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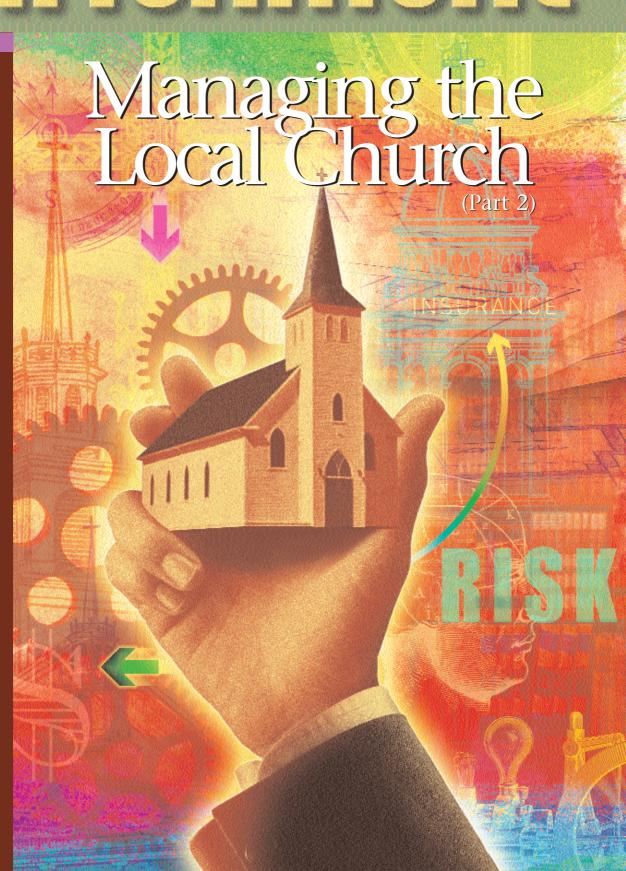
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MANAGING CHURCH
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ministry matters

BY GARY R. ALLEN



As the *Enrichment* journal staff began planning an issue on managing the local church, we quickly realized there was too much material for one issue. We decided to do a first: divide the theme into two parts. This issue is part 2, and we trust that both issues will become a valuable resource to you.

A major emphasis in ministry books over the past few years has been on leadership. However, a major side of leadership that is often overlooked involves managing the local church as an organization as well as casting vision and inspiring the congregation to pursue that vision. The tendency is to concentrate on either leading or managing. Few people seem to be naturally good at both. Good leaders need to be intentional about developing management skills, and most managers need to make an effort to be good leaders.

Management has to do with people, policies, procedures, and tangible assets. Sometimes this is not the exciting, glamorous side of ministry, but it is an essential element of ministry. Many successful leaders have failed in effective, long-term ministry because they failed to manage the details.

Part 1 of managing the local church (fall 2003) addressed church governance, the church office, and pastoral staffing issues (sections 1-3). In this edition, the focus is on managing the church's financial resources, managing legal risk and ministry, and facilities and property management (sections 4-6).

LEGAL RISKS

In the past, the church did not need to confront legal issues like it does today. In today's society, the church is more involved in contractual business matters, and our culture is more given to litigation when there is real or perceived wrong.

The church should never think it is free from legal, moral, or ethical responsibility in its business dealings and how it treats people. We cannot allow legal issues to inappropriately limit ministry. There are steps of faith in ministry that may put us at potential risk, but we can never afford to be flippant or irresponsible in any area of ministry. There is a balance that demands prayerful attention and evaluation in consultation with other experienced ministers, and this sometimes involves wise legal counsel.

FINANCIAL MATTERS

Managing God's money is a serious matter. As ministers, we are entrusted with resources that are derived from the earnings of God's people and given to the church to support Kingdom ministry. The minister must manage the finances of his home well if he is to manage the finances of the church. Personal integrity and sound business principles are critical in handling church finances.

Balancing faith and finances has always been a struggle in the church. It has been said that, "money follows ministry." This is partly true. It is difficult to raise support for ministry before people see or feel the positive effects of the ministry. We are presumptuous to



think people will support everything we start. In beginning new ministries, leaders must hear from God, plan in faith, and expect God to meet the financial needs. Perhaps a better phrase would be, "money follows effective, well-managed ministry."

FACILITIES AND PROPERTY

It is true that we can worship God anywhere, but there is value in having a consistent, comfortable place to gather for worship. Facilities should be balanced between being attractive and being functional. They should not be an "eye-sore," and at the same time be so opulent that it is perceived as wasting God's money.

Your church should be clean, well-maintained, and attractive. It is possible to become so comfortable with the physical plant that we fail to see areas that suffer from neglect. But the community will notice the neglected areas and see the facility as unattractive and uninviting.

We have addressed legal issues, finances, and facilities together because they often overlap. Biblical values and impeccable business practices must be evidenced in every aspect of our ministry. The manner in which the minister manages is a testimony both within the local church and in the community.

I hope this issue of the *Enrichment* journal will help you be a better manager and more effective in your ministry. •

Gary R. Allen, D.Min., is executive editor of Enrichment journal and national coordinator of the Ministerial Enrichment Office, Springfield, Missouri.



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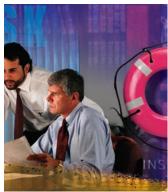
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theme articles

ASK THE SUPERINTENDENT—MANAGEMENT: THE OTHER SIDE OF PASTORAL MINISTRY, PART 2 Interview with Thomas E. Trask The second of two interviews with Thomas E. Trask on "Management: the Other Side of Pastoral Ministry" will consider managing church finances, legal risks, and facilities and property management.

PASTORS WHO LEAD THE WAY By Rick Warren You know your gifts are clustered in the areas of preaching and teaching, not management and administration. Yet, your role as church leader seems to call you to administrative tasks. Learn how pastors who lead the way are keeping ministry and administration in balance.

27 MANAGING THE CHURCH'S FINANCIAL RESOURCES By John P. Joseph

If there has ever been a time for pastors to have their churches' finances in order, it is today. The current environment is ripe for scandals; church leaders need to be wise. The media is searching for CEO mismanagement. Newspapers swirl with stories of mismanagement from Enron to WorldCom. Corporate leaders in for-profit and not-for-profit organizations are being scrutinized for leadership and fiduciary responsibilities. They are being held accountable by their shareholders, and in the case of religious organizations, their members.

How is your church managing its financial resources? What would happen if someone inspected under a microscope what your church is doing? Would they find everything in order? The days of collecting offerings and paying bills without thought of outside oversight are long gone. Managing church finances responsibly is possible. This section will show you how.

53 MANAGING THE CHANGING DYNAMICS OF LEGAL RISK AND MINISTRY (AND RELATED ARTICLES)

By James F. Cobble, Jr., and Richard R. Hammar

While the nature of the legal environment continues to change, one reality remains the same. From the beginning of the Church until today, legal realities have impacted our story as the people of God. For better or worse, like Paul, we still find ourselves making appeals to Caesar. While church leaders increasingly recognize that the legal environment is changing, only a small percentage are taking steps to reduce risk. Perhaps one reason is pastors are not sure what to do. In this section on managing church risk, a series of articles and sidebars explore some of the conditions, trends, and issues that impact the church today in light of current legal realities.

Next time in Enrichment A Revival of Compassion

Ministry to the poor, hungry, and disenfranchised of this world has always been an important Pentecostal emphasis. Works of compassion bring the healing, transforming presence of Christ to a community. In this issue, hear dynamic perspectives on compassion ministry in the local church from: Craig Keener, Byron Klaus, Greg Mundis, Amy Sherman, Ron Sider, Brad Smith, Heidi Unruh, Stanley Carlson-Thies, and many

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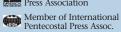
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Use of the masculine pronoun for pastor is used throughout this issue and should be understood to

include both genders. Unless noted, all Scriptures are from the New International Version.



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R7 FACILITIES AND PROPERTY MANAGEMENT IN THE **LOCAL CHURCH** By Merwin Pickney

Functionality, flexibility, appearance, safety, and economy are the building blocks of a well-designed church facility. Though a well-designed and maintained facility may be but window dressing, to those outside the community of faith it can be the bridge that opens their heart to the proclamation of the gospel.

This section explores many areas vital to managing church facilities, including safety and security, stewardship of buildings and equipment, accessibility, building policies and procedures, and creative facilities planning. The material in this section is gleaned from over 25 years of ministry experience.

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ENRICHMENT (ISSN 1082-1791), is published quarterly (January, April, July, October), ©2004 by The General Council of the Assemblies of God, 1445 Boonville, Springfield, Missouri 65802. Assemblies of God ministers may reproduce nonbyline material from Enrichment in church publications, giving credit to the journal. Except for brief quotations, signed articles may not be reprinted without permission of the authors. Subscription rates: USA-1 year \$24; 2 years \$42. Outside USA add \$10 per year. Subscriptions: All subscription correspondence, including change of address, should be sent to Enrichment, Customer Services, 1445 Boonville, Springfield, MO 65802, phone 1-800-641-4310. Periodical postage paid at Springfield, Missouri, and at additional mailing offices. Printed in the USA. POSTMASTER: Send address changes to: Enrichment, 1445 Boonville, Springfield, MO 65802.

COVER ILLUSTRATION BY JIM DARNELL



Religion Watch CLERGY STUDY SENDS MIXED SIGNALS

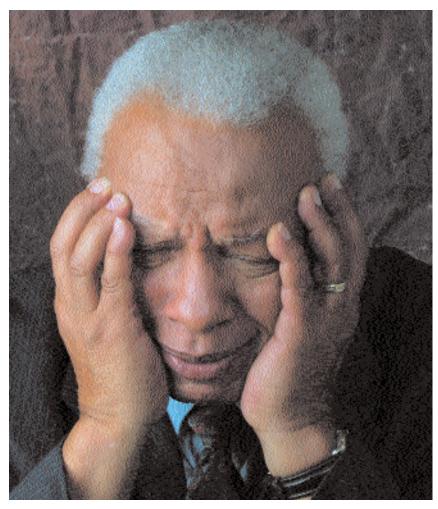
The most comprehensive national pastors survey ever conducted has found that clergy are generally satisfied with their work but frustrated with an inability to reach congregants effectively with the gospel. The major research project on pastoral leadership, Pulpit & Pew, included replies from clergy in more than 80 faith groups. In large part, respondents report that ministry is a deeply satisfying calling, well worth giving their lives to. The findings contradict reports of deep

dissatisfaction and low morale among pastoral leaders. Sixty percent say they have never doubted their calling, and 70 percent indicate they have never considered leaving pastoral ministry. However, while clergy satisfaction ratings are high, more and more people don't sense the call until their late 30s.

"The surveys dramatically confirm reports about the growth in the number of second (or even third) career entrants into ordained ministry in recent years," the study says. More than 70 percent of respondents indicate a high level of satisfaction with their current position, family life, relationships with lay leaders, and with other staff members. However, less than half report they are satisfied with relationships with other pastors, opportunities for continuing education, salary and benefits, and, lowest of all, their sense of overall effectiveness as a leader.

More than 70 percent of Christian ministers agree that the difficulty in reaching people with the gospel is a primary problem they face. Also troubling is that two-thirds of clergy report that their congregation has experienced some form of conflict during the past 2 years, with 20 percent calling the conflict "significant" or "major." The conflict usually is about routine matters such as building maintenance and use, church finances, changes in worship and music styles, and pastoral leadership styles. Finally, 10 percent of pastors express that they feel depressed some or most of the time, while more than 40 percent report feeling depressed occasionally or worn out some or most of the time. The connection could have something to do with physical well-being, as more than three-fourths of clergy carry too many pounds, 46 percent being overweight and 30 percent obese. The study was conducted through **Duke University with Lilly Endowment funding and had a 70** percent response rate.





e shorts

CrossRoads

JESUS IS MY HOMEBOY

People magazine recently noted that the fashion statement of the moment is "Jesus Is My Homeboy"

T-shirts and sweatshirts. (Also available is Mary Is My Homegirl). From Pamela Anderson and Carmen Electra to Springfield, Missouri's "homeboy" Brad Pitt, this new tongue-in-cheek attire has caught the attention of the celebrity trendsetters.

We could blast Urban Outfitters for selling this line of clothing and celebrities for making it trendy. That would probably just result in more people scurrying off to purchase this momentary phenomenon. Urban Outfitters is not the problem nor are the people who buy this fashionable line of clothing. If Jesus is reduced to the latest "vision of cool," Christians who are serious about following Jesus need to take note.

What kind of appeal is being offered to the world by the Church when fashion designers have such a limited view of Jesus that a (poorly) designed image on a T-shirt equates a relationship with Him? God's



gaze of concern is not at Pamela Anderson or Brad Pitt. God may well be staring at Christian communities inhabited by followers of Jesus and wondering, How did it ever come to this?

We Christians have some explaining to do. Being

reduced to an inspirational source for the fashion industry to make money is not what is meant by being salt of the earth and the light of the world. Second Corinthians 5:20 must be our standard: "We are therefore Christ's ambassadors, as though God were making his appeal through us."

—Byron D. Klaus, D.Min., president, Assemblies of God Theological Seminary

History at a Glance

ERASMUS: FORERUNNER OF THE REFORMATION

500 YEARS AGO-1503-04

After studying theology at the University of Paris, Erasmus published *Enchiridion [Manual of a Christian Knight]* in 1503, which advocated a return to simple Christian ethics. One of the greatest scholars of all times, he was called Prince of the Humanists and is often regarded as a pre-

cursor of the Reformation. Because of his early writings and his translation of the New Testament—which included critical notes and was a more accurate version than the Latin Vulgate—Erasmus influenced a number of religious reformers of the time, including Martin Luther. For more on Erasmus, see the column article, "Erasmus of Rotterdam: A Deep Mind

and a Shallow Heart" on page 114.

100 YEARS AGO-1903-04

A.S. Worrell's translation of the New Testament was first published in 1904. This work claimed greater fidelity to the original Greek—especially in the words *baptidzo* and *ecclesia*. It includes study notes and uses the term Assemblies of God as the rendering for "church." This translation was published by the Gospel Publishing House for many years.

