

4. Failing to plan ahead

I did not think ahead about what to write here. (OK, that was a joke.) But the lack of both short-term and long-term planning is no joke. Most finance committees plan no more than one year at a time, using multi-year planning solely for endowments and multi-year capital campaigns. This short-term thinking will trap you (and keep you) in a crisis-management mode. Consider adding some long-term planning as you begin work on the next year's annual budget.

5. Having a deluge of "special" offerings

Professional fundraisers are known to suggest special offerings for programs and ministries not included in the operating budget. Special offerings can be an effective way to raise some extra funds, but be careful that you do not overuse this tactic. Your congregation may grow weary and resentful, giving less to other needs. And in connection with that ...

6. Relying on too many "other funds"

In some churches, more money is received in and spent by the "other funds" than the actual operating budget. While many of these funds represent cherished and beloved ministries (pipe organ, mission, pantry, etc.), they should be monitored as closely as the operating budget. Often, these special funds are ignored by finance committees and governing boards, when some could be (and should be) incorporated into the budget. However, some donors give more if they know the funds are designated for specific purposes, so be careful in evaluating which funds to close.

7. Avoiding financial talks with the congregation

I recently spoke about finances during our morning worship at Washington Pike. I speculated that many in the congregation were thinking, "Oh no, not another finance talk. That's all they talk about." Then, I reminded them that it had been 10 months since I last spoke of our finances. Some may believe that discussing finances twice a year is too much. However, I believe that congregations should receive frequent information about the church financial status, warts and all. Give parishioners a chance to rejoice in the good news – and to join in worrying about the bad news. People can't help when they don't know their help is needed. And related to that ...

8. Failing to connect money with ministry

Finance people love numbers. Accountants also love trends, projections, and percentages. Other folks – well, not so much. Rather than offer a batch of boring numbers, tell your finance story with vivid images. Talk about how lives have been changed as a result of ministries funded by their gifts. This portrayal of programs and ministries should make members more eager to give. Use numbers, but only sparingly. Tell the stories of changed lives.

9. Neglecting the segregation of accounting duties

A well-designed system of internal accounting control is a must. These "checks and balances" ensure a high level of integrity within your church's financial program. Don't burden one or two people with performing all accounting functions. There should be rotating teams of money counters (none of whom maintain the giving records). Invoices should be reviewed and approved by a staff member (large churches) or committee chairs (small churches) before being paid. The treasurer and finance chair should carefully review all monthly deposits, written checks, and monthly financial reports. Finance committee members should review monthly reports and challenge any item that raises questions. Even with several sets of supervisory eyes, errors may still exist (and fraud is always a possibility). Church finance leaders must exercise due diligence to reduce the risks to a very low level. "Too many cooks may spoil the broth," but that old saw does not apply to finances. Maybe we should use the phrase, "The more, the merrier."

10. Underestimating generosity

Maybe this is more of a stewardship issue, but it directly affects finances. Many church leaders are shy and embarrassed when discussing finances. Why are we hesitant to give people a chance to provide financial support to an organization for which they care? There is an amazing level of affluence in many of our congregations (a quick look in the parking lot will affirm that). We are in the midst of the largest transfer of wealth among generations in our nation's history. Don't be timid about asking folks to give. Ask and ye shall receive. Don't ask, and ye are taking your chances. ■

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Clergy Gathering

About 380 pastors attended the fall Clergy Gathering Oct. 22 at Meadowview Convention Center in Kingsport. When "Wednesday on the Web" readers were invited to e-mail us the take-home message from that day, the Rev. Pat Bishop responded this way: "1. Effective leaders are first of all, good followers. 2. Don't take yourself too seriously. 3. Enjoy your journey. 4. Don't forget to give God praise for everything." Bishop is pastor at Valley View/Heiskell UMC in Oak Ridge District. ■



HOLSTON EVENTS & DATES

NOVEMBER

22-23: Conference and district offices closed for Thanksgiving
25: United Methodist Student Day

DECEMBER

27-3: Young Adult Mission Trip
30: Holston Home Fifth Sunday Offering

JANUARY

15-29: "Exodus Experience: In the Footsteps of Moses," a Wesley Leadership Institute journey led by Bishop James Swanson
18-20: Resurrection spiritual retreat for youth, Gatlinburg, Tenn.
20: Human Relations Day
25-27: Resurrection spiritual retreat for youth, Gatlinburg, Tenn.
25-27: Divine Rhythm spiritual retreat for young adults, Pigeon Forge, Tenn.

FEBRUARY

3-6: Ministers' Convocation, Lake Junaluska, N.C.
15: Change for Children grant applications due
22-24: Cross Bearers, Camp Wesley Woods

MARCH

2: One Great Hour of Sharing
6-8: Ministers' Wives Retreat, Sevierville, Tenn.
7-8: March Forth for Children
14-16: Discovery for young people considering a possible call to ministry, Camp Wesley Woods
23: Easter Sunday
30: Holston Home Fifth Sunday Offering

APRIL

4-6: Clergy Marriage Enrichment Retreat, Buffalo Mountain Camp
6: Native American Ministries Sunday
6-8: Jubilation retreat for older adults, Kingsport, Tenn.
23-2: General Conference, Fort Worth, Texas

MAY

4: Annual Conference Missions Offering for Sudan
10: Children's Day, Camp Wesley Woods
18: Peace With Justice Sunday
24: Children's Day, Buffalo Mountain Camp
31: Children's Day, Camp Dickenson and Camp Lookout

JUNE

8-11: Annual Conference, Lake Junaluska, N.C.

To make a correction or post a new date, contact Annette Spence at (865) 293-4130 or thecall@holston.org.