

Where Does the Money Go?

In our messages over the past four weeks we've been examining some very basic 'components' of our Christian Discipleship, all in preparation for our personal Covenant writing next weekend.

In this series we've talked about:

- the importance of having a plan for our spiritual growth
- our need for someone to walk *with* us in the journey (we need help!)
- that we are defined by our servanthood (just like Jesus was)
- that real Discipleship involves Stewarding (or managing) all that God has entrusted to us for his glory, and that
- Worship, Corporate Worship as the gathered people of God, is probably the most significant thing that we do in this church. More than anywhere else, in worship we are called, challenged, filled, and motivated to do all the rest that we do as the Church of Jesus Christ.

Those four sermons, then, have covered all the questions that will be part of our covenants to one degree or another [i.e., a Plan, a Partner, a Ministry, our Worship, and our Stewardship]. At the beginning of this journey I asked you to do your best to participate in this Covenant process by being at as many of these services as you can, or checking out the messages on the Web if it was impossible, and most importantly, to pray us through. Pray for yourselves that God would lead you in this journey, and pray for those around you, that God would lead all the rest of us as well.

I thank all of you who have taken this so seriously, and we are looking forward to a really special time next Saturday and Sunday as we write and consecrate our Covenants here in a service of Celebration that to me, rivals the Christmas and Easter holidays in its importance to the spiritual development of this Church. I really don't think I can overstate how important this is. So, please keep your prayers coming as God prompts you this week.

I don't know if you 'track' these things or not, but if you do, you'll remember that last year we did a similar series, but we did it all in four weeks, and this year we have set aside an 'extra' weekend. The reason for that is after talking with Skip Angus and having him share our thoughts with our Finance Committee, we decided to do something this year that we have never done before – at least in the 15 years that I've been here!

I remember back 'in the day' as Harlan and I would talk together about financial stewardship, planning our next Stewardship Campaign, how we were always in complete agreement on one

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critical concept: Financial Stewardship is *more than anything else* a spiritual matter. Mature Christians are good financial stewards. They give ‘cheerfully’. Its just part of ‘the life’.

We wanted to be sure that we continued to lift this up as a point of our identity as a church. We even came up with a saying: “*You don’t give to a budget, you give to God.*” We believed with all our hearts in this, and the result was that this church was way ahead of the curve (fast becoming the norm among other churches) in not even setting a budget until our stewardship ‘campaign’ was finished.

Those campaigns *couldn’t* have been about giving to a budget, because we never *had* a budget to give to! They always came afterward. We never set a monetary goal and challenged you to reach it. Now, I’m talking in the past tense, only because Harlan has retired, not because I’ve come to a different conclusion now. In fact, in the last three years we’ve taken this whole idea another step further, in that we don’t even add up ‘pledges’ at all anymore. We don’t ask you for them. Your plan for giving is one line on your Personal Covenant. And like all the rest of it, this is between you and God.

We *still* don’t prepare our Budget based on anything more than faith and experience. We have faith that we’re doing worthwhile ministry, and that this congregation loves God and is committed enough to what is happening here that you will continue to support it. To what extent (i.e., financially) is, again, something between you and God. We just ask that you make this a matter of prayer and thought – just like your general plan for Growth, and your accountability, and your area of ministry, and your plan for participation in worship. This is part of being a disciple.

Pastor HeyYoung and I are in agreement in this as well, and we are proud and confident in the continued generous support of this church’s ministries. I am blessed by the faith in which our Finance Committees over the years have approached this whole subject. They are confident, and peaceful. We have financial leadership that truly believes in God’s faithfulness and *your* faithfulness. Which is an awesome thing.

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OK, having said all that, we also have realized that as this church has grown, a good percentage of our growth demographic has been new believers. People with no church history, or who haven't really been part of a church for a long time. Some of you are from other denominations, some are from smaller congregations in various parts of the country. And while you may 'get' the stewardship idea, generally, you may still have some questions when you start thinking about numbers. This church's yearly budget is very close to \$1 million, not including the payments on our mortgage, which adds about another \$200,000. Now, if you think those numbers sound staggering, you're absolutely right. (And if you ever feel like talking about it with me, try calling me at 3 am... I'm often up thinking about that!)

So, the Finance Committee and I felt that it would be a good thing to talk a little bit with you at some point about a very practical question: *where does the money go?* And I want to do this, remembering that this is a sermon, not a PBS fund break, where we'll get back to our 'regular programming' as soon as our goal is met. So, I'm not going to go through our budget line by line, and plead for money. I do want to look at our budget with you in a general way and see what it is telling us about the ministry of this congregation. Because it tells us a lot, actually. It tells a story about our priorities, about our mission, about our purpose...

And I believe, it gives glory to our God... which is the goal of any sermon.