75 YEARS AGO—1928-29

Late in 1928, a phase of violence began with minor disputes between Jews and Arabs about the right of Jews to pray at the Western Wall in Jerusalem. These arguments led to an outbreak of Arab violence in 1929 when Haj Amin al-Husseini, Mufti of Jerusalem, accused the Jews of endangering the mosques and other sites holy to Islam. This resulted in the Hebron massacre, which was the first major conflict between Jews and Arabs in Palestine during modern times.

50 YEARS AGO-1953-54

The first live program of *Revivaltime* on the ABC network aired December 20, 1953, with C.M. Ward as the first full-time speaker. Ward became one of the most familiar voices to radio listeners for the next 25 years. He retired in 1978 after speaking on 1,306 broadcasts.

25 YEARS AGO—1978-79

Dan Betzer became the new *Revivaltime* speaker on the first week of January 1979, succeeding C.M. Ward. His style of breaking sermons into short sentences to achieve simplicity earned him a reputation as an outstanding commentator in Christian media.

—Glenn Gohr, assistant archivist, Flower Pentecostal Heritage Center



Ministry Profiles resources for bivocational pastors

WEB SITES

www.members.aol.com/bivopastor/. Includes an e-mail discussion/fellowship group on the Net for bivocational pastors to share experiences, exchange information, and be encouraged.

www.newlifeministries-nlm.org/online/links-bivo.htm. Includes a list of discussion forums, web sites, and articles for the bivocational pastor.

www.suite101.com/articles.cfm/bivocational_ministry. Articles and related links for the bivocational pastor.

www.bivocational.com. Resources and a newsletter for bivocational pastors

BOOKS

Dorr, Luther M. 1988. *The Bivocational Pastor*. Nashville: Baptist Sunday School Board.

Bickers, Dennis. 2000. *The Tentmaking Pastor: The Joy of Bivocational Ministry*. Grand Rapids: Baker Book House. Clapp, Steve, Ron Finney, and Angela Zimmerman. 1999. *Preaching, Planning and Plumbing: The Implications for Bivocational Ministry for the Church and for You*. Christian Community.

Elliott, John Y. 1980. *Our Pastor Has an Outside Job: New Strength for the Church Through Dual Role Ministry.* Valley Forge, Pennsylvania: Judson Press.

Lowery, James L. Jr. *Case Histories of Tentmakers*. New York: Morehouse-Barlow Co.

INTERNET ARTICLES

How Do I Develop Balance as a Bivocational Pastor? www.family.org/pastor/faq/a0011295.html

BIVOCATIONAL MINISTRY

www.seorf.ohiou.edu/~xx042/r_ctr/vocation.html

Boomers to Zoomers all things to all men

very Sunday morning you preach to four generations of adults simultaneously, each with different sermonic tastes. Older people prefer classical illustrations, younger adults are used to multimedia, and baby boomers in the middle just want their problems solved.

So is the answer to present a 3-D laser hologram of the Battle of Waterloo that somehow helps me to communicate with my teenager? Is that what it means to be "all things to all men so that by all possible means I might save some" (1 Corinthians 9:22)?

No. Paul's words in 1 Corinthians warn of two forms of creeping obsolescence in our preaching: (1) refusal to change because we feel our style is somehow sanctified; and, (2) market worship that drives us to switch styles in pursuit of fleeting trends. The former makes me sound like it's 1955, while the latter makes me look silly as I struggle to morph from an expositor, into a hip-hop preacher, into the lead spiritual growth facilitation coach, etc.

First Corinthians 9 describes a completely different notion of relevance, rooted in the universality of the gospel ("all things to all men"). There is no technical substitute for the conviction that Christ is the Redeemer of every generation in every time and place. The purpose of Spirit baptism, for example, is to empower Christian witness to "the ends of the earth" (Acts 1:7). Jesus'

words contain no generational loopholes.

However, Paul does indicate a willingness to adapt himself, referring to this state being a voluntary "slave" (verse 19). This type of servanthood begins with selfawareness: I recognize that my style is just that, a style, and not the only God-given way to preach. Pauline adap-

tation is also voluntary: since my style is a choice, I have the ability to choose to do things differently to grow my preaching into a shape that better fits (and thus better serves) the hearer.

My major recommendation: Step out from behind your style and be yourself, no matter how diverse your hearers are. Real servanthood is impossible without authenticity.

—Earl Creps, Doctor of Ministry director, Assemblies of God Theological Seminary

Recommended resource:

Nieman, James R., and Thomas G. Rogers. 2001. Preaching to Every Pew: Cross-Cultural Strategies. Minneapolis: Fortress Press.



e shorts

LeaderLife starting accountability relationships



In recent research, Cheryl Taylor,
D.Min., (Doctor of Ministry Program
coordinator at Assemblies of God
Theological Seminary), has discovered
that significant numbers of pastors are
viewing pornography on a regular
basis, and that many also confess to
some form of sexual misconduct.
While we may debate these numbers,
the fact is various ministries who counsel ministers by phone receive hundreds of calls from those overtaken in
these sins every year.

Every Christian knows the pull of temptations that offer short-term gratification in exchange for long-term catastrophe. Accountability relationships offer an important protection from the lure of sin, serving as "a way out so that you can stand up under it" (1 Corinthians 10:13). Here are some suggestions for forming such relationships:

Accountability relationships are hard to find.

Because of the need for mutuality and utter confidentiality, it can be difficult to find just the right person or group. Ask the Lord to connect you with the appropriate combination of people outside your immediate family.

Accountability relationships come in various shapes. Both individuals and small groups can serve in this capacity. Groups are harder to get together, but may be more helpful in working through critical life decisions. The 1:1 model is easier logistically and may lend itself to more self-disclosure.

Accountability relationships should be regular and rigorous. The simple

knowledge that someone you trust will be asking personal questions next week or next month has a remarkable sobering effect. Always have the next meeting scheduled. No subjects should be off limits.

Accountability relationships should be required for discipleship. It makes no sense to invest your life in those who are not willing to take reasonable steps to protect themselves.

My major recommendation: Begin praying now for the Lord to place you in a regular and rigorous accountability relationship. Refuse to settle for less. Chances are you already know the person (or people).

Recommended resources: Install filtering and/or accountability software on your computer (see www.covenanteyes. com). Also, see Cheryl Taylor's online resource "What Ministers Need To Know About Internet Pornography" at: http://www.agts.edu/community/sexual _integrity.html

> —Earl Creps, Doctor of Ministry director, Assemblies of God Theological Seminary

Congregational Life

REACH OUT TO NEW PEOPLE; THEY'RE PLENTIFUL

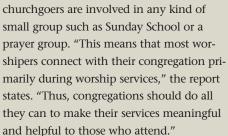
A recent study suggests that congregations need intentional strategies to readily involve new adherents, as one in three worshipers has been attending the local church for under 5 years. One in five attendees has started going to the local church in the past 2 years, according to the U.S. Congregational Life Survey. The study (www.uscongregations.org) is the largest and most representative profile

of worshipers in this country, resulting from surveys of 300,000 attendees from 2,200 congregations, including local Assemblies of God churches.

Most of the new attendees—57 percent—are from transfers, or those worshipers who move from one congregation to another within the same faith group. Another 18 percent are switchers who

have left one denomination to join a different one, while 16 percent are returnees who have come back to church after participating at some earlier time. Only 7 percent of new attendees represent first-timers who never had experienced church before.

New people are just as likely as long-term participants to tithe, the report indicates. But only 38 percent of all







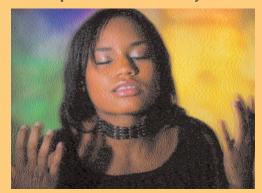


The Him Behind the Hymn IT'S ALL ABOUT JESUS

The popular praise chorus "The Heart of Worship" was not written in a vacuum. It was the result of worship leader Matt Redman's firsthand experience at the church he attended in England.

Several years ago the pastor of the church became convinced that due to the emphasis on instrumentation, the worship and praise portion of the service had lost its focus and authenticity. The congregation was not entering into worship with their entire selves.

In what seemed to the congregation like a radical reaction, the minister banned the band. For several months praise was led with only an acoustical guitar or a cappella voices. Curiously, as Redman recalls,



the essence of dynamic worship returned. The heart of worship had little to do with keyboards, drums, and electric guitars or new and improved lyrics. It was all about encountering the living Lord and loving Him.

Reflecting on this instrumental fast, Redman realized that meaningful worship has more to do with what's in the believer's heart than the kind of songs he sings or how he feels while singing them. The heart of worship was not the band or even the lyrics. The heart of worship was all about Jesus.

"I'm coming back to the heart of worship and it's all about You"

—Greg Asimakoupoulos

A Single Perspective

NO MARRIAGE, NO RING?... NO PROBLEM!—COHABITATION IN THE U.S.

B efore 1970, it was called "living in sin" or "shacking up," and it was illegal in every U.S. state. Today these terms have changed to softer, less offensive expressions such as "living together" and "cohabitating," and only seven states have laws making cohabitation illegal, although these states rarely enforce it.

Cohabitation is defined as "two unmarried people of the opposite sex in a romantic relationship living together." Cohabitation has skyrocketed 1,150 percent between 1960-2000, increasing from 439,000 to 5.5 million couples living together.

Consider the following facts:

- 1. Unmarried-partner households increased 71 percent during the years 1990-2000.¹
- 2. Nearly half of people between ages 25 and 40 have at some point set up a joint household with a member of the opposite sex outside of marriage.²
- 3. Half of currently married stepfamilies with children began with cohabitation.³
- 4. Half of all marriages today are preceded by cohabitation, compared to only 10 percent in 1965.

Non-Christians are not the only people cohabiting. Many churches no longer preach against living together for fear of offending couples. As a result, couples may hear only silent messages from the church, and go-for-it-type messages from culture. Cohabitating couples need to be taught the biblical and ethical reasons to wait until marriage to live with a partner.

For more information on this subject, visit www.singles.ag.org for a complete essay.

—Dennis Franck, director, Single Adult Ministries

E N D N O T E S

- 1. Thomas A. Bookstave, "Changes In Households," *Springfield News Leader*, 5 May 15, 2001.
- 2. Ibid., 5.
- 3. Don Weston, "All About Cohabiting Before Marriage," Internet, Members.aol.com/ cohabiting, 1, 2001.
- Pamela Paul, The Starter Marriage and Future of Matrimony. (New York: Villard Books, Random House, 2002), 9.





Emerging Realities

IESUS MISSING FROM CHRISTMAS TV PROGRAMS

Television networks focus on nonspiritual aspects of Christmas when airing programs about the holiday. In a December 2002 analysis of more than 100 nonreligious networks, Santa, Scrooge, and even little Ralphie from the movie *A Christmas Story* got as much or more TV airtime than did Jesus.

What once was celebrated as one of the most sacred holy days of the year in American society has now become represented on television as nothing more than a fantasy day when dreams come true. Of the 1,156 hours of television devoted to the theme of Christmas during the month of December:

- 90 percent of the shows did not include a major spiritual theme.
- 7 percent had a religious or spiritual theme not specifically dealing with Jesus.
- only 3 percent of the Christmas programming was devoted to Jesus.

This study monitored the program schedules of more than 100 nonreligious channels during December 2002. During the week before Christmas, a more intense analysis was made of 144 nonreligious networks and 20 religious networks.

From December 1–17, out of about 48,000 hours of programming, only 3 hours on nonreligious stations were devoted to Jesus, and in most of those He was peripheral: two half-hour animated specials of the nativity, a special about Mary, and the Animal Planet special *Animals of the Nativity*.

From December 18–25, Jesus was the subject of only 35 of the 27,000 hours of television programming. So while the networks studied had 75,000 hours to fill with programming during December, they dedicated only 1,156 hours (or 1.5 percent) to any type of Christmas programming, and a mere 38 hours of that dealt with Christ. (See Table.)

Religious Christmas Programming on Network TV

Number of hours aired on non-religious TV networks

DATE December 1-17 48,000 433 6.5 3 TOTAL 75,000 1,156 81.5 38

—Source: National Religious Broadcasters, February/March 2003.

What in the World TOXIC CHURCH COFFEE

Do you remember the news story about the disgruntled member of a rural Lutheran church in Maine who allegedly poisoned his peers by adding arsenic to the afterworship coffee? It has been a year since the newspaper headlines called attention to a tragic set of circumstances that ended in the troubled member taking his own life. While the motive for this unthinkable crime continues to be speculated, all the details may never be discovered.

Speaking of unreported facts, not all churches that are guilty of toxic coffee will ever be written up in the newspaper or exposed on CNN. The reason is simple: There are just too many of them. You see, putting arsenic in the fellowship hall percolator isn't the

only way Christians poison the church coffee hour. The ingrown tendencies of churchgoers who ignore first-time

visitors are also a killer when it comes to church growth.

Christians, by definition, are members of God's family. As such, when they gather on Sundays for worship, it's like a family reunion. They long to catch up on what has been going on in each other's lives. Appreciation is offered. Genuine concern is expressed. In the fellowship hall sipping Folgers from Styrofoam cups, Christians vali-

date the old Swedish proverb that claims, "A

shared joy is a doubled joy; a shared sorrow is half a sorrow."

But it is easy for the family instincts to leave those out in the cold who aren't yet related. Churches who think of themselves as friendly are often viewed by first-time visitors as churches of friends. That is especially true if a visitor risks making his or her way to the coffee hour only to stand alone in a corner.

—Greg Asimakoupoulos

e shorts



UthTrax TUNED IN

he television was introduced at the New York World's State Fair in 1939. Thousands marveled at the magic box that allowed them to "see through walls" by grabbing video and sound from thin air. Only a few hundred TVs were owned throughout America in 1939. Few knew what to think about this emerging technology.

Things changed. By the year 2000, 98 percent of American households had television and 76 percent owned multiple sets. Today, most boomers couldn't imagine living without remote control, cable, and the nightly news.

Teens look at computers the same way boomers view TV. They don't marvel at the technology. It's simply a fact of life. In fact, for the first time in history, children are more savvy than adults about an innovation that has become an integral part of society.

