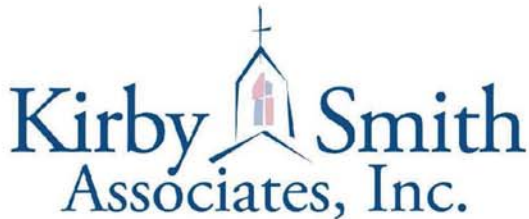


# KIRBY-SMITH ASSOCIATES, INC.

*We take the worry out of fundraising!*

November 2010

Vol 4, Issue 2



*Ministry of Church Finance*  
*Professional Fund-Raising Counsel Since 1938*

## CROSS CURRENTS

### Greetings from the President of Kirby-Smith Associates



As we near advent, many churches and charities send out year-end contribution requests. We have found if your church ministry can convey 1) a clear vision, 2) a compelling need and, possibly most important, 3) how a gift will lead to success, giving is still likely to hold steady, in spite of the economic slowdown.

Have a blessed Thanksgiving.

*C. Eugene Musser*

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### There Is Always A Way



*by Jeff Knauer*  
*Executive Vice President*

Faith in Jesus Christ compels us to trust what the scriptures say, even if those words seem to convey accounts that are very hard to believe. One example occurs in the Gospel according to St. Matthew, Chapter 15. Great crowds had followed Jesus into the hills by the Sea of Galilee. They brought their sick, and they listened to Christ's teachings. Many were healed as the people rejoiced.

Evidently, this session had been going on for several days. Little time had been given to the thought of taking on food, and the people were in need of something to eat. Jesus said to his disciples, "I do not want to send them away hungry, or they may collapse on the way." The implication was for the disciples to do something. This was not completely unreasonable as they had been witness to the miraculous feeding of thousands once before, when Jesus divided 5 loaves and 2 fish. Their response, however, was not what Jesus desired of them. They said, "Where could we get enough bread in this remote place to feed such a crowd?" What the disciples were really saying was, "There is NO WAY we can do this!"

Similar words are being echoed throughout our churches in these challenging days. Whether they relate to buildings, missions, programs, or staff, and whether the issue has to do with expanding or simply maintaining what we have, those words, "There is NO WAY we can do this," are commonplace. This observation is not meant to be a criticism. Leaders have an obligation to handle church funds responsibly. When offerings are down and costs keep rising, there are times when such a response seems appropriate. "There is NO WAY we can do this!"

Fortunately for Jesus' disciples, and for us, he did not leave them to blankly stare at each other in search of an answer to feeding the crowd. He asked about what they DID have. This time, it turned out to be 7 loaves and a few small fish. You know the story. Jesus took what they had, gave thanks, broke the bread and fish, and passed them on to the disciples to distribute. Everyone ate until they were satisfied - about 4,000 men plus women and children. That's amazing! Where the disciples saw NO WAY, there WAS a way. There is ALWAYS a way with Jesus' help.

I learned this lesson on a number of occasions while serving as a pastor. In one church, there was a great need for an additional church van. A member had located just what we needed for a cost of \$17,000. But there were no funds available. And asking for additional contributions from members was not an option in this case. It appeared as if there was NO WAY the van could be purchased. Instead of giving up, I considered what we DID have - the church budget, such as it was. I decided to see what could be done with that.

Over the next 7 weeks, I examined what the church was already spending to see if money could be saved. Any savings could not affect ministries, operations, or staff. I began with larger expenditures. I found that we could form our own health insurance group as a staff and separate from the group we were with. The exact same coverage saved \$7,000 per year. We were on our way!

Much of the literature handed out on a Sunday was left behind in the pews when people went home. We began having those who wanted the different items pick them up from wall racks and then adjusted our orders accordingly, saving \$3,000 per year. We had the ability to change our heating fuel from oil to natural gas, saving another couple thousand dollars at that time. We compared what we spent on equipment service contracts to what actual maintenance and repairs would have cost, cancelled the contracts and saved a difference of about \$1,000.

