included to undergird these claims. We see so many parachurch and church organizations that succeed at least temporarily by following Madison Avenue techniques, and it is a delight to find authors who can point to

the effective use of faith-based fundraising by six institutions.

Although Jeavons and Basinger wrote this book primarily for the parachurch organization, much of what is described here applies to churches as well. The chief benefit for both is the authors' insistence that fundraising (and stewardship) are faith-building experiences. Recognizing that the more secular and competitive efforts of most fundraising also have a legitimate place, the authors insist that the parachurch and church are different. Both, however, are about faith, and the authors support their views with a brief but informative tour of biblical and historical attitudes on stewardship.

Both Jeavons and Basinger have an extensive background in fundraising: Jeavons for the Society of Friends and as a founder of the Center on Philanthropy and Nonprofit Leadership, and Basinger as a Lilly Endowment project director and as a consultant.

Rev. Jeffrey L. Bullock

Saint Barnabas on the Desert
Scottsdale, Arizona

BOOK REVIEW

The American Paradox

SPIRITUAL HUNGER IN AN AGE OF PLENTY

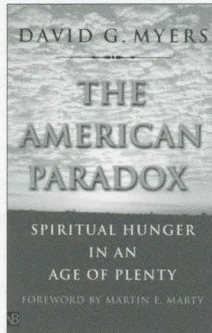
David G. Myers; foreword by Martin E. Marty
New Haven, Conn.: Yale University Press, 2001

"Since 1960, Americans have been soaring materially and, until recently, sinking socially." So says David Myers in his disturbing and encouraging new book, *The American Paradox*. Myers is a professor of psychology at Hope College in Michigan who is best known as an "expert on happiness."

Noting that his profession is "hardly known for its piety," Myers admits that his sympathies are colored by his religious faith. Still, he says, *The American Paradox* is concerned with "assembling an accurate picture of reality." He tells his tale of America's spiritual hunger in the midst of plenty through research findings rather than stories, which can make for heavy reading compared to much of what passes for social psychology today.

Still, it's a tale worth telling and reading. Myers examines sex, marriage, children, violence, money, individualism, community, media, education, and faith as he tours America's social scene. His tale is cautionary, and warns that "we had best get intentional about identifying and effectively teaching our shared values."

There's no need to be nervous about the phrase "shared values," as Myers' approach is neither liberal nor conservative:



If it is "liberal" to report the toxic consequences of materialism, economic individualism, and income inequality, then the liberalism is in the data I report. If it is "conservative" to report that sexual fidelity, co-parenting, positive media, and faith help create a social ecology that nurtures healthy children and communities, then the conservatism resides in the findings (p. xiii).

Myers' work is both descriptive and prescriptive, and offers advice on dealing with many issues. This advice, like much of the book, is based on the author's research, coupled with his faith. We are urged to imagine a culture that:

- ❖ welcomes children and nurtures families
- ❖ rewards initiative, restrains greed, and builds a strong economy that shrinks the underclass
- ❖ balances individual liberties with communal well-being
- ❖ encourages close relationships among families and neighbors
- ❖ develops children's capacities for empathy, self-discipline, and honesty
- ❖ provides media with social scripts that foster kindness, civility, and fidelity
- ❖ nurtures the soul by developing deeper spiritual awareness.

Churches have long been interested in fostering these behaviors, and Myers assures us that congregational teaching and witness are needed now more than ever. This book is worth reading and study by both individuals and communities of faith.

Rev. J. Brent Bill

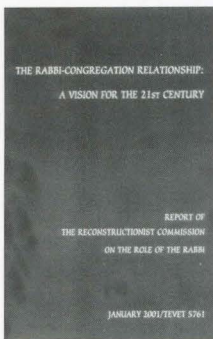
Indianapolis Center for Congregations
Indianapolis, Indiana

BOOK REVIEW

The Rabbi-Congregation Relationship

A VISION FOR THE 21ST CENTURY

Wyncote, Pa.: Reconstructionist Commission on the Role of the Rabbi, 2001



The role of the rabbi has undergone many changes in modern America. Like Christian ministers, rabbis have had to deal with the secularism, individualism, and privatism of American

culture in a time of growing expectations and declining volunteerism.

