



# Talking about Money in a Small Membership Church

Amy Mayo-Moyle

**M**y ministry began as an associate pastor of a large urban congregation. The church budget was a million dollars, with endowments that were many times as large. After two years, I accepted a pastoral change to a small more rural congregation, where I now serve as pastor, and where the budget is one tenth the size of the previous church. Needless to say, it was quite a change!

When I accepted the position at Grace United Methodist Church, I was told at the staff/parish introduction, "We don't do pledge campaigns." A bit naïve, I shrugged this off as I went into Grace not realizing how much of my energy would be spent on money. Upon my arrival, I was soon shocked to discover that, not only did they not do pledge campaigns, but they did not pledge. There was also no stewardship team or program. The finance committee met once a year in order to approve a budget (that the treasurer/ finance chairperson had constructed.) As of July first, Grace had not paid any of its apportionments (the administrative council had thus far voted not to, due to budget shortfall), did not participate in the six special offerings, and did very little second mile giving.

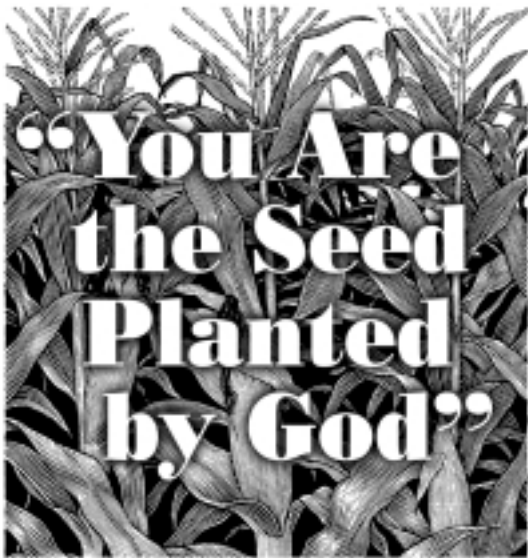
## How to Begin the Conversation

Naturally, I was concerned about not meeting our budget needs and sensed that the administrative council (which did most of the work of the finance committee) was probably not the best place to begin examining the issue. Not knowing any other way, I began to feel out a few people about the

idea of a pledge campaign. Talking in small groups with people about money-related issues helped to get the message out, and was more effective than the debate that could occur in a larger forum. I received mixed feedback about the idea of pledging. Some people were very concerned that people would know what they give. (As it was, the financial secretary would take the offering home, count it in her home, and deposit it in the bank. She was the only one who knew what people gave.) Others told me, "We take care of ourselves, people always come through. We don't need to pledge."

Apparently Grace is not unique in this area. Upon discussion with a clergy cluster group, I found it to be the same with other small rural congregations. Many do not pledge, do not want to talk about money, and do not want anyone to know their business.

But, there were some at Grace who were concerned about the budget and intrigued by the idea of pledging. They liked that it could help us assess our ability to live within our means, as well as give us an opportunity to remind people quarterly of their covenant. I decided to go ahead and push the issue, and our Lay Leadership Committee nominated a stewardship team.



### A Spirituality of Stewardship

As I met with the stewardship team, I was quickly told that they did not want this venture to be solely financial. They did not want to have to get up in front of the church and talk about money. I explained that we would do far more than that. We would share a spirituality of stewardship. Drawing upon the congregation's rural roots and biblical metaphors, our pledge drive's theme became "You Are the Seed Planted by God" and focused on becoming who God calls us to be through our giving and development of our gifts for ministry. We chose a picture of a harvest as the logo. (I had suggested a picture of wheat, but was informed that wheat is a spring crop, and would not work for a fall program.)

For a month we shared stewardship moments in worship that talked about discovering our gifts for ministry; we sent out letters that reinforced this message. Our offering time became an opportunity for people to consider how they offer themselves to God. I preached about growing into who God calls us to be. We spent a lot of time talking about what the church means to us, and how we have been touched by its ministry. We even devoted a Sunday Sermon to personal sharing of "what the church means to me," with the intention of recognizing the grace we have been so richly given. By ingathering Sunday, seventy-five percent of the congregation had pledged, covering about the same for our next year's budget.

Because a theology of stewardship is so new to Grace, we did encounter some hesitancy in pledging. One of the strongest leaders at Grace told me that his family intentionally under pledges. In case

they cannot meet their pledge, they just give extra while they are able. To many, pledging is not seen as a venture in faith. Rev. David McKinstry, who serves a larger congregation in the area, shared one option he provides for people to check on their pledge cards: "This is the first time that I am trusting God to tithe. If I find after three months that I am not able to do so, I can freely re-pledge and receive my money back." He has found over the years that people will take that challenge, and he has never had to provide reimbursement. What a wonderful way to help people understand pledging as a faith experience and covenant.

Pledging was just the first of many steps towards a ministry of stewardship at Grace. This was a congregation who, like many other congregations of the same size and make-up, was more need-based than vision-based. "If asked, then we'll give." People spoke more often in terms of scarcity, than abundance. Financial issues rested on just two people: one who created the budget and paid the bills, the other who counted and deposited the money. This was not working; we were never challenged to consider stewardship, celebrate our accomplishments and gifts or brainstorm about ways to communicate a sense of commitment.

This was bad stewardship, so we decided to share the work load. We divided the job of treasurer and finance chairperson. We began having more frequent finance committee meetings where people actually talked about money and we began to reevaluate counting procedures, a process that met some opposition (people might know what we're giving.) We moved to speaking about giving in response to the grace we receive. We held a spiritual life retreat where people took a spiritual gifts inventory that helped them discern how to use their gifts and be good stewards of their gifts and their time. The finance committee began evaluating stewardship of our income and expenditures, and our new finance chairperson wrote articles for the newsletter about biblical and faithful stewardship and tithing. Stewardship became a common language used in all committees as more people were involved in ministry efforts and committees formed their own budgets for the first time. Over the course of the fall, we found that the more we showcased the ministry of the

church, the more we moved towards being vision-based.

### Dispelling Myths about Apportionments

There was still one hurdle. Grace, not unlike other churches, cringes when it hears the word "apportionments." It is a word clouded with myth, frustration, and inadequacy. When I questioned our inability to pay apportionments, I was basically told that they are a priority, assuming there is money left. At Grace, as discussion around apportionments occurs in our finance committee and administrative council, I have sensed that people do not totally understand where the money is going. For example, there was a lot of concern that money given to Africa University would not all get there, that much of it would be caught up in red tape and bureaucracy and not sent. So, I found myself quite often dispelling myths.

To raise awareness of apportionments, I asked all of our committee chairpersons to read *The United Methodist Handbook on Sharing God's Gifts*, so that they could begin to help communicate about the importance of shared ministry. I began to highlight individual ministries of our apportionments when I called for the offering. I found that people began to better understand the benefits and excitement of being part of a connectional church which allows ministry to spread across the world. This has made it easier to hold discussions about paying our apportionments, and for the church to take larger steps toward paying them in full once again.

One of the first lectionary texts on which I preached at Grace was the feeding of the five thousand. I continually come back to the story as we actively move to be vision-based in our finances, practicing a spirituality of stewardship and abundance. If we but offer what we have, Christ blesses it and we find that we have more than enough. This is the language in which we strive to speak as we set about doing ministry at Grace. □



**Amy Mayo-Moyle is pastor of Grace United Methodist Church in Britton, Michigan.**