How does the use of computers and the Internet affect today's youth? Teens are not content to simply listen or view an event. They respond to visual and audio presentations that allow them to interact. Any type of presentation that allows them to role play, communicate, or participate draws them in and conveys the message in a way that makes sense. This doesn't have to be digital, simply interactive.

However, using computers and the Internet to reach teens worldwide through interactive ministry will only continue to mushroom. Just as the television first blinked in only a few homes, it won't take long for youth ministries to realize the impact of multimedia, Web-based youth newsgroups, forums, and Websites upon a tuned-in—excuse me, I mean plugged-in—generation.

—T. Suzanne Eller

ShelfTalk

ESSENTIAL BOOKS FOR PENTECOSTAL STUDIES

Reading about our rich heritage gives us a deeper appreciation for our early Pentecostal leaders. Gary B. McGee, Ph.D., professor of church history and Pentecostal studies at Assemblies of God Theological Seminary, recommends the following books.

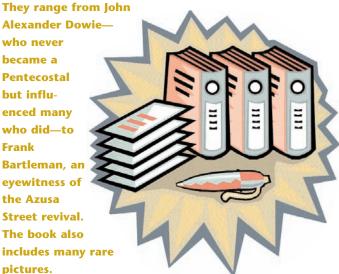
1. The Century of the Holy Spirit: 100 Years of Pentecostal and Charismatic Renewal, edited by Vinson Synan (Thomas Nelson, 504 pp., hardcover).

Why buy? Published on the centenary of the Pentecostal movement, this book provides a historical overview of the Pentecostal and charismatic movements, as well as a statistical analysis at the end. Written by a team of authors, it covers the holiness background of Pentecostalism, the Azusa Street revival, missions, the contribution of women, black holiness-Pentecostalism, Hispanic Pentecostalism, the Catholic charismatic renewal, healing evangelists, televangelists, and recent revivals. This easy-to-read volume also contains many interesting sidebar articles and pictures.

2. Portraits of a Generation: Early Pentecostal Leaders, edited by James R. Goff, Jr. and Grant Wacker (University of Arkansas Press, 400 pp., paperback).

Why buy? While Pentecostal pioneers Charles F. Parham, William J. Seymour, and Aimee Semple McPherson have received considerable study through the years, other key early leaders have not gained the attention they deserve. Portraits of a Generation seeks to correct that through presenting 20 other individuals who influenced Pentecostalism.

Alexander Dowie who never became a **Pentecostal** but influenced many who did-to Frank Bartleman, an evewitness of the Azusa Street revival. The book also includes many rare pictures.



interview



WITH THOMAS E. TRASK

Ask the Superintendent– Management: the Other Side of Pastoral Ministry, Part 2

It would be a mistake for a congregation to send all its resources to missions and not take care of the local church.



In this second of a two-part interview, Thomas Trask talks about the other side of pastoral ministry and offers keen insight into three more areas of church management: finances, legal risk, and facilities and property.

WHAT ARE SOME LEGAL RAMIFICATIONS A LOCAL CHURCH FACES TODAY THAT ARE PERHAPS GREATER THAN IN THE PAST?

TRASK: With the problems the Catholic church is having with child molestation, checking the backgrounds of paid staff and volunteers is mandatory, especially in the areas of counseling, children, and youth. When parents entrust their children into the care of the church, the church must make sure there is not something in a worker's background that will bring harm to individuals and liability to the church. We must take necessary precautions. A pastor should never place

himself or anyone else in danger.

In regard to financial matters, as a non-profit corporation, pastors must obey the laws of the land and never bring shame on the gospel through mishandling finances. Scripture teaches that we are not above civil law and to obey those over us. Our Christian testimony is more effective when we obey the law.

MANAGING CHURCH PROPERTIES AND FACILITIES IS TIME CONSUMING. HOW CAN PASTORS HANDLE THESE AREAS?

TRASK: A pastor without a paid staff member who oversees facilities can assign a facility portfolio to a board member. Then that board member has the oversight and responsibility to see that the church properties are maintained. This board member can bring the facility needs to the board and let the board act upon those needs.

WHAT IMPACT DOES THE CONDITION OF THE CHURCH PROPERTY AND FACILITIES HAVE ON THE COMMUNITY?

TRASK: The condition of our facilities says that we are diligent and care about the house of the Lord or we are slothful and careless. If the lawn isn't taken care of or the restrooms aren't clean, these things make a profound statement. When I go to a church, I can tell whether that church is concerned about its property by how well it is maintained both inside and outside. This doesn't mean the building has to be the newest. But the church must be clean, and that costs very little.

SOME FEEL WE PLACE TOO MUCH EMPHASIS ON BUILDINGS WHEN WE COULD BE DOING MORE FOR PEOPLE AND MISSIONS. HOW DO WE BALANCE THAT?

TRASK: We are not going to be able to do much for missions if we don't take care of

Tithing is not an Assemblies of God principle; it's God's principle. When a church and its people are generous, the Scripture says that it brings God's blessing on them individually and corporately. Generous giving needs to be taught regularly and practiced by all, starting with leadership.

Another source of income is offerings. Many times offerings, given above tithes, are used for missions, and other outreach ministries. The tithe is for the maintenance of the church and leadership salaries.

WHAT SHOULD BE OUR RESPONSE TO THE PERSON WHO SAYS HE CANNOT AFFORD TO TITHE?

TRASK: Tell him he can't afford not to tithe. A person who does not tithe removes himself from under God's blessing. Scripture calls a person who doesn't tithe a thief. Such a person has annual audit so the people know that the money they gave was handled properly and that there is financial accountability. This honors the congregation. It isn't our money; it's their money. It isn't our church; it's their church. When everything is done above board, there are no secrets. Openness in handling finances is healthy for a congregation.

WHAT IS THE ROLE OF THE CHURCH TREASURER?

TRASK: The church treasurer is simply the custodian of the funds. The treasurer, along with the church board and senior pastor, is responsible for making financial decisions. When it comes to major decisions—purchasing property or building facilities—these matters need to be brought before the whole congregation. If the people of the church are involved in the process,

Allocate one Sunday's income per month for debt retirement or mortgage, and give three Sunday's income for ministry, salaries, and facilities.

the entity that is responsible for providing missions—the local church. If the local church doesn't take care of its facilities and take care of the flock, it is not going to have opportunity to take care of missions. It would be a mistake for a congregation to send all its resources to missions and not take care of the local church.

TWO SOURCES OF CHURCH INCOME ARE TITHES AND OFFERINGS. DISCUSS THE PURPOSE OF EACH.

TRASK: The church needs to be supported by the tithes and offerings of its people. The church should not look to the world to support it. God has given that responsibility to the local church. If our people will tithe, two things happen: they are blessed and the church is blessed. Then there will be sufficiency.

stolen from God. Nobody wants to be found in that position. If you give God His portion, He will make the nine-tenths go farther than the ten-tenths.

WHO SHOULD DETERMINE HOW THE FINANCES OF THE CHURCH ARE DISBURSED?

TRASK: First, the pastor needs to know how money is being spent, but he should not be handling the finances. A church needs to require two signatures on each check. If the pastor is one of the designated people to sign the check, then he needs to have somebody else—the treasurer or another board member—signing as well.

There must be an accounting for the church's finances at the monthly board meeting. There also needs to be an

then they will support the final decisions with their finances.

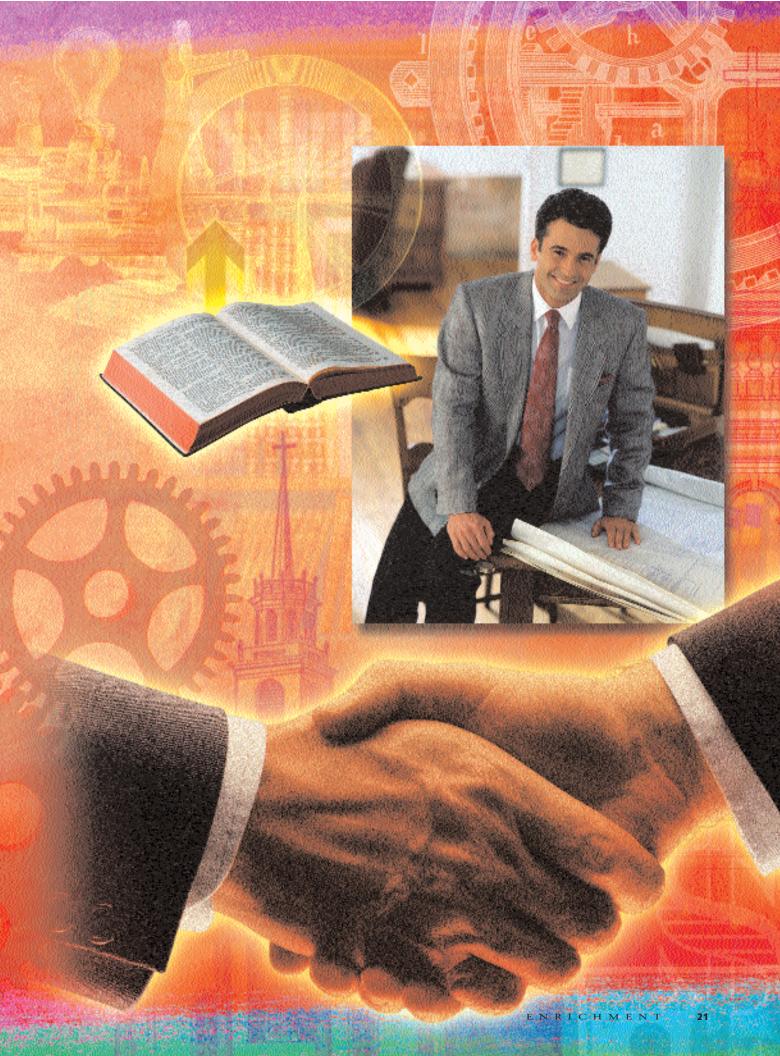
WHAT ADVICE WOULD YOU GIVE A CHURCH THAT HAS A MORTGAGE?

TRASK: There is nothing wrong with having a mortgage. The key is that you don't overextend yourself so all your resources are going toward the mortgage payment. Here is a good rule of thumb that many organizations recommend. Allocate one Sunday's income per month for debt retirement or mortgage, and give three Sunday's income for ministry, salaries, and facilities, etc. I always tried to be careful over the years never to put my congregation into an indebtedness that required more than one Sunday's tithes and offerings. §

Pastors Who Lead the Way

The good news is that while we may never achieve excellence in administration, we can learn to lead the way.

BY RICK WARREN



I know my leadership style. I am a bigpicture, vision-casting leader. Details don't hold much appeal for me. In itself, my leadership style will not accomplish much. But surrounded by staff and volunteer teams whose gifts complement mine, I have watched God achieve many milestones through Saddleback Church. He is, after all, both the giver of vision and the giver of those who can handle the details that breathe life into vision.

There is nothing inherently right or wrong about being a vision-casting leader. It is simply the way God wired me. He may have wired you differently. The key, then, is for each person to recognize his or her personal style. Then we can recruit a team with gifts that enhances and supplements our style.

Developing a team is important because God set up the church like a body—with many gifts and many parts. Each part is necessary for the overall health of the body. It is as if God is saying, "Get the message. Help each other." There is no such thing as a Lone Ranger Christian. We are together in this. We are a team.

There is tremendous power in cooperation. We do our best work when, instead of jockeying for position or trying to build a base of power, we work together—building on each other's strengths and shoring up each other's weaknesses.

WHAT A BIBLICAL LEADER IS NOT

The pastor sets the tone. If he leads as one who empowers and values individuals on the ministry team (volunteers and paid staff alike), others will follow his example. C. William Pollard, chairman of ServiceMaster, writes in his best-selling book *The Soul of the Firm:* "People working together to perform a common objective need and want effective leadership—leadership they can trust—leadership that will nurture the soul." If that's true at work, how much more at church?

In the Bible there is at least one example of a wrong concept of biblical leadership. I like the way *The Message*

translates Luke 22:24–27: "Within minutes they were bickering over who of them would end up the greatest. But Jesus intervened: 'Kings like to throw their weight around and people in authority like to give themselves fancy titles. It's not going to be that way with you. Let the senior among you become like the junior; let the leader act the part of the servant. Who would you rather be: the one who eats the dinner or the one who serves the dinner? You'd rather eat and be served, right? But I've taken my place among you as the one who serves.' "

Our temptation toward controlling, demanding, and throwing our weight around grieves the heart of our Servant-King. As we begin our discussion of the pastor as leader, we need to recognize how Jesus defines leadership. To Him, serving, educating, facilitating, and equipping are synonymous with leadership.

I think of it this way: You need to decide in life whether you want to influence or impress people. You can impress people from a distance, but you can only influence them up close. We desperately need authentic leaders today who are real and vulnerable. Our greatest life messages come out of our weaknesses, not our strengths.

Pastors are forever looking for better methods, machinery, and motivations. But God says, "I'm looking for better people, people I can use to show the path to my sheep." For God to use us as leaders, we must be men and women who have His heart for the lost, who pray fervently for His direction.

Remember Nehemiah? We have recorded in Nehemiah 1 a sample of a prayer from his leader's heart. Nehemiah's prayer, when he first heard about the downfall of Jerusalem, was not casual, shallow, or selfish. He prayed for months. He based his request on God's character, confessed his own sin, claimed God's promises, and asked specifically to be involved in the answer.

That is a prayer all pastors can pray for their churches and ministries. That kind of prayer makes us servant-leaders God can use.

MUST A PASTOR LEAD?

Paul told the Ephesians that God "gave some to be apostles, some to be prophets, some to be evangelists, and some to be pastors and teachers." He was clear about God's purpose for establishing these leadership roles in the church: "to prepare God's people for works of service, so that the body of Christ may be built up" (Ephesians 4:11,12). By definition, then, the pastor is a leader. And as pastor, I dare not shirk my responsibility to lead people to prepare for God's kingdom service.