The Reconstructionist movement in Judaism, newer and smaller than the more familiar Reform, Conservative, and Orthodox streams, recently concluded a Reconstructionist Commission on the Role of the Rabbi. The commission's report, "The Rabbi-Congregation Relationship," traces the evolution of the role of the rabbi and notes that, while the role has expanded and changed, the understanding of the rabbi's role and of the congregation as a system have not kept pace.

Reconstructionist rabbis are known for their concern for participation, democratic processes, and community building. According to Rabbi Richard Hirsh, chair of the commission, there was growing frustration among Reconstructionist rabbis who embraced the movement's democratic participatory tradition but felt that their unique skills and training often

were not adequately respected or appreciated. Most rabbis did not wish to be seen as the absolute authority, but they did seek to be more than "one voice among many." And congregations similarly longed for the leadership that only rabbis can provide.

The commission's report warns about extremes, such as congregations that deny rabbis any authority or rabbis who deny laity a voice in congregational policy and procedures. This is consistent with the Alban approach to leadership, which encourages balance and flexibility.

The report uses systems theory as the framework for helping rabbis and congregations rethink and explore the wide range of formal and informal roles played by rabbis. It does not focus on policy but seeks to stimulate conversations, and reminds congregational leaders that they are not in a corporate setting but rather are partners with the rabbi. Rabbinic evaluations thus need to be approached differently from corporate reviews. The report notes that many rabbis believe that "volunteer leaders simply cannot evaluate what they do in a fair and effective way," especially when the process is viewed as "a one-way street," and suggests that rabbinic evaluation be seen as part of a systemic evaluation of the entire congregation. This way everyone has a sense of how the community is meeting goals and fulfilling its mission.

Unlike clergy in some Christian denominations, congregational rabbis are individually hired by congregations who become their de facto employers—and contract negotiations can test the relationship. Because the rabbi may assume more of the role of employee rather than spiritual leader during negotiations, the report recommends that congregations learn to separate evaluation (which requires feedback, trust, and communication) from negotiation.

We live in a "consumer" culture, and complaints must be managed. This report suggests several practical ideas, such as a rabbinic liaison committee, to ease some of the frictions that arise with members. Alban Institute author Gil Rendle has cited the need for "behavioral covenants" to establish norms for managing issues. If taken to heart, the lessons and processes recommended in this report will encourage covenants of cooperation.

Bob Leventhal

STAR Project Consultant
The Alban Institute

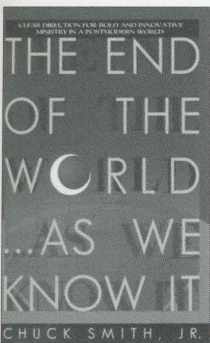
This report can be ordered from the Reconstructionist Press at 1-800-JRF-PUBS or www.jrf.org.

BOOK REVIEW

The End of the World As We Know It

Chuck Smith, Jr.

Colorado Springs: Waterbrook Press, 2001



Western civilization is experiencing a culture quake as one major era is replaced by another, and the transition from the modern to the postmodern era creates new demands and opportunities for the church. This accessible and profound book by Chuck Smith, Jr. provides a captivating introduction to the nature of ministry in the postmodern culture. Smith, who is senior pastor of Capo Beach Calvary Chapel in Capistrano Beach, California, is the son of Chuck Smith, Sr., who was widely known as an innovator in reaching youths and young adults during the countercultural 1970s. By asking the church to take seriously the wide-ranging implications of the monu-

mental cultural shift into the postmodern era, Chuck Smith, Jr. has emerged as an innovative thinker and leader for today.