You've heard people say that numbers and statistics can be manipulated in such a way as to make them say pretty much anything you want. That may be true, but in order to do that, you have to have some skill in numbers or accounting. Frankly, I have neither. I hope I don't disappoint you in sharing this (because I know that part of my job 'description' as Senior Pastor is to be the CEO of this organization.) But, I'm not very good at reading a budget. Numbers bore me and then when I realize what they are saying, they scare me... so I've found the best course is to ignore them.

Seriously, we have great people in this church who manage our funds and set our budgets, we talk frequently, and we're all on the same page. I want to thank Skip Angus, our Finance Chair for putting the two charts together that I'm going to share with you today. And I want to pass

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along to you that he authorized me to give you his email address, if you have any *specific* questions about any of this, he will answer them for you. We have no secrets here when it comes to finances.

Before I put something on the screen, let me share with you one other not well known ‘fact’ about the financial structure of First UMC of Moorestown. If you were to take a sampling of churches with budgets around the same size as ours you would be hard pressed to find one that didn’t have a significant endowment - i.e., funds left from people’s wills, etc., in which the interest could be used to fortify the general giving. Most large churches have this sort of thing.

We do not. We try to keep a cash reserve, just to cover the normal ebb and flow of incoming money and outgoing money, somewhere between \$30 – 50,000. That may sound like a lot of money, but we’re talking about a budget that runs about \$20,000 per *week*. This fund has dwindled recently, and we understand that the economic times are difficult for many people. In fact, a couple times this summer (which is a time when our giving tends to drop) it was something like \$8000, less than one week’s budget. I share that with you to make this point: just like every vote in an election is important, so is every dollar that is given to this ministry. Year round. There just isn’t a safety net.

We are a church in an affluent community, but we are not a ‘rich’ church. [Meaning in saved dollars, although we are blessed with very much!] We’re not storing up treasure on earth – nor do we want to. (Honestly, I’d sleep better with a little bigger cushion, but this is who we are. We are truly a *faith* -based ministry, that runs financially very close to week-to-week. And I believe that God has blessed us because we have no other options but to trust in God. Someone once said, ‘You’ll never know that God is all you need, until God is all you have.’)

So, what do we do with our money?

Here is a ‘pie-chart’ of our budget. This is the ‘normal’ view, i.e., this is the way our monthly expense summaries come out. And it’s a pretty normal flow – everybody has a share, music, clergy, committees, property, etc. It is divided up about as you might expect. [show two slides]

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But I had a thought about this and I asked Skip to work up another pie chart from our '08 budget using slightly different categories. I asked him, "Put all the personnel/ staff expenses together in one category – i.e., all salaries, pensions, Social Security, Health Care, Parsonage Expenses, continuing education, etc." Put everything else in the regular categories. And here's what we ended up with...

Almost 48% of our budget goes to ... people. Nearly \$.50 of every dollar you give goes toward our staff. [I told a friend of mine, who is in ministry that I was going to share this with you, and his immediate response was, "That's dangerous! What if people decide they don't like someone on the staff, and decide not to give anymore?" I said, "I'm not worried about that at all." I'm going to come back to this in a moment but let me say this for now: people who think about this sort of thing have concluded that any church budget that is under 50% in salaries is in the healthy range. Some congregations get into the 60+% range and this could be a problem. But we're under 50% with our staff, and I believe with all my heart that this is a good investment.

I would not trade one staff person for any other church's. We are blessed by God and very fortunate to have every one of these dedicated persons working for us and among us.

The second largest category is property. Almost 25%. This is the cost of maintaining our physical plant – heat, AC, cleaning services, maintenance, insurance, lawn care, snow removal etc. This is also in the 'healthy range' but again I look at this as a *ministry* expense, not just something we have to 'put up with', and it's a beautiful thing. Again, I'll come back to this.

#3 on our list is Mission and Conference giving... over 13%. These are funds that go out of this church into 'the hurting world' through our Missions Program and through our Annual Conference shared ministry expenses. More than a tithe of our budget. Way over a typical church in our Conference. And by the way, this does *not* include our Faith Promise giving, which is a separate account, but would add another \$60,000 or so to this total, and would probably raise the level to 15 -16%.

What's left? The actual amount that we spend in our work areas, other than salaries:

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Music: 1.32%

Education 3.79%

Youth: 1.62 %

All other commissions and committees (i.e., Outreach, Prayer, Small Groups): 5.76%

And Administration: 2.84% [show me another organization with a million dollar budget and an administrative overhead of less than 3%, and I'll give money to it!]

Ok, those are the figures... what are they telling us?

In Ephesians 4, Paul writes

So Christ himself gave the apostles, the prophets, the evangelists, the pastors and teachers, to equip his people for works of service, so that the body of Christ may be built up until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ.

I don't like to compare our church with other churches, because I have many friends in ministry who are hard working, dedicated, wonderful servants of Christ. I know that we are in a special situation here, where things have worked together very well for a long time, and there is a level of commitment and prayer that God is powerfully using. I remember the words of Jesus, (Luke 12:48) "From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked."