I think of Jesus' charge to Peter after the Resurrection. He said to Peter, "Do you love me? . . . Feed My sheep" (John 21:17). As pastors, we show our love for Christ by our love and care for His people. We feed, nurture, and lead. In this way we love Christ.

This makes moot the question, *Must a pastor lead?* When love is introduced into the picture, we cease to feel coerced into leadership. Rather, in whatever way we are best gifted to do so, we lead willingly. We lead with grace. We lead with honesty and integrity, putting others' needs ahead of our own.

This brand of leadership is far from controlling or bossy. It is more of a guide, one who isn't afraid to live as the example of what he preaches. It's a tall order, but also a worthy one.

CAN LEADERSHIP BE LEARNED?

Sometimes this seems a greater task than we feel equipped to accomplish. We may know our gifts are clustered in the areas of preaching and teaching, not administration. Yet our role as church leader seems to call us to administrative tasks.

The good news is that while we may never achieve excellence in administration, we can learn to become effective. Management guru Peter Drucker explains in *The Effective Executive*, "Effective executives . . . differ as widely as physicians, high-school teachers, or violinists. . . . What all these executives have in common is the practices that make effective whatever they have and whatever they are." He says the word

practice indicates these successful habits can be learned if repeated over and over, just as a violinist repeats her scales.

Many of the practices Drucker identifies as leading to success at work translate well to a church setting. "Effective managers," he says, "know where their time goes, focus on desired outcomes, build on strengths of others (and themselves), concentrate their efforts where they'll have the most benefit, and are careful, decisive decisionmakers." We could say the same about effective pastors. Practicing these habits can enhance our effectiveness in the pulpit, in staff meetings, and even in interactions with our church boards.

LEADING WITH LIMITED RESOURCES

Although I do practice most of these habits on a regular basis, less than 3 years into my work at the then-fledgling Saddleback, I recognized the need for administrative leadership from an individual who would roll up his sleeves and carry out the vision. We recruited Glen Kreun to come as executive pastor. Glen's gifts are in the area of detail management, administration, and keeping the team on track every day.

Your church may have the resources to pay someone like Glen to take the administrative reins. If you do have the resources and that gift is lacking on your leadership team, then by all means recruit someone who can help. But if resources aren't there to create a paid position, it can be just as effective to recruit and equip trustworthy, gifted volunteers to fill the gaps.

At Saddleback, we use the acronym SHAPE. By that we mean that as we recruit and place individuals on the team—whether paid or volunteer positions—we find out several things about them:

- Spiritual gifts
- Heart
- Abilities
- Personality
- Experiences

Once we know their SHAPE, we can help them find the best places to use all of those areas in ministry. We can delegate tasks to them with confidence. We can take our hands off the projects and allow workers freedom to accomplish goals themselves.

TIME TO LEAD

One of the best reasons to delegate comes straight from any book on time management. We can't try to be and do everything. We must accept our limitations. The quickest way to burn out is to try to be Superman.

Take that idea one step further. Our highest calling as pastors is our responsibility before God for the spiritual health and growth of our people. If we are wrapped up in who's printing the bulletins and who's staffing the nursery, we may be sidetracked from our primary calling. We need to keep ministry and administration in balance. Delegating helps us do just that.

I have found a few keys that help me delegate effectively:

- Break down major goals into smaller tasks. When we started Saddleback, I made everybody a committee of one. We each had assignments. One person managed printing the bulletins while another set up the nursery. Everybody had a specific task.
- Develop clear job descriptions. Your workers deserve to know what is expected.
- Match the right person with the right task. The wrong person in the wrong task causes all kinds of motivational problems.

Delegating is more than just passing off work; you need to understand what the task is about and what the person is good at, and then get them together. Delegating is about freeing and equipping people to be creative in the ways they accomplish the goal.

We have some great volunteer teams at Saddleback. I benefit from some of them on a regular basis. My chief of staff, David Chrzan, coordinates a number of volunteer teams, including a research team made up of gifted individuals who scour printed and electronic sources for examples

and stories I can use in my sermons.

Another team creates executive summaries of books as a ministry. This book summary ministry is one that the team members suggested and created themselves. The man who heads that team is a retired advertising executive. He knows where he's gifted. And he sought out a way to use that gifting to lighten his pastor's load.

In delegating, leaders give up some control. But they gain far more in benefits from the limitless creativity and energy created by surrounding themselves with willing, gifted helpers.

A LEADER'S MEASURE OF SUCCESS

In our ministry we have identified five purposes that God gives to the Church:

- Membership
- Maturity
- Ministry
- Missions
- Magnification (worship)

We can measure our success as pastors, as leaders, if all five of these are in balance. Balance in these critical measures indicates a healthy church. Imbalance, on the other hand, indicates a sick church.

I have said it before, but it bears repeating: no one leader can give his all to all five purposes. It is our responsibility as pastor/shepherd to discern our gift and then select gifted believers (laypeople or staff) to fill those other purposes.

You see, pastor as minister is really a misnomer. Every believer is a minister. Every believer is responsible to use his or her gifting, heart, abilities, personality, and experiences to benefit God's kingdom. It is the leader's responsibility to identify that SHAPE and help fit it into a compatible ministry. That is when we are at our most successful as under-shepherds. That is when we are most closely following the servant-leader example of our Master.

Rick Warren, pastor, Saddleback Valley Community Church, Lake Forest, California.



S E C T I O N I V

Managing Church Finances

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Managing the Church's Financial Resources

How is your church managing its money? Is everything in order? Is the senior pastor unjustly benefiting? What would happen if someone inspected under a microscope what your church is doing?

BY JOHN P. JOSEPH COMPONENTS OF A MONSTER'S COMPENSATION OF MONTHLY MINISTRY MILEAUST COM-PARLOYER MONTHLY EXPENSE REPORT WINTER 2004



NOTE: All forms mentioned in this section are available as full-size downloadable PDF documents on the Web. Go to www.enrichmentjournal.ag.org and click on current issue. Choose article "Managing the Church's Financial Resources."

If there has ever been a time for pastors to have their churches' finances in order, it is today. Whether warranted or not, the media is searching for CEO mismanagement. Newspapers swirl with stories of mismanagement from Enron WorldCom. Some of this searching is justified, but there is a deeper message: Corporate leaders in for-profit and notfor-profit organizations are being scrutinized for leadership and fiduciary responsibilities. They are being held accountable by their shareholders, and in the case of religious organizations, their members.

How is your church managing its money? Is everything in order? Is the senior pastor unjustly benefiting? What would happen if someone inspected under a microscope what your church is doing?

As a church business administrator, I have consulted with many churches. While visiting churches or speaking with pastors, the most common questions I am asked have centered on managing church finances.

In 1 Corinthians 14:40, Paul wrote,

"Let all things be done decently and in order." Church leaders sometimes feel inadequate to fulfill Paul's admonition, especially in the area of managing church finances.

We will discuss this broad area by taking a journey. Our starting point will be choosing a financial institution. We will then discuss offerings, making the deposit, payroll requirements, ministerial tax issues, and creating a budget. We will also address spending money, creating financial reports, and storing important financial records.

FINDING THE RIGHT BANK

Finding a bank is easy. The hard part is finding the right bank. Not all banks are the same. While banks may offer similar services, they are often different in fees and structure.

There are three types of banks: the large money-center banks, regional banks, and small-community banks. Large money-center and regional banks are generally considered impersonal, whereas the community bank is not. But beware of small-community banks for reasons of confidentiality. Bank officers may serve as leaders in other churches, and your financial issues may not be held in confidence. I recommend using a local bank provided it is FDIC insured, and you feel comfortable with the privacy issues.



Search for a bank that offers free commercial checking, but find out its requirements. Watch out for minimum balances. Are such balances based on minimum or average balances? Will the bank charge the church for returned checks in the church deposits or waive such fees? Furthermore, find out if it has a per-check charge for depositing with a teller. A church may be able to avoid this by using the bank's night drop box. However, some banks may charge for depositing checks anyway. Suggestion: Deposit offerings into a savings account, and by computer or telephone, transfer the money into your checking account to avoid the per-check deposit fees.

Once you have chosen a bank and opened your operating account, immediately open a savings account. We will address saving money when we look at budgets. Consider the Assemblies of God Foundation savings account for a higher rate of interest. For more information, contact AGFSG at: www.agfsg.org, or call toll free, 1-866-621-1786. Furthermore, do not buy checks through your bank. Contact companies such as Checks Unlimited at 1-800-533-3973, or www. currentchecks.com. They sell checks for half what banks charge.

Remember, banks want a lending relationship. After opening the church's checking account, consider applying for a loan to establish credit history. This may be for purchasing a van or a line of credit to help with liquidity issues. Establishing credit does not mean a church needs to be in debt. Credit lines will be discussed later in this article.

RECEIVING AND MANAGING OFFERINGS

Once the bank account is established, the church is ready to receive offerings. Make it easy for people to give. Use offering envelopes with the following information: contributor's name and address, tithe amount, offering amount, and a space for special offerings. Assigning a giving number for each contributor will help staff impute contributions.

Consider vendors who mail preprinted envelopes to your attendees. Some offer them with a self-enclosed stamped envelope. This makes it easy for people to give. They simply place their check in the envelope, which already has their personal information, and drop it in the offering plate or mailbox. One such vendor is Church Budget Envelope Company at 1-561-369-7767.

Suggestion: Place an offering box in the foyer. People sometimes give pastors their tithe checks if they miss the offering. With an offering box, attendees can securely drop off their offering at any time. The offering box should be locked. Have ushers empty it after every service. You will see an increase in giving.

When handling money, always consider protective measures or what is commonly called *internal controls*. These barriers prevent theft and any accusations concerning mismanagement of funds. Generally, pastors need to avoid handling money, and employees or volunteers assigned to this task should do so in the presence of others. (See sidebar "Ten Important Financial Controls for Every Church.")

Collecting offerings

Ushers who are not deacons or officers of the church should receive the offering to avoid all appearance of impropriety. Deacons often review financial statements. At least two ushers should walk the money to the drop box or counting room. This room should be unmarked. If the offering is not going to be counted immediately, it should be placed in a locked cabinet or preferably a drop safe in the presence of at least two individuals. Do not have ushers count the money. Rather, have counters who are not rushed in counting the offering. Also, ushering is generally one of the first ministries people become involved in. It is not uncommon for people to be chosen at the last minute to help collect the offering. More diligence needs to go into selecting the counters. This is another layer of protection. (For additional reading on safeguards against money mismanagement in the local church, read "Safeguard the Church Treasury" at www.christianityto day.com/yc/9y3/9y3060.html.)

TEN IMPORTANT FINANCIAL CONTROLS FOR EVERY CHURCH

- 1. Is the church under an annual ministry action general operating budget?
- 2. Are at least two unrelated, trustworthy individuals always in custody of offerings until they have been safely deposited in a bank or placed in a secure night depository?
- 3. Are separate individuals assigned responsibility for the following tasks:
 - Counting and depositing offerings?
 - Recording donor contributions?
 - Preparing disbursement checks?
 - Signing checks?
 - Reconciling bank statements?
- 4. Has a policy been established that outlines guidelines for restricted/designated giving? Has this policy been adequately communicated to church members and donors?
- 5. Has a properly structured minister's compensation plan been developed that addresses a reasonable salary level, housing allowance, employee fringe benefits, and ministry-related expense reimbursements?
- 6. Are purchase orders/funds requests being used to control church purchases and advanced payments?
- 7. Are all financial transactions being accounted for in a general ledger? Is this ledger being balanced and reconciled to other supporting records on a monthly basis? Are monthly financial reports being prepared and being reviewed on a timely basis by the governing board? Are such reports being made available to church members?
- 8. Are procedures in place that allow for the accurate and timely completion of the following Federal reporting obligations:
 - Federal payroll taxes?
 - Charitable contribution receipting?
 - Federal wage and hour standards?
 - Annual certification of racial nondiscrimination relating to Christian schools?
 - Unrelated business income?
- 9. Is the church operating under a policies and procedures manual that addresses key operational matters of the church?
- 10. Has a committee/ministry team structure been established to assist the elders and pastor in reviewing the church's operating systems for effectiveness, efficiency, compliance with governmental laws and regulations, and assessment of possible risks and exposures to the ministry? Is this structure based on the spiritual giftedness of its members?

-Rex Frieze, Orlando, Florida

CASH RECEIPTS COUNT SUMMARY

For Peri	to					
	Sunday School	Sunday AM	Sunday PM	Wed. Evening	Received During Week	TOTALS
Coins	\$	\$	s	s	\$	\$
Currency						
Checks						
TOTALS	s	\$	s	s	\$	s
	Break	down By	Type Of G	ifts		
General Operating Budget						
Worship Service(s)	S	\$	\$	S	\$	S
Sunday School						
In Mail						
Donor Designated Gifts						
Building Fund						
Missions Fund						
Benevolence Fund						
Other Designated Gifts: (List each separately)			anno anno anno anno anno anno anno anno			
Non-Contribution Receipts						
Interest Income						
Rental Income						
Use of Facilities Fees						
TOTALS	s	\$	s	s	\$	s
Counted By : (Each Person Should Sign)						
Deposited On:			, 20			•
Note: Attach validated bank deposit	slip and other	receipt docum	entation.			
Copyright © 2002. Reproduced with	the permission	n of Rex I. Fri	eze, CPA/Friez	ze Consulting (407) 251-5500.	Form 1-0

Counting offerings

It is common in some churches for the pastors and church secretaries to count the offering. This is not advisable. Instead, have other trusted individuals handle the money. This prevents false accusations and protects the pastor.

Have at least two (preferably three) individuals count the offerings to avoid corroboration. Select a locked room and do not advertise when and where these people are counting the offering. Periodically, have a staff member walk in unannounced.

The counters should count the offering during or after each service and create a separate deposit slip for each service. The counters need to confirm that the amount contributed on the check is the same as what is

written on the giving envelope. For checks that were not placed in an envelope, the counters will need to fill out an envelope.