The subject matter in *The End of the World As We Know It* is approached not from detached analysis but from the inside out, with conversational chapters on experiences from Smith's own life and ministry. The book provides a gentle introduction to the weighty issue of postmodernism and provides practical guidance for doing effective ministry with postmodern people; this guidance is clear, concise, and from the heart. In the introduction, Smith writes:

I have written this book because we have come to a crucial moment in history. We are all undergoing one of the most radical cultural transformations of the last three or four centuries, and there is a very real danger that Christians will again find themselves on the sidelines, helplessly watching the world transform. If the church is determined to do no more than preserve the past, we will lose the future. But if we seize the future that is already upon us, we stand a good chance of reinserting

Christian faith into the life of our dominant culture to a degree that has been unknown in the last two hundred years (p. xiii).

The book's chapters include: "The Unraveling of Modernity," "Getting a Handle on Postmodernity," "The Church in the Postmodern Bazaar," "Online with Gen X," and "Storytellers and Soul Healers."

Some of the many books written on the church in the postmodern era are filled with jargon and idiosyncrasies—but if you have time to read only one book about the implications of the postmodern era for your ministry (both as challenge and promise), this is the book to read.

Rev. Karen M. Ward

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Books

- ❖ Barnett, Elaine W., Laura S. Gordon, and Margaret A. Hendrix. **The Big Book of Presbyterian Stewardship** (Louisville, Ky.: Geneva Press, 2001). Smaller and more inclusive than its title suggests, this book provides both an overview of the history of Christian giving and an intergenerational comparison of giving. The worksheets, forms, and practical advice on annual and planned giving, special offerings, and capital campaigns are useful tools for fundraisers.
- ❖ Callahan, Kennon L. **Giving and Stewardship in an Effective Church: A Guide for Every Member** (San Francisco: Jossey-Bass, 1997). Callahan asserts that “money follows mission.” The more individual members of a congregation can articulate what it is that their congregation does and stands for, the more likely they are to give generously to support its ministries.
- ❖ Durall, Michael. **Creating Congregations of Generous People** (Bethesda, Md.: The Alban Institute, 1999). This book presents a good analysis of giving as well as practical suggestions for encouraging (and expecting) congregants to be more generous.
- ❖ McKibben, Bill. **Hundred Dollar Holiday: The Case for a Joyful Christmas** (New York: Simon & Schuster, 1998). More than another “discover the true meaning of Christmas” book, this insightful and inspirational analysis of the economic and environmental effects of the lavish Christmas challenges Christians to rethink their celebration of the birth of Jesus.
- ❖ Roehlkepartain, Eugene C., Elanah Dalyah Naftali, and Laura Musegades. **Growing Up Generous: Engaging Youth in Giving and Serving** (Bethesda, Md.: The Alban Institute, 2000). Families and congregations interested in developing a culture of generosity will find a wealth of practical advice in this book. The research reported here shows that being asked to volunteer and give helps ensure participation by youth and lays the foundation for a lifetime of giving.
- ❖ Ronsvalle, John, and Sylvia Ronsvalle. **Behind the Stained Glass Windows: Money Dynamics in the Church** (Grand Rapids, Mich.: Baker Book House, 1996). Based on a three-year study of attitudes toward money in 14 denominations, this book gives reasons to hope that the emerging church—one based on choice rather than obligation—will find ways to link stewardship with discipleship rather than finance.
- ❖ Wuthnow, Robert. **The Crisis in the Churches: Spiritual Malaise, Fiscal Woe** (New York: Oxford University Press, 1997). Wuthnow argues that the financial crisis in congregations today—

declining giving and increased demands—is also a spiritual crisis arising from the failure of congregations to meet the spiritual needs of their middle class members.