A few more "loaves and fish" were discovered in the process until I had divided \$17,000 from the annual budget - enough to buy the van. No ministry money was cut. No operations were curtailed. No staff member was let go or given reduced compensation. Where no way to purchase the needed van had been obvious, a way had been found. In these days when virtually all churches are dealing with challenges, we here at Kirby-Smith Associates send you word of encouragement! Whether by experiencing an increase by God's generous provision, or by finding ways to multiply what you already have, there is ALWAYS A WAY with Jesus' help.

### **Sacrificial Giving Is.....**



*From Lois Locey/Kirby-Smith Associates*

### ***Sacrificial Giving is.....***

***Planned:*** The decision to give is just that - a decision. It requires thought and time, so that it is integrated with other financial decisions as part of a careful, intentional response to God's generosity.

***Proportionate:*** Part of our planning ensures that we give the "first fruits", those gifts given first and not only after other obligations have been satisfied. Our giving should be proportionate or commensurate to what God has given us. Most people use the biblical concept of the tithe, a tenth, as a guide. In any case, our gift should reflect our level of gratefulness to God.

***Sacrificial:*** Our proportionate gift becomes sacrificial when it comes from our substance rather than our abundance. When we give out of our substance, we are changed in the process. We have given away something we thought we needed for ourselves, thus changing our lifestyle. We have acted on our belief that our security lies not in our material resources but in God.

***Time and Talent:*** When we consider our participation in Sacrificial Giving, we need to include our time and talent, as well as our money. Just as in giving money, giving time and talent expresses our gratitude to the God who has given us these gifts.

Our gifts of money do not substitute for gifts of time and talent. Neither do time and talent substitute for giving of financial resources. All are gifts from God. As you make your decision about the portion of income you will give this year to your church, the poor, and other charities, consider as well what you will give of your time and talent.

*Sacrificial Giving is a necessary expression of our faith, of what we say we believe. We channel a portion of our giving through our church because it is the body which most clearly bears witness to the meaning and values we find at the center of our lives.*

## Cottage Meetings as Part of Commitment Programs



*by Tom Gemmill, Vice President*

Gathering members to tell stories about our faith and our church is a great way to carry out an annual commitment campaign. It gives variety to the effort as a change from mailings or large group celebrations.

A cottage meeting is a gathering of five to thirty persons in members homes, retirement community gathering spaces, rectories, or church halls. Having a host to provide light refreshments makes the event appealing. The use of homes is especially helpful in gathering the members. Homes are much more relaxing and more conducive to conversation. My experience has been that about 15 percent of a thousand member congregations will participate. The number of meetings you will need depends on the size of the congregation. Larger churches need to have multiple leaders for the number of meetings to satisfy the congregations' desire to attend. There will be somewhat more participants with smaller congregations and less with larger ones.

A consistent presentation should be developed for all the gatherings. It should include two or three brief success stories of the prior church year. It should not be a budget presentation. The majority of the time (about eighty percent) should be spent listening to the persons who attend. You will find many people willing to tell their stories as to how they came to the church, how they have been helped, and what changes the church has made in their life. Showing how lives have been changed will build the success for the commitment program. Witnessing for one's financial commitment to the church should be part of the meeting. The pastor or other church leadership should be the first to tell their story of why and how much they give to the church and elsewhere. This leadership is crucial to the success of the commitment campaign.

Have a fixed start and end time to the meeting. There will be many that want to have a further somewhat private discussions with others after the formal meeting. Allow that time because much of the success of the meeting comes from allowing this personal interaction and story telling. Have a committee member take notes as to what occurs, so you can publish information for the entire congregation. Spreading the word about what happened is important to the success of cottage meetings.

## Services offered by Kirby-Smith Associates, Inc.

- Capital Campaigns
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- Increased Offertory Campaigns
- Vision Development
- Stewardship Appeals and Training
- Christian School Campaigns
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