A cash receipts count summary is then completed. (See form "Cash Receipts Count Summary.") This is one way to keep track of service totals and help a church access the financial growth or decline of its services. Additionally, it makes it easier if a contributor has a question about his or her offering on a particular day. Simply ask what service he or she attended and pull the offering envelopes and deposit slip for that service. The offering envelopes are stored by service and easily accessible. We will discuss how long to keep these records later.

Depositing and imputing offerings

After the offerings have been counted, the counters need to verify that the deposit receipt matches the figures on the cash summary. They then need to place all offerings in a lockable bank bag and have at least two individuals take it to the bank for deposit.

There are two common ways to input contributions—by a person's last name or by a giving number assigned to a family or giving unit. Both are appropriate, but most churches prefer the numbering system since it is easier for the contributor and creates fewer accounts.

Undesignated and designated donations

An offering envelope will often contain instructions from the contributor on how to use his or her offering. This is called a designated offering. As a general rule, undesignated contributions (tithe or cash) are monies available for general expenses of the church (mortgage, payroll, utilities, miscellaneous expenses). However, when a donation is designated by the donor for a specific purpose, it can only be used for its intended purpose. Once accepted and deposited, the church has a fiduciary responsibility to use that money for the stated purpose. Such designated gifts must be for an approved project or program of the church. Furthermore, the church must exercise full administrative and accounting control over the contribution so it is spent in furthering the mission of the church. An example may be a gift to an approved missionary.

It is important for pastors to refrain from checking donation records of their people. It is important to know whether people tithe if they are being considered for leadership. For such occasions, it is appropriate for the pastor to know if this individual tithes. However, to inspect personal giving records on a regular basis for no other reason than personal interest may render the minister biased and frustrated.

Gifts to church leaders

It is common for churches to collect an

RECOMMENDED RESOURCES

The following books will provide a well-rounded library for today's church leader in both guiding the organization and protecting his or her personal life.

- 1. Hammar, Richard R. Updated annually. *Church & Clergy Tax Guide*. Christian Ministry Resources. To order, call 1-800-222-1840, go online at www.ChurchLawToday.com, or write to: Christian Ministry Resources, P.O. Box 2301, Matthews, NC 28106.
- 2. Hammar, Richard R. *Pastor, Church & Law, Third Edition*. Christian Ministry Resources. To order, call 1-800-222-1840, go online at www.ChurchLawToday.com, or write to: Christian Ministry Resources, P.O. Box 2301, Matthews, NC 28106.
- 3. Cobble, James F., and Richard R. Hammar. *Risk Management Handbook for Churches and Schools.* Christian Ministry Resources. To order, call 1-800-222-1840, go online at www.ChurchLawToday.com, or write to: Christian Ministry Resources, P.O. Box 2301, Matthews, NC 28106.
- 4. Bloss, Julie. 1999. *The Church Guide to Employment Law, Second Edition*. Christian Ministry Resources. To order, call 1-800-222-1840, go online at www.ChurchLawToday.com, or write to: Christian Ministry Resources, P.O. Box 2301, Matthews, NC 28106.
- 5. NACBA 2001–2002 National Church Staff Compensation Survey. NACBA Press. To order, call 1-800-898-8085 or go online to www.nacba.net.
- 6. Frieze Resource Library. This 4-volume set includes an organizational manual, policies and procedures manual, administrative forms manual, and internal audit checklists. The resources can be purchased either as hard copy manuals or in an electronic version (CD). To order, call 1-407-251-5500 or go online to www.friezeconsulting.com.
 - 7. Orman, Suze. 2001. The Road to Wealth: A Comprehensive Guide to Your Money. New York: Riverhead Books.
- 8. Schwarz, Christian A. 1996. *Natural Church Development: A Guide to Eight Essential Qualities of Healthy Churches*. Churchsmart Resources 350 Randy Rd., Suite 5, Carol Stream, IL 60188-1831. Phone: 1-800-253-4276; E-mail: churchsmart@compuserve.com; Web site: www.churchsmart.com
 - 9. Burkett, Larry. 1987. Answers to Your Family's Financial Questions. Colorado Springs: Focus on the Family Publishers.
- 10. Stanley, Thomas J., and William D. Danko. 1998. The Millionaire Next Door: The Surprising Secrets of America's Wealthy. New York: Simon and Schuster.

—John P. Joseph, St. Petersburg, Florida

offering for their pastor, especially on minister appreciation day or on the pastors' anniversary or birthday. But how should such designated money be accounted for in the books? The general rule is this: If the money is collected for the pastor, it must be run through the church's books as taxable income. It is also included on the pastor's W-2. Thus, special-occasion gifts to a pastor funded through members' contributions to the church need to be reported as taxable wages and are subject to selfemployment taxes if the pastor has not opted for exemption. The contributor can then receive contribution credit for the gift. If donors are willing to give up their contribution credit, they can write their checks directly to the pastor. These would then be tax-free gifts.

Noncash gifts

Contributions of noncash gifts raise issues for the church and the donor. Read Richard Hammar's *Church & Clergy Tax Guide* for specifics. *(See sidebar "Recommended Resources.")*

Generally, IRS Form 8283 needs to be filed if the church receives a noncash contribution having a fair market value between \$500 and \$5,000. However, if the FMV is over \$5,000, a qualified appraisal is needed. The donor, not the



"Pastor, the bank board is funny about these things.

Before they approve your loan, I'm sure they'll require a
little more than 'faith promises'!"

RECORD OF CASH CONTRIBUTIONS Month Period Ending Address day Designated Gift 2 3 4 5 1 2 3 4 5 1 2 3 4 5 Paid thi Quarter Paid to Total Designated for Year Please compare this record with your cancelled checks or otal Budget for Year otal Gifts for Yea For compliance with IRS rules, this statement shows separately each individual contribution of \$250 or more. We acknowledge by this statement that no goods or services were provided to the donor in exchange for the contributions listed herein. Non cash gifts are not included in this statement. Such gifts have been acknowledged separately by the church.

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church, must establish value. Since many church members are not familiar with IRS Form 8283, keep several on hand. When your church receives a substantial gift, write a letter thanking the donor for the gift and enclose IRS Form 8283 for his or her use. Should the church decide to sell a donated asset valued over \$5,000 within 2 years of donation, the church must file IRS Form 8282. (Forms can be downloaded from www.irs.gov.)

Contribution statements

All offerings must be physically received or postmarked by midnight December 31. Predating a check to the church will not work, nor will postdating a check. A check can be mailed before December 31 and be received after December 31 and still satisfy IRS guidelines. Simply verify the postmark.

All donations (unrestricted and restricted) must be recorded and a

record provided for the donor for income tax purposes. All church donations must be properly substantiated to be tax-deductible. There are two general rules for a church to follow. First, a donor is responsible for obtaining written acknowledgement from the church for any single contribution of \$250 or more before the donor can claim it on a tax return. Second, the church is required to provide a written disclosure to a donor who receives goods or services in exchange for a single payment in excess of \$75.

Form 1-21

The church follows these substantiation rules by annually providing a contribution statement. Each person's contribution statement needs to include all donations by that person. *Suggestion:* Advise your attendees not to file their tax returns until they have received the church's written acknowledgement of

their donations. Church contribution statements should be mailed before January 31. (See form "Record of Cash Contributions.")

MANAGING FINANCES IN THE CHURCH OFFICE

In smaller churches, taking care of the church financial records is often the responsibility of the church treasurer. But as a church grows—or in a larger church—it becomes necessary to hire a bookkeeper to take care of the church's financial records. Before hiring a bookkeeper, the pastor and board need to develop a job description that lists qualifications and responsibilities for this position. (See sidebar "Sample Bookkeeper Job Description.")

Besides keeping track of donations, a church must also manage its payroll. How payroll is managed depends on the classification of your workers (nonministerial employees, ministerial employees, and independent contractors).

Workplace regulations

Regardless of whom your church hires, certain Federal, State, and IRS guidelines must be met. Order updated labor law posters, read them carefully, and abide by them. In fact, a church must post these laws in a conspicuous place in the church office. A church can purchase these posters by calling G. Neil at 1-800-999-9111 or visit their Web site at www.gneil.com.

Employee files

Once you have hired the right persons, you need to open an employee file. Include the following in each employee's file:

- 1. Employment application.
- 2. Completed criminal background screening form and results.
- 3. Completed I-9 (verifying the employee is employable).
- 4. Completed W-4 (employee's determination of voluntary Federal tax withdrawals).
- 5. Internal memo listing the starting pay, starting date, and benefits. The employee needs to sign this.

SAMPLE BOOKKEEPER JOB DESCRIPTION



HIRED BY: The pastor.

ACCOUNTABLE TO: The pastor and church board.

QUALIFICATIONS:

- Be a member of First Assembly of God.
- Proficiency with Windows and related accounting software.
- Accurate accounting skills and experience.
- Ability to interact effectively with office and community personnel.

RESPONSIBILITIES:

Annually

- Produce and distribute annual income and expense reports covering all operations and departments of the church.
- Produce, file, and distribute appropriate end-of-the-year tax forms.
- Produce, file, and distribute year-end contribution reports by January 31.
- Research data for church budget matters.
- Purge files of unnecessary materials and correspondence.

• Store all permanent records from the previous year in a clearly identified, easily retrievable manner.

 Maintain accounts payable receipts and individual contribution records in clearly identified, disposable containers. Maintain for 7 years.

Quarterly

Compute and process employee taxes.

Monthly

- Reconcile checkbook balances with bank statements.
- Reconcile church accounts for monthly board meeting.
- Prepare monthly financial reports for board meetings.
- Issue and mail payment of missions commitments.
- Deposit/submit monthly payroll taxes and forms.

Weekly

- Count, record, and deposit offerings and cash received into the bank. (Note: For integrity reasons, two or more people should be responsible for counting offerings.)
- Record all individual contributions.
- Issue and distribute payroll checks.
- Deposit 941 funds into savings account.
- Process accounts payable invoices; issue and mail checks as funds permit.
- Reconcile petty cash receipts with cash on hand.

Daily

- Process incoming calls on bookkeeping matters.
- Process financial mail, invoices, statements, etc.
- Process purchase orders for office and church supplies.
- Process financial transfers and adjustments.
- Process check requisitions as appropriate.
- Maintain an up-to-date balance of remaining funds for each department or designated project.
- Maintain all financial files in a neat and orderly fashion.
- · Keep the pastor apprised of all pertinent financial information, including events, activities, problems, or changes.
- Carry out directives for the pastor and board.
- Foster favorable employee and church family relations.





-Shirley J. Good, Springfield, Missouri

EMPLOYEE OR INDEPENDENT CONTRACTOR?

The IRS requires a church to withhold income taxes and withhold and pay Social Security and Medicare taxes for nonministerial employees. The church does not generally need to withhold or pay any taxes on payments to independent contractors. To determine whether an individual is an employee or an independent contractor, the relationship of the worker and the church must be examined.

A key element is the degree of control and the degree of independence. According to the IRS, facts that provide evidence of the degree of control and independence fall into three categories: behavioral control, financial control, and the type of relationship of the parties.

BEHAVIORAL CONTROL

- 1. **Instructions the church gives the workers:** These facts show whether the church has a right to direct and control how the worker does the task for which the worker was hired. The degree of . . .
 - a. When and where to do the work.
 - b. What tools or equipment to use.
 - c. What workers to hire or assist with the work.
 - d. Where to purchase supplies and services.
 - e. What work must a specific individual perform.
 - f. What order or sequence to follow.
- 2. Training the church gives the worker: The employee may be trained to perform services at the church in a particular manner. Independent contractors ordinarily use their own methods.



FINANCIAL CONTROL

Here the IRS is searching for facts that show whether the church has the right to control the business aspects of the worker's job, including the following:

- **1. The extent to which the worker has unreimbursed business expenses:** Independent contractors are more likely to have unreimbursed expenses than are employees.
- 2. **The extent of the worker's investment:** An independent contractor often has a significant investment in the tools he or she uses in performing services for the church.
- 3. The extent to which the worker makes services available to the relevant market: Independent contractors are free to seek other business opportunities and advertise.
- 4. How the business pays the worker: An employee is generally paid hourly or weekly. An independent contractor is usually paid a flat fee for the job.
- 5. The extent to which the worker can realize a profit or loss: An independent contractor can make a profit or loss.

TYPE OF RELATIONSHIP

Here the IRS looks at facts that show the type of relationship, including the following:

- 1. Written contracts describing the relationship the parties intended to create.
- 2. Whether the church provides the worker with employee-type benefits, such as insurance, a pension plan, vacation pay, or sick pay.
- 3. The permanency of the relationship.
- 4. The extent to which services performed by the worker is a key aspect of the ministries of the church. It is important to properly categorize all workers for the church. Evaluate your paid workers in the church by IRS criteria.

—John P. Joseph, St. Petersburg, Florida

6. Annual evaluations and employer recommendations, including all written and oral employee commendations and warnings.

The employee files should be kept in a locked file cabinet since they contain private and personal financial information.

Employee designation and wages

Once an employee is hired and the employee's files have been completed, a church then needs to prepare to pay wages. There are two types of individuals who receive wages: employees and independent contractors. It is important for a church to differentiate the

status of these individuals. For an employee, the church must match their 7.65 percent FICA. The church does not for an independent contractor. Herein lies the temptation for pastors to list employees as independent contractors. The IRS has criteria for churches to follow. (See sidebar "Employee or Independent"

Contractor?") Most church employees are just that—employees.

Employee payroll taxes: support staff

After withholding the appropriate taxes from each employee's wages, the church must pay the IRS its portion of these withholding taxes. IRS Form 941 must be filed quarterly. This document states the total wages and the amount of Federal and Social Security taxes paid. In January each year, the church issues employees their statement of earnings and taxes on IRS Form W-2. This document must be given to each employee on or before February 1.

Employee payroll taxes: ministerial employees

Dual-tax status of ministers

The general rule is this: Ministers are selfemployed for purposes of Social Security and are employees for purposes of Federal income tax. Although ministers must pay their taxes quarterly, they may elect to pay their taxes through the church as employees. This is a sound choice since it makes proper payment to the IRS easier. *Suggestion:* Have ministers draft and sign a memorandum stating their desire to pay the IRS directly through the church. This memo needs to contain the minister's name, date, and amount he wants taken out of his check every pay period.