Organizations/Web Sites

- ❖ **American Institute of Philanthropy (www.charitywatch.org)**. This self-described “charity watchdog service” helps donors make “informed giving decisions.” It rates charities by how many of the dollars they raise are used on the programs or causes they espouse. The Web site includes tips on how to make wise giving choices.
- ❖ **American Religion Data Archive (www.thearda.com)**. The Archive collects quantitative data sets for the study of American religion, including national and regional surveys, denominational and faith group reports, and surveys of religious professionals.
- ❖ **Empty tomb, inc. (www.emptytomb.org)**. This organization suggests financial strategies for churches and provides information on church giving at the national level, including relating per-member congregational giving to annual income. For example, giving dropped from 3.1% of income in 1968 to 2.5% in 1998.
- ❖ **General Social Survey (www.icpsr.umich.edu/GSS)**. The Survey provides access to a large archive of social science data, including data on religion. Users can compare giving to congregations with giving to other religious organizations, non-religious causes, and the arts.
- ❖ **Hartford Seminary (www.hartsem.edu)**. Hartford Seminary publishes *Faith Communities Today*, with financial and other data from 41 denominations and faith groups. Among other things, financial health is correlated with factors such as openness to change. Of congregations that are open to change, 66% are in “excellent financial health.”
- ❖ **Ministry of Money: Exploring Money and Spirituality (www.ministryofmoney.org)**. This organization is devoted to providing “opportunities for women and men to explore their relationship to money from a faith perspective.” It holds retreats, publishes a substantive newsletter, and provides resources for small-group study.
- ❖ **U.S. Census Bureau (www.census.gov)**. The Census Bureau collects and provides timely data about U.S. people and the economy, including key statistics on poverty. For example, of the 104 million households in the U.S., 10 million have annual incomes of less than \$10,000.

www.congregationalresources.org

Capital Campaign: Six Keys to Success

Q

My church is about to embark on its first capital giving campaign in many years. We want to renovate and expand our facility. What advice do you have for us before we start?

A

Our congregation, which was established in 1832, recently completed its first capital giving campaign in 40 years. Our theme, "From Heritage to Horizon," was a phrase I had read in an article published in CONGREGATIONS. These are some of the things we learned that may be helpful to you:

1. Begin with a plan. Before you publicly promote the campaign, develop a clear plan for renovation and/or expansion of your facility. Design a planning process that is inclusive, and which represents the many ages, attitudes, and interests of the congregation. Doing this work well requires a significant investment of time and resources, but broad ownership of the campaign goals will help ensure success. If possible, seek the advice and expertise of professionals like building inspectors and architects. A drawing or other rendering that depicts how your facility will look when the project is complete can be a wonderful promotional tool.

2. Choose a consultant. Interview several capital campaign consultants, and select the one who seems to be the best fit for your congregation. Our congregation interviewed only consultants who work for a specified fee rather than those who receive a percentage of the funds raised during the capital campaign. Hiring a consultant is not inexpensive, but congregations that hire campaign consultants almost always enjoy a significantly greater response to the campaign appeal than those that do not.

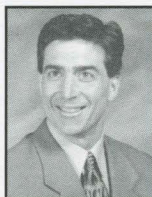
3. Care for your inactive members. During our campaign, all members were contacted three times over a period of about three months. The contacts were timed to correspond with our small group meetings, campaign banquet, and the campaign commitment cards. To avoid having some inactive members feel that your only interest in them is to secure their contributions, I recommend contacting all inactive members 6 to 12 months before the campaign begins. In these initial contacts, there is no mention of a capital campaign: Their purpose is to offer care and prayer support, which can reinforce a sense of belonging. If sys-

tematic contacting of inactive members is already ongoing in your congregation, so much the better.

4. Ask! Big dreams invite big investments. The largest financial gifts ever received by our congregation came in response to the vision we cast during this recent campaign. Most members may be eager to make a significant investment in a significant vision for ministry—but they are waiting to be asked. Don't be shy about sharing your vision and inviting a generous response! Be prepared to receive gifts in many forms; there are many ways to make connections between ministry and resources for ministry.

5. Tap teamwork. Committed teams can accomplish tremendous things. The teams assembled by the lay leaders who directed our campaign did a lot of good work. This gave us a sense of joy and satisfaction—and some teams have continued to serve since the campaign ended. For example, our prayer team is still going strong. We believe that the skills learned by these leaders and teams will enable us to meet new challenges with faithfulness and determination.