We have been entrusted with much. This chart tells a story of how we are using some of the resources we've been entrusted with. This congregation has a reputation among our annual conference (I hear this from our District Superintendent all the time, as well as R. Doug Ruffel, the conference director of Church Development, and our Bishop Devedhar) a reputation for being an empowered church. The Lay people at FUMC are among (and I just say that to be polite!) you *are* the most effective people in ministry in this Annual Conference.

And I think that a lot of that has to do with our paid staff – who are doing the work that Paul wrote about in "*equipping [God's] people for works of service that we may all be built up in the faith*". The money given to staffing - \$.50 of every dollar – goes toward making this church what

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it is. And no one is getting rich here, but it is important to provide a decent wage and the basic benefits to our workers. And we do that.

Karen Murray last year gets a NJ state award for a program she organized for ministry to special needs children. So what does she do for an encore? We open up a classes for English as a Second Language with something like 14 people enrolled. Pastor HeyYoung, besides her inspiring preaching has added a whole dimension to our 'need oriented evangelism' with the beginning of "Grief Share", "Divorce Care" (which has expanded to DC4K). Brad has been 'on the job' for less than two years, and we've done more networking with other local churches and community groups than ever. Our music program has a huge reputation, and besides Glenn's salary uses 1.4% of our annual budget.

Sue Harris is counseling people on hospital visits and procedures, she's an advocate for patient care, we've run health clinics and flu shots, CPR, and if that's not enough, she's part of the leadership team of Heart to Heart – our ministry that cares for hurting people in this congregation by visits, communion, cards, food, baby blankets, and more.

Our secretarial staff are 'front line' missionaries to our community – scheduling use of the building, ministering with food vouchers and our food pantry. And I haven't even scratched the surface off all the ministries that happen in the work areas that these folks lead. I just say, "Well done, good and faithful servants!"

I look at the 25% of the budget that goes to our building upkeep. I said I believe this is a ministry expense... Let me share a story that some of you were here to see for yourself. On the night of our church Conference, our DS, Bob Smith came to the Trustees report. "Do we have a Trustee's Report"? he asked.

Scott McGough, our Trustee's chair said, "No, the report is in the booklet"... then, "Wait, I do have something I'd like to say." So he comes up to the front here, and points to the mission statement... the Trustees have been thinking about how we can be part of this ministering to a hurting world, and we want to find ways to make our facilities more accessible to the

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community. So, if you know of a group that was turned down because of a lack of insurance, or some other reason, ask them to resubmit a facility form, and we'll see what we can do."

Now, the interesting thing is that no one of the 60 or so people at that meeting thought anything about that announcement other than, "OK, good." It was business as usual for us.

So we look back at Bob, the DS. And he's just standing there. And I realize he can't speak, he's all choked up. And he says, "Just when I think I can't be any more impressed by this church..."

I went to his office a couple days later to bring up some forms. And he commented again on Scott's statement. Teri, his assistant (whom I've talked about before) had just been telling me that Bob had been telling that story all week. And Bob says, "Do you realize how unusual it was to hear that from a Trustee chair?" I just looked at him. Teri says, "Obviously, he doesn't!"

Bob says, "I have *never* heard a group of Trustees say that they want to find ways to invite the community into a church building. I've heard *lots* of Trustees talk about ways to *keep people out*." He went on, "Your people really get that mission statement."

The money we spend on the building opens doors to the community and by extension, to Christ. We pay for the overhead of our amazingly successful First Light Pre-School, now over 100 kids in here every week with parents, and friends all hearing the First Light of Christ. That's a ministry expense.

What else do these figures tell us? well, I already mentioned our lack of a financial safety net. But when you look at this breakdown, you soon realize that there's little to no room to cut our budget. The only way, really is to cut salaries, or eliminate staff. Which would be a terrible mistake. We're operating on faith, and we're trusting that God will continue to provide.

I am well aware of the current financial crisis. There's not much we can do about that. There will be some among us who are not only not going to be able to give as they have in the past, but will likely be needing our ministry – we'll need to give *to them*. And we will.

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But there are enough of us who are financially OK to pick up the slack until things improve. And we're counting on you. As many of us have painfully watched our retirement funds (or annuities that are needed to live on) diminish drastically, let us with joy think of the investment that we make in our giving to God's church. Investments in lives... in children, youth, young adults, middle ages, older adults... in serving people with special needs, in counseling, feeding, encouraging a hurting world. In offering Christ to a world desperate for Good News.

That's what we are investing in.

And that's one fund that will never lose value.

Please take some time to prayerfully consider how you will financially support this church in the coming year, as well as the other items on our covenants.

And let's come next week with joy and optimism. We have a service planned that you will remember for a long time!