The church also needs to know if a minister has properly revoked paying Social Security. If a minister has not filed Form 4361 and elected to stay in the Social Security system, then he is responsible to pay the self-employment tax in full. The church may choose to contribute toward a minister's self-employment taxes. Any such match must be included as income on the minister's W-2 since it is additional income. To be specific, the church pays toward the self-employment tax rather than the employee share of FICA taxes.

Housing allowance designations

Credentialed ministers can exclude from their income for purposes of Federal income tax a certain amount

COMPUTATION OF MINISTER'S HOUSING ALLOWANCE

VIXIIIISDEL S	Name	Date Prepared			
	Explanations / Descriptions	Provided by Ministry	Paid by Minister		
1.	Parsonage owned by ministry :				
	Fair rental value of house	S			
	Fair rental value of ministry owned furnishings				
	Utilities to be paid by ministry				
2.	Rent or payments on purchase of house (Includes down payments,		l		
	mortgage principal payments, interest, taxes, and insurance. Excludes		l		
	home equity/personal loan payments secured by a mortgage where		١.		
	loan proceeds were used for non-housing related purposes.)		2		
3.	Utilities (gas, electricity, water, heat, garbage, etc.)				
4.	Telephone (exclude long distance calls and separate Internet lines)				
5.	Repairs and maintenance to house, lawn, pool, etc.				
6.	Furnishings and improvements				
7.	Small household purchases (cleaning supplies, light bulbs, AC				
	filters, etc.)				
8.	Other allowable housing expenses (pest control, gardening services,				
	homeowner association dues, etc.). Off-site storage is not allowed.		l		
	Specify Others:				
9.	Totals	ŝ	s		
10.	Fair rental value computation (see Note 1 below)	3	-		
11.	Amount requested to be officially designated (lesser of line 9 or 10)	s	Ś		
	Amount requested to be officially designated (resser of fine 9 of 10)	-3	1.7		
		1			
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RS publica	NOTE 1 ation 517 gives a very clear explanation of how much the housing allowance of "If you are a minister who owns your own home and you receive as part of allowance, you exclude from gross income the lowest of the following amount actually used to provide a home, 2. The amount officially designated as a housing allowance, 3. The fair rental value of the home, including furnishings, You must include in gross income any housing / rental allowance that is m reasonable compensation, the fair rental value of the home plus utilities, or provide a home."	your pay a housing / unts : , or utilities, garage, etc. ore than the lowest of	your		
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designated for housing allowance. Unless the minister has exempted out of Social Security, this designation is still subject to self-employment tax. The designated amount is limited to the fair rental value of the minister's home furnished, plus utilities. Allowed expenses include rent or mortgage payments, utilities, furnishings, repairs, insurance, and property taxes. Expenses associated with building additions and general maintenance may also be included. It is important to consult your accountant on the current legal status of this benefit. (See form "Computation of Minister's Housing Allowance.")

Since the minister is allowed this benefit, the governing board of the church must prospectively approve the amount

elected. *Suggestion:* To determine the fair rental value of the home, have a Realtor determine its rental value and sign an affidavit to that amount, plus the estimated utilities. The minister must keep all receipts justifying his expenditures. Also, initiating a pastor's housing allowance is never retroactive. Diligent planning is critical. Every December a resolution approving the pastor's housing allowance for the coming year needs to be recorded in the board minutes.

Accountable reimbursement plan

Church employees will often have personal expenses for which the church needs to reimburse them. Using a personal vehicle for hospital visits is reimbursable. (See "Monthly")

MONTHLY MINISTRY MILEAGE LOG

Name	100000000000000000000000000000000000000			Position/Departme	ent		Date		20	CONTROL PRODUCTION
							ueter	Miles		Parking Fees
	Date	Des	tination	Pur	pose/Contact	Finish	Start	Driven		and Tolls
Note 1 -			the excluded from reimbur		_	Total Miles Dr	iven			
	(1) Commuting : (2) Trips that we		und office no matter how m al in nature.	amy trips are made each d	iny.	IRS Standard N	Mileage Rate	x		
	(3) Functions wit	sere you personally	received an honorarium.					s		s
Note 2 -	This log should be atta	ached to your Mon	thly Employee Expense Re	port for reimbursement.				-		
							Total Dollar R	leimbursement		\$
Employ	ree's Signature						Date	·		
Approve	ed By						Date	·		
Name		EN	APLOYEI Production/Des		THLY EXPE	NSE RI	PORT	Date		
Date	Payee/Plac		Ministry Pu Activity/Event and Nato	re of Discussions	Ministry R (Name of Guest(s) or use space for A	and Position/Title		Amount	Acce	unt Number Be Charged
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Ministry Mileage Log.") To reimburse an employee, the church board must approve an accountable reimbursement plan. An employee then submits a request for reimbursement, justifying the ministerial basis for the expense. (See "Employee Monthly Expense Report.")

All of these items make up a compensation plan for the minister. (See form "Components of a Minister's Compensation Plan.")

Guest speakers and taxes

Many churches have guest speakers who are paid by love offerings or honorariums. How should church books reflect such expenses? Guest speakers are often traveling evangelists, musicians, or convention speakers and are not considered employees. The procedure to pay them is this: Before they perform any services, issue them a W-9. (Do not confuse this with the I-9 for immigration eligibility of employment.) This IRS form is given to nonemployee workers who receive over \$600 in compensation. This completed document provides the church with the guest speaker's name, address, and Federal tax ID number. This information is critical for the church to know where to send the check. It also provides the information needed to complete Form 1099 for the IRS in January of the following year, should it be necessary.

Unrelated business income tax

Churches are normally tax-exempt. However, they may not engage in activities that are in direct competition with for-profit companies. When a church engages in income-producing activities unrelated to their tax-exempt purposes, the IRS considers any revenue from such activity as unrelated business income and subject to Unrelated Business Income Tax.

According to the IRS, income from any unrelated business is subject to UBIT if the following three conditions are met:

1. The activity constitutes a trade or business.

COMPONENTS OF A MINISTER'S COMPENSATION PLAN

Neme/Position	Date		
Budget/Expense Category	Prior Year Expenses	Proposed 20 Budget	% Budget Chauge
Ministry Related Expense	•		
Reimbursements (See NOTE Below):			
Automobile (mileage at \$ per mile)	s	s	9
Denomination convention			
Books, tapes, and reference materials			
Continuing education			
Professional dues and licenses			
Ministry contacts (entertainment and hospitality)			
Other			
Total Ministry Related			
Expense Reimbursements	s	\$	1 9
Protection Coverages (See NOTE Below):	l.		١.
Insurance (health, disability, dental/vision and G/T life)	S	S	9
Retirement (assumes% of personal income)			-
Medical Exp. Reimb/Educ. Assistance/Btc.			-
Other			ļ
Total Protection Coverages	s	s	9
Personal (Take-Home) Compensation:			
Base salary	s	s	9
Housing allowance			
Self-Employment Tax Off-Set Payments			
Bonus/Apprec. Gift/Retire. Gift/Children Tuition Red./Etc.			
Other			
Total Personal (Take-Home) Compensation	s	s	9,
NOTE: These ministry related expense reimbursements and protection cover employee salary reductions or salary restructuring. They have been of assisting church leadership in adequately budgeting church funds budgeted to cover projected ministry related expense reimbursement under the church's accountable expense reimbursement policy and extrematances will this indistry be entitled to precise these church.	rages are in no wa placed on this wor for the upcoming and protection of amployee fringe b	y being considered kisheet for the conv y year. These funds overages for this menefits program. U	enience are inister nder ne

2. The trade or business is regularly carried on.

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3. The trade or business is not substantially related to the church's exempt purpose.

A church is subject to this tax even if it uses the money earned from this business to further its charitable purpose. Examples may include sale of advertising in bulletins, magazines, and rental income.

Even if the activity falls under these criteria, the income may not be subject to UBIT if it meets one of the following exceptions:

- 1. Substantially all the work in operating the trade or business is performed by church volunteers.
- 2. The activity is conducted by the organization primarily for the convenience of its members.

3. The trade or business involves selling merchandise, substantially all of which was donated.

Form 2-09

Capital gains, interest, dividends, and real estate rentals are generally not subject to UBIT unless financed with borrowed money. Be careful anytime the church is considering a moneymaking venture. Your first question should be, "Is this subject to UBIT?" (For a more detailed discussion of this subject, read "When Your Ministry Becomes Taxable" at www.christianitytoday.com/yc/2000/001/11.75.html.)

MANAGING THE BUDGET

The next step in managing the church's money is how to credit income and debit expenses through a Chart of Accounts. The COA is a breakdown of accounts showing how the money

CHART OF ACCOUNTS

The chart of accounts is a listing, or index, of all the detailed accounts used by the church, including all assets, liabilities, income, and expenses. It is the foundation of the financial reporting process, as the financial reports become a by-product of the chart of accounts. A number is assigned to each account to facilitate bookkeeping. Below is an example of a typical chart of accounts. Notice how important it is to categorize accounts based on function and type of fund used by the church.

ASSETS	312 Designated missions offerings	432 Repair & maintenance—building
101 Petty Cash	313 Special project	433 Cleaning supplies
102 Cash—Checking		434 Paper supplies
103 Cash—Savings	BUILDING FUND	435 Insurance
104 Cash—Investments	321 General building fund offerings	441 Gas and oil
130 Land and land improvements	322 Special fund-raisers	442 Repair & maintenance—vehicles
140 Buildings		
150 Furniture and equipment	DEPARTMENTAL FUNDS	MISSIONS FUND
160 Vehicles	351 Youth	501 Foreign missions
170 Other assets	361 Men	502 Home missions
	371 Women	503 BGMC
LIABILITIES	381 Music	504 STL
201 Current liabilities—Accounts		(an account can be set up for each person or
payable	EXPENSES	organization for which support is budgeted)
202 Current liabilities—Notes payable	GENERAL FUND	
	Salaries and benefits	BUILDING FUND
210 Long-term liabilities—Property	Jaiaries and Deficits	
210 Long-term liabilities—Property mortgage	401 Salaries	601 Youth center renovations
mortgage	401 Salaries	601 Youth center renovations
mortgage	401 Salaries 402 Medical expenses	601 Youth center renovations (an account can be assigned to each project)
mortgage 220 Long-term liabilities—Other debt	401 Salaries402 Medical expenses403 FICA taxes	601 Youth center renovations (an account can be assigned to each project)
mortgage 220 Long-term liabilities—Other debt FUND BALANCE	401 Salaries402 Medical expenses403 FICA taxes	601 Youth center renovations (an account can be assigned to each project) 631 Interest expense
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance	401 Salaries402 Medical expenses403 FICA taxes404 Other benefits	601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance	401 Salaries402 Medical expenses403 FICA taxes404 Other benefits OPERATIONS	601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance 295 Excess income over expenses	 401 Salaries 402 Medical expenses 403 FICA taxes 404 Other benefits OPERATIONS 411 Travel and meals	601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as necessary)
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance 295 Excess income over expenses INCOME	 401 Salaries 402 Medical expenses 403 FICA taxes 404 Other benefits OPERATIONS 411 Travel and meals 412 Contract labor 	 601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as necessary) 711 Men's expenses (detail as
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance 295 Excess income over expenses INCOME GENERAL FUND	 401 Salaries 402 Medical expenses 403 FICA taxes 404 Other benefits OPERATIONS 411 Travel and meals 412 Contract labor 413 Guest speakers 	 601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as necessary) 711 Men's expenses (detail as necessary)
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance 295 Excess income over expenses INCOME GENERAL FUND 301 Tithe and envelope offerings	401 Salaries 402 Medical expenses 403 FICA taxes 404 Other benefits OPERATIONS 411 Travel and meals 412 Contract labor 413 Guest speakers 414 General supplies	601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as necessary) 711 Men's expenses (detail as necessary) 721 Women's expenses (detail as
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance 295 Excess income over expenses INCOME GENERAL FUND 301 Tithe and envelope offerings 302 Loose offerings	401 Salaries 402 Medical expenses 403 FICA taxes 404 Other benefits OPERATIONS 411 Travel and meals 412 Contract labor 413 Guest speakers 414 General supplies 415 Office supplies	601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as necessary) 711 Men's expenses (detail as necessary) 721 Women's expenses (detail as necessary)
mortgage 220 Long-term liabilities—Other debt FUND BALANCE 290 Accumulated fund balance 295 Excess income over expenses INCOME GENERAL FUND 301 Tithe and envelope offerings 302 Loose offerings 303 Interest	401 Salaries 402 Medical expenses 403 FICA taxes 404 Other benefits OPERATIONS 411 Travel and meals 412 Contract labor 413 Guest speakers 414 General supplies 415 Office supplies 416 Printing costs	 601 Youth center renovations (an account can be assigned to each project) 631 Interest expense DEPARTMENTAL FUNDS 701 Youth expenses (detail as necessary) 711 Men's expenses (detail as necessary) 721 Women's expenses (detail as necessary) 731 Music expenses (detail as

comes in and how it goes out. This is an important document.

311 General missions offerings

Creating a Chart of Accounts

MISSIONS FUND

The process of building your COA begins with an analysis of how much money you expect to collect and how the ministries will spend it. By creating this list, you establish a COA. Each dollar deposited and spent must be charged against this list. (See sidebar "Chart of Accounts.")

Setting up a budget

Once the COA is completed and you

have estimated the income for your ministry, the next step is assigning the dollars to each ministry. This is commonly called a spending plan or budget. There is a misconception that a budget is a restraining document. In reality, it brings freedom. Money may be expended without guilt and followed against income to make sure a church's spending is not out of order. (See sidebar "Church Budgeting.")

431 Utilities

Fill out a personal budget request sheet for each minister on staff. This helps plan how much of the church's budget goes for ministerial salaries and benefits. (See form "Personnel Budget for Ministerial Staff, page 42.")