6. Claim all of the benefits. Capital stewardship campaigns are not solely—or primarily—about fundraising. Ours was a time of focused, prayerful reflection about God's call at this particular point in our congregation's 169-year history. We have experienced many benefits to the process of discerning that call and formulating a faithful response, but only one of those benefits can be registered on a calculator. The others unfold daily in the life of our congregation.



Rev. Fred Oaks has served as senior pastor of Southport Baptist Church in Indianapolis, Indiana since 1991, and has served as a consultant to the Alban Institute's Indianapolis Center for Congregations since 1998. Before joining Southport, a 650-member congregation, he was pastor for an urban congregation in Saginaw, Michigan and a rural congregation in Paw Paw, Illinois.

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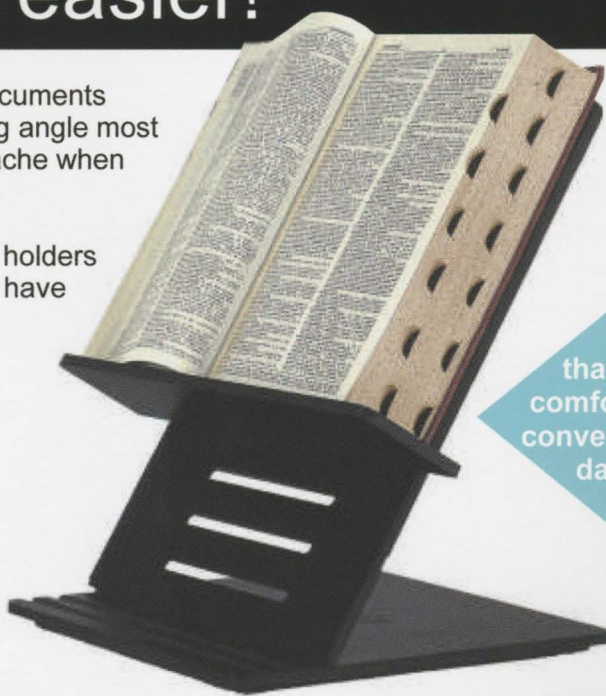
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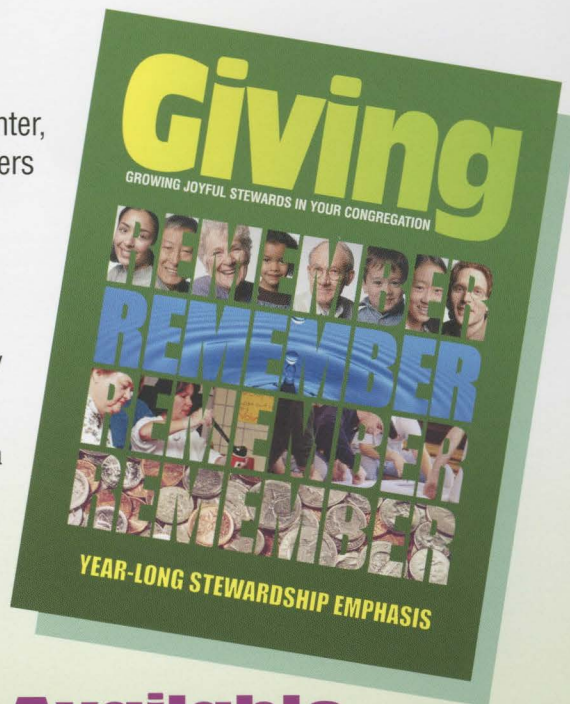
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CONGREGATIONS is a bimonthly publication of the Alban Institute, a nonprofit, interfaith **membership organization** founded in 1974 to provide a comprehensive range of resources to Christian and Jewish congregations. **Our mission** is to provide clergy and lay leaders with practical, research-based information and ideas for effective ministry as they grapple with an ever-changing environment.

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