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Proper procedure for spending

Once your COA and budget are prepared, a church can control its spending. It is important to know who is requesting money, the purpose, and what account is to be charged. The easiest method to monitor and approve expenditures prior to purchase is by using a check request form. (See "Check Request" form, page 43.) Once the request is approved and the check is written, it is charged against the proper budget account.

CHURCH BUDGETING

A budget is simply how much money you expect to be given to your organization and how you expect to spend it. It answers the questions: "How much will be spent on these items?" and "Where will the money come from?" Budgets provide an orderly flow for what has been entrusted to you. Since trust is often gained or lost on how church finances are handled, it is critical that the budgeting process be deliberate.

Many pastors and churches have an aversion to budgeting for one or more of the following reasons:

- 1. They think they cannot accurately predict their financial transactions.
- 2. They think they have nothing to budget for since church finances are so limited.
- 3. They think it is unspiritual and shows lack of faith.
- 4. They do not want to tie themselves down to a budget that restricts them later.

All of these concerns are commonplace. However, people must realize that a budget can, and often should, be adjusted based on changes in the church's fiscal condition. A budget is a mechanism that frees the church to reach financial goals and avoid pitfalls in poor financial planning.

A BUDGET IS BASED ON PRIORITIES.

Priority items take precedence in every budget. In fact, if you do not know what your priorities are, look at how you spend and find what is really important to you.

The top priority item in almost every church budget is salaries and benefits. Surveys reveal, depending on the area of the country, that churches spend up to 50 percent of their income on this. To go beyond this is not wise, so 45 percent or less is safer. The second item that usually needs a large allotment is church facilities—rent, mortgage, maintenance, heating, lighting, custodial, etc. The third area is usually programs—youth, children, evangelism, benevolence, etc. Some will find it regrettable that programs take third place. But bear in mind that what salaries and benefits provide are in fact a major part of the programs of the church.

A BUDGET IS BASED ON ANALYSIS.

Unless a church is just starting, it has a history that can assist it in setting a reasonable budget for the next fiscal year. Wise stewards analyze past spending patterns. This may even be sobering. Look at how money was disbursed in the past and at the giving patterns. Are there times in the year when expenses are higher and when giving either surges or drops off? The key is to level out these peaks and valleys by being disciplined.

A BUDGET IS BASED ON FAITH.

The faith aspect of every budget expects blessing, but also realizes that there are negative uncontrollables. The church expects God's blessing and growth that will enable it to charge ahead with new programs and spending. But natural disasters can destroy a building and scatter a congregation. Caution is the key. We expect God to bless, and we hope to avoid the uncontrollables. However, it is wise to have up to 4 weeks financial resources on hand to meet emergencies. There may be unused dollars in the bank, but you never regret it when the storms come (and Jesus said they would).

HERE ARE A FEW BUDGET POINTERS:

- 1. *Use set-asides*. Set-aside items are once-a-year expenses budgeted over a 12-month period that money is set aside for each month—district and General Council expenses, annual youth and children's events, revivals and outreaches, Christmas bonuses, missions conventions, etc. This is hard to start with limited resources, but start small the first year. Then add additional recurring expenses to the account as needed in years to come.
- 2. Use the 10/10 principle. Make it a goal to give at least 10 percent of the budget to world missions (in addition to what individuals designate as missions giving) and to save 10 percent for future development. Start as soon as possible, even if it hurts. The blessing will immediately bring gratification. Start with one or two percent and work up over a few years.
- 3. Keep financial records in order. Simple bookkeeping systems like Quicken or Quick Books can be learned quickly and inexpensively. Many churches use costly comprehensive financial and member-tracking systems that are hard to learn. Whatever is used, make sure that a complete system of checks and balances with double-blind accounting techniques is used. This helps avoid the temptation for and the appearance of wrongdoing. Pastors would do well to avoid handling money.
- 4. If there is a problem, don't wait to get help. Tackle it early. Help can be found in district leaders and fellow pastors. It is either the income or the spending that is the problem. Usually the spending must be brought under control first. Teaching on biblical stewardship may be needed, but first control spending. It is often difficult to rein in departments and staff who have been accustomed to a certain level of spending, but it must be done. Start by frankly discussing the issue with staff and church leaders. Pray and get counsel. Be wise in what is said publicly. Then act.

Budgeting is not an exact science, but a work in progress intended to free the church to accomplish God's purposes. Mistakes will be made and revisions will be necessary, but expertise and confidence will grow as leaders work together. Ultimately, this tedious process will enable a church to move forward.

—Peter A. Joudny, senior pastor, Florida's First Assembly of God, Wauchula, Florida, and founder of Battlefield Ministries.

PERSONNEL BUDGET FOR MINISTERIAL STAFF

Name/Position	Date				
Budget/Expense Category	Revised 29 Budget	Projected 20 Expenses	Proposed 20 Budget	% Budget Change	
Ministry Related Expense	_		_		
Reimbursements (See NOTE Below):					
Automobile (mileage at \$ per mile)	s	\$	\$	94	
Denomination convention					
Books, tapes and reference materials					
Continuing education					
Professional dues and licenses					
Ministry contacts (entertainment and hospitality)					
Other					
Total Ministry Related					
Expense Reimbursements	\$	\$	\$	%	
Protection Coverages (See NOTE Below):					
Insurance (health, disability, dental/vision and G/T life)	\$	S	\$	94	
Retirement (assumes% of personal income)					
Medical Exp. Reimb/Educ. Assistance/Etc.					
Other					
Total Protection Coverages	s	s	s	94	
Personal (Take Home) Compensation :					
Base salary	s	s	s	9/	
Housing allowance					
Self Employment Tax Off-Set Payments					
Bonus/Apprec. Gift/Retire. Gift/Children Tuition Red./Etc.					
Other					
Total Personal (Take Home) Compensation	s	s	\$	94	
NOTE: These ministry related expense reimbursements and protection cover employee salary reductions or salary restructuring. They have been of assisting church leadership in adequately budgeting church funds budgeted to cover projected ministry related expense reimbursement under the church's accountable expense reimbursement policy and extremustances will this minister be entitled to receive these church.	rages are in no placed on this s for the upon ts and protect employee frin	o way being of worksheet if ming year. To coverage ge benefits p	considered as or the conver these funds a s for this mir rogram. Unc	nience re úster úce no	

Once you have established your accounts and process to approve expenditures, the next step is to keep track of income and expenses. (See monthly and year-end "Cash Receipts Ledgers" and "Cash Disbursements Ledgers" forms, pages 44,45.) Churches must stay on top of expenditures. The most effective way to do this is through financial reporting.

CREATING AND MANAGING FINANCIAL RECORDS

Reviewing and reconciling bank statements

The first financial report has already been done through the bank statement. This statement is a record of all deposits, cancelled checks, and fees. Have a person who is not the bookkeeper open the bank statement and review the checks. *Suggestion:* Verify the endorsements on the back of each check to make sure the correct person deposited the church check. This internal control helps prevent employees from writing checks to themselves and endorsing them. This is one control to prevent embezzlement.

Next, give the bookkeeper the bank statement. It is critical to reconcile the monthly bank statement immediately. A church's software should allow it to reconcile the account by checking off the cancelled checks with those in the register. Reconciling the bank statement reveals a church's true bank balance. Failure to do so may cause a church to overdraw its account.

Print a reconciliation report and file

it with the bank statement. Place these documents in a three-ring binder with dividers for each month. When a church's books are audited, it will have immediate access to the bank statements and reconciliation reports.

Financial reports

When preparing financial reports, it is important to track them along with the Chart of Accounts. The next most important reports are the monthly and annual reports. A church's computer software should allow it to break these down in more detail as necessary. The items in this report coincide with the COA. The annual report reflects the church's income and expenses either for the calendar year, January 1 to December 31, or the fiscal year, April 1 through March 31. The annual report is submitted to the congregation for its review, questions, and approval at the annual business meeting. The minutes of the annual church business meeting record the discussion and passage of the financial report. These minutes are placed in the church's permanent records file. (See "Financial Reports: Balance Sheet and Statement of Income and Expenses," pages 46, 47.)

Advantages and disadvantages of an audit report

Although a church's bank statements and financial records are reconciled, church leadership needs to review a monthly and annual financial statement. The media today is alert to any financial mismanagement. This is also true for churches. Churches need to set the standard of ethical conduct and accountability. One way for a church to do this is to have an independent firm review its books. An audit promotes accountability. If a church cannot afford an audit, it may want to consider a review. A review detects irregularities in bookkeeping practices and is less expensive. But an audit brings many benefits to a church's ministry. It often comes with a letter that lists recommendations for management on improving accounting. It reviews the internal controls with suggestions to improve them. An audit report brings integrity to the church

leaders who handle the resources of the church. The disadvantages are time involvement and cost. On balance, it is well worth it. (For more information on this subject, see "When Your Church Needs a CPA" at www.christianitytoday.com/yc/9y1/9y1066.html.)

MANAGING CHURCH LENDING

Most churches start in rented facilities, and as the church grows leaders face a new dilemma—build or buy permanent facilities. Building programs involve new areas of business for a church—zoning, relocation, and finances. (For more information on building, acquisition of property, and expansion, see section VI, "Managing Church Facilities and Property" and read sidebars, "The Architectural Process" and "Revisiting Church Master Planning," pages 101, 102.)

This discussion will cover the various options of obtaining the financial resources—within the church, within the denomination, and outside the church.

Capital fund-raising

Before seeking a lender, a church may want to first tap the resources within its congregation. The best way to do this is through a capital fund-raising campaign. Hiring a professional capital fund-raising organization will assist a church in raising money within the church to finance its project or debt, instead of going to the bank. One such organization is MasterPlan Stewardship Services. ¹ Church leadership can conduct the campaign themselves, but there are advantages in using a professional:

- 1. An unbiased evaluation of the congregation based on statistical factors.
- 2. Hands-on assistance through the capital campaign's representative to oversee the process.
- 3. Access to brochures and other materials to assist the church.
 - 4. Oversight of lay-leadership training.
 - 5. Assistance with church follow-up.

The cost of such assistance can be substantial, but it is common for an excellent capital fund-raising organization to produce pledges of two to three times a church's annual income. A capital

	FUND		
	G	ENERAL INFORMATION	
Payable To		Vender N	o
Address		Phone	
City		State	Zip
Date Required	W (N.	Total Amount S	
Mail Check? Description/Comments	Yes / No	Other Instructions	
P/F Request No.	Account Number	Account Description	Amount
	A	CCOUNT DISTRIBUTION	
P/F Request No.	Account Number	Account Description	*******
			<u>s</u>
	-		
		Total	s
	R	Total EQUIRED SIGNATURES	s
repared By	R		S
	R		Date
		EQUIRED SIGNATURES	1-
			Date
	FOR F	EQUIRED SIGNATURES	Date
Prepared By Approved By Invoice to P/R#	FOR F	EQUIRED SIGNATURES	Date

Adequate Support

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Form 1099 (payee)*

Obtain Form W-9 from payee

fund-raising campaign can be a great way to access the necessary funds. (See the article "Master Plan Stewardship Services," page 105.)

Line of credit

Calculations Tax Exemption

ems Received

Service Performed

Another way to seek additional finances is through a line of credit—a loan that makes cash available on the spur-of-themoment. A line of credit is usually given to a church by its lending institution. Once this line of credit is established, a church will receive either a checkbook to draw on its line or it may simply fax a request for a transfer from the line into its operating account.

A line of credit is usually set up as a 5-year note. Often the interest rate is a point over the current prime rate. It is also common to have a note tied to a floating loan rate for this type of financing.

How does a church receive a line of credit? Contact the commercial account representative at the bank where the church's operating account is located and fill out a line of credit application.

General Ledger:

A line of credit has certain benefits, including immediate access to cash should a need arise. The drawbacks are closing costs and other bank fees. It is usually prudent to have a line of credit even if a church never draws on it.

Denominational loans

An often overlooked method of financing is the resources within a church's denomination. Many denominations offer financing options for small and large churches. Assemblies of God Loan Services can provide information concerning its various loan options.²

(continued on page 46)

MONTHLY AND YEAR-END CASH RECEIPTS LEDGERS

		open.	l	MONTH OF						
Date	Receipt Description	on	Tithes and Offerings					Ot Receipt	ber	Total Daily Receipts
1		s		S	5	S	s	Description	Amount	5
2										
4		_								
6										
7 8		-								COLOR STATE OF THE
9		_								000000000000000000000000000000000000000
11										
12		+								
14 15		_								-
16		=								
17 18										-
19 20		-								
21 22		_								
23										
24 25		-+								000000000000000000000000000000000000000
26 27		_								
28		_								
29 30		-+								
31										000000
	Totals for Mont	h S		S	S	\$	\$		S	\$
Prepared By Reviewed By								Date Date		
_	N. D									
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Totals for	Tithes and	82000	ASSESSOR OF				, 20	Other		otal Cash
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Totals for Month of January February March	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
Totals for Month of January February	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
Totals for Month of January February March	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
Totals for Month of January February March April	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
Totals for Month of January February March April May June	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
Totals for Month of January February March April	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
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Totals for Month of January February March April May June July	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
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Totals for Month of January February March April May June July August September October	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
Totals for Month of January February March April May June July August September	Tithes and Offerings	YEAR	R-END SU	MMARY _			, 20	Other	t ,	otal Cash
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Totals for Month of January February March April May June July August September October November Totals for Year	Tithes and Offerings \$	YEAR S	s s	MMARY	1	\$, 20 Receipt Description	Amour	\$	otal Cash

MONTHLY AND YEAR-END CASH DISBURSEMENTS LEDGERS

	MONTH OF										
Date	Check No.	Payee/Descripti	on C		Missions	Evangelism/ Discipleship	Worship/ Pastoral	Education	Administration	Operation of Facilities	Capital Projects
			Disbur \$	sement \$		s	s	s	\$	ş	\$
		Totals	\$	\$		S	S	S	\$	S	\$
Prepared	Ву								Date		
Reviewed	iBy								Date		
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Toi Me Ja	tals for onth of muary	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
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Tot Me	tals for onth of muary	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me	tals for onth of muary obruary	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me	tals for onth of muary bruary arch	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me	tals for onth of muary chrusry arch	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me Ja Fe M Aj	tals for both of unuary bruary arch pril	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me Ja Fe M Aj Ju Ju	tals for onth of nuary shruary arch pril	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me Ja Fe M Aj Ju Ju	tals for both of unuary bruary arch pril	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Tol Me	tals for onth of nuary shruary arch pril	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Too Me	tals for onth of muary bruary arch pril ay ne	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Toi Me Ja Fe M Aj Ju Ju Se Oc	tals for south of sou	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Tool Made See Ook	tals for onth of innary bruary bruary farch for in the farch farch for including the farch farch farch for including the farch farch farch for including the farch	Tithes and Offerings	YEAR-END	SUMM	ARY _			Receipt	Other Amount	Tot	al Cash
Tool Me	tals for onth of muary chruary arch pril ay me ly ugust etober ovember ecember	Tithes and Offerings \$	YEAR-END	SUMM	S			Receipt	Other Amount \$	S S	al Cash
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Form 1-13

(continued from page 43)

Conventional bank lending

This is the most common method of church financing. The convenience of the local bank is a big benefit.

However, bank loans to churches are generally different from residental loans. Most 30-year residential loans have a fixed interest rate throughout the life of the loan. Most church loans will probably contain a balloon or renewal feature after 5 years. When a loan balloons, the principal loan amount becomes due and payable. Usually the bank renews the loan and adjusts the interest rate to the market. Some banks are now extending the loans to 10 years before they balloon.

Bond issues

How a church goes about this method is unlike simple bank financing. Instead of going to a bank for money, the church contacts a bond company that specializes in not-for-profit corporations or churches. Bond companies are different from local banks in that their money comes from individual investors or bondholders. The bonds are usually sold to investors in \$1,000 increments. The size of the bond issue is equal to the amount of money needed by the borrower, plus costs and expenses (audit fees, attorney fees, title insurance, etc.). The bond company adds these costs into the loan. Similar to a bank loan, a church must have adequate collateral or property to cover the bonds.

The church makes its principal and interest payments to the bondholders through the corporate trustee or bonding company. The trustee handles recordkeeping and payment functions. The church's payments are deposited in a special account called a *sinking fund* where the church's payments are held and withdrawn when the bondholders' interest or principal payments are necessary. *Suggestion:* Ask for a healthy interest rate in the sinking fund. Trustees fees may be paid from the interest accrued in the sinking fund.

Not all bond issues are the same. There are two types of bond issues: best efforts and firm underwriting. It is important to

FINANCIAL

Two important reports generated from the Chart of Accounts (see page 40) Sheet is a "snapshot" at a given point in time of the church's value. The church over a specific period of time. These reports can be generated from

Balance Sheet

U		
	First Assembly of God Anywhere, USA Balance Sheet As of December 31, 2002	
	ASSETS Cash Petty cash \$100 Cash-Checking 2,400 Cash-Savings 10,000 Cash-Investments 30,000 Total cash \$42,500 Land and improvements 40,000 Buildings 210,000 Furniture and equipment 50,000	
	Vehicles 20,000 Other assets 10,000 TOTAL ASSETS	\$372,500
	LIABILITIES	9012,000
STREET, STREET	Current liabilities-Accounts payable 2,000 Current liabilities-Notes payable 500 Long-term liabilities-Property mortgage 120,000 Long-term liabilities-Other debt 10,000 TOTAL LIABILITIES	132,500
	FUND BALANCE Accumulated fund balance 225,000 Excess income over expenses 15,000 TOTAL FUND BALANCE TOTAL LIABILITIES AND FUND BALANCE	240,000 \$372,500
Contract of the last	FOOTNOTE: The balance sheet is made up of three categories. Assets represent things of value the church holds. Liabilities represent	

Assets represent things of value the church holds. Liabilities represent debts and obligations the church owes. The fund belance reflects the amount assets are worth, less what is owed on them. Many times this is called "net worth." A belance sheet is "belanced" when the assets equal the liabilities plus the fund belance.

understand each type to choose which best suits your congregation.

Best efforts

This type of issue requires the church to sell the bonds itself, often with the help of the bonding company. The bonding company's representative explains the benefits to church members and asks them to buy bonds. The advantage is lower costs for the church versus a firm underwriting campaign. The disadvantage is that people sometimes consider such investments as donations. As a result, this confusion may

detrimentally lower a church's capital campaign contributions from donations, gifts, and pledges.

Firm underwriting

Another type of bond issue is firm underwriting. With firm underwriting, no bonds are sold to the congregation. The bond company underwrites a church's loan by purchasing a church's bonds and selling them to its investors. By agreeing to buy all of a church's bonds, the church is guaranteed to receive the funds at closing. The investors who buy the

REPORTS

are the Balance Sheet and the Statement of Income and Expenses. The Balance Statement of Income and Expenses reflects the financial activities from the the Chart of Accounts.

Statement of Income an	d Expenses		
First Assembly Anywhere,	USA		
Statement of Income	and Expenses		
For the 12-month period ender	d December 31, 3	2002	
GENERAL FUND			
Tithe and envelope offerings		\$81,000	
Locse offerings		15,000	
Interest		500	
Miscellaneous		3,500	
TOTAL INCOME		2,000	\$100,000
TOTAL INCOME			# 1007,000
EXPENSES			
Salaries and benefits			
Salaries	\$37,000		
Medical expenses	4,500		
FICA texes	2,800		
Other benefits	2,700		
Total	E41.99	47.000	
Operations		47,000	
Travel and meals	1.900		
Contract labor	700		
	4.000		
Guest speakers General supplies	3,750		
Office supplies	4,000		
Printing costs	2,400		
Postage	2,600 1,200		
Miscellaneous Total	1,200	20.550	
Building/Vehicles		20,000	
Utilities	E 200		
G-03-10030	5,300		
Repair & maintbuilding	3,500		
Cleaning supplies	2,000		
Paper supplies	2,600		
Insurance	1,900		
Gas and oil	1,400		
Repair & maintvehicles	750		
Total		17,450	
TOTAL EXPENSES			85,000
EXCESS INCOME OVER EXPENSES			\$15,000

bonds are pension funds or individual investors. These bonds are secured by church property.

Unlike commercial bank balloon loans, bond issues are fully amortized over a 15- to 20-year period providing a level debt service. This aids in budgeting and ensures that the loan can eventually be retired without the hassle of refinancing.

Make sure the bond company includes a prepayment provision that allows the church to prepay its bonds without premium or penalty. Usually this is agreeable if it is paid through the

church's operating account.

There are several positives to the firm underwriting method:

Contributed by Terry Steen

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- 1. It guarantees that all bonds will be sold.
- 2. There is no confusion about donations since they are not sold to the congregation.
- 3. A church can immediately begin a debt-reduction program after the purchase.

The negatives to firm underwriting are the expenses associated with this method.

To find a bonding company contact the National Association of Church Business Administration at 1-800-898-8085, subscribe to its *Ledger* magazine, or contact the Assemblies of God Church Administration Association at www.aogcaa.org.

Keep these options in mind when your church is faced with a building project, acquisition of property, or expansion.

Finance packet

Once a church has decided on a financing method, the next step is to create a financing packet. This packet provides the lender with information about the church. It also demonstrates a church's trustworthiness and capacity for financing. Remember, creditors are in the business to assess risk. Informing them of the church's creditworthiness is key. Providing the lender with a packet of information demonstrating the church's capacity to pay a loan goes a long way toward approval.

Here is a list of items to include in this packet:

- 1. Church biography: a brief history of the church and a description of the senior pastor, especially if the pastor has long tenure that has brought stability.
 - 2. Legal documents:
 - a. Constitution (Articles of Incorporation).
 - b. By-laws.
- c. IRS 501(c)(3) certificate proving the church is a legitimate not-for-profit corporate entity with the IRS.

A church may fall under a group or umbrella exemption from its denomination. A church with a parent organization can fall under its denominational or group ruling for a 501(c)(3). If the parent church has a group ruling, the IRS may already recognize the church as tax-exempt. The parent organization is then required to submit an annual group exemption update. If you are not sure your church falls under this group or umbrella ruling, ask your parent organization to fax you a copy of its list of affiliated churches or other organizations. Include this document in your finance package.

3. Membership: membership and adherent totals (including youth and

WHY DOCUMENTATION IN A CHURCH IS IMPORTANT

Documentation serves as a safeguard to both the church leader and church body. Not only do external organizations (governmental agencies, financial institutions, accounting professions, and courts of law) demand proper and adequate documentation regarding the church's organizational structure and operations systems, but prudent church leadership should demonstrate the highest levels of operational integrity by preparing and maintaining such documentation.

Here are 14 reasons why documentation is so important. Documentation

- 1. clarifies responsibilities and duties.
- 2. defines authority levels.
- 3. shows performance of actions and tasks.
- 4. reduces confusion.
- 5. allows for orderly delegation.
- 6. clarifies facts.
- 7. shows compliance.
- 8. reduces suspicion.
- 9. converts recurring problems into routine processes.
- 10. creates consistency in the application of procedures.
- 11. displays a feeling of order and fairness.
- 12. reduces risks and exposures.
- 13. forces accountability of leadership.
- 14. was used by God as a means of communication.

—John P. Joseph, St. Petersburg, Florida

children). Include a graph demonstrating growth in attendance.

- 4. Financial statements:
- a. Annual—financial statements for the past 3 years.
- b. Property—a balance sheet showing all assets and liabilities. This includes cash and property information and current valuations (appraisals). County tax valuations may be included. (See "Balance Sheet" included with financial report, page 46.)

Remember your first impression is a lasting impression.

MANAGING FINANCIAL RECORDS

Whether for a future IRS inquiry or an insurance claim, it is important to have all important documents on hand. According to the IRS, all churches are required to maintain records to justify their claim of exemption in case of an audit. (See sidebar "Why Documentation in a Church Is Important.")

There is no specific format for keeping church records, nor does the IRS specify a length of time records must be kept. Below is a list of what documents should be kept and for how long.

Place the following documents in permanent files:

- 1. IRS exemption letter or umbrella letter.
- 2. All insurance records: liability, workmen's compensation, and vehicles. Include all records relating to acquisition of real estate.
- 3. Employee files: employment application, current and past evaluations, I-9 and W-4, and criminal record check.
- 4. Annual business meeting and board minutes.
- 5. All IRS documents including, but not limited to, W-4 (employee claiming withholding allowances), W-2 (employee paid wage forms), 941 (report employees amount of Social Security, Medicare, and income taxes).

All correspondence from Federal, State, and local governments.

Place the following documents in temporary files:

1. Records of expenditures and income for 6 years.

- 2. Contribution records for 6 years.
- 3. Check-in sheets for childcare for 1 year.
- 4. Cancelled checks for 3 years.
- 5. Policy manual: continual.
- 6. Vehicle titles until disposed.

There is peace of mind knowing these important documents are organized and in a safe place.

CONCLUSION

The days of collecting offerings and paying bills without thought of outside oversight are long gone. But managing church resources is possible.

The current environment is ripe for scandal; church leaders need to be wise. Correctly completing forms and filing records will go a long way to assist a church in case of an IRS investigation.

Be careful and deliberate in this area. When we manage the Lord's money, we need to remember it is just that—His. We are called to be good stewards of His resources. May the Lord give you wisdom as you faithfully handle the resources He has placed in your hands.

John P. Joseph, J.D., FCBA, is an attorney, certified church business administrator, Assemblies of God minister, and president of Assemblies of



God Church Administration Association. He is also a full-time consultant, and lives in St. Petersburg, Florida. He can be contacted at www.johnjoseph.org.

E N D N O T E S

- 1. MasterPlan Stewardship Services is a division of the Assemblies of God Financial Services Group. For more information, call 1-800-962-7499, e-mail masterplan@agfsg.org, or visit their Web site at www.agmasterplan.com.
- 2. AG Loan Services is a division of the Assemblies of God Financial Services Group. Whether the need is for \$10,000 or \$10 million, AG Loan Services can partner with you in your financing needs. For more information, call 1-800-449-5626, e-mail loans@agfsg.org, or visit their Web site at www.agloanservices.com.

SECTIONV

Managing Church Legal Risks

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Managing the Changing Dynamics of Legal Risk and Ministry

"When men go to law with one another, there is no good cause which the other side cannot obscure with caviling and technicalities" (John Calvin, Calvin's Biblical Commentaries)

BY JAMES F. COBBLE, JR.

INS. FANG.

WINTER 2004



Shortly after World War II, a church was having a picnic at the farm of one of its members. It was a much celebrated annual event with food, games, and fun. However, in a single moment, what had been a time of joy turned into sorrow. A young boy drowned while swimming in the farm pond. Everyone felt the loss and sadness. As a church, the members drew together to support the grieving family. They experienced the loss together, and as a church family, they cared for one another as they coped with the pain.

A similar tragic event occurred recently. A young boy was killed at a church hayride. He fell off the wagon behind the tractor and tragically was run over by the back wheels. He was only 9 years old. The shock of his death penetrated the congregation with deep feelings of sadness and loss. This time, however, another factor came into play—legal liability.

Fifty years ago, when a tragic accident occurred in a church, no one turned to an attorney for advice or threatened a lawsuit. Today, some might say it was a more innocent time; others would simply view it as a period void of accountability.

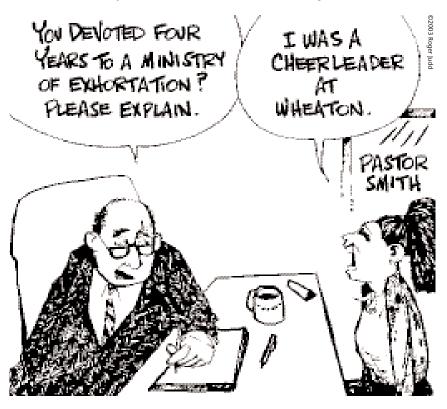
People like my grandparents—hardworking midwestern farmers, born before the turn of the last centuryviewed life in terms of the providential care of God. They knew accidents happened, and that people were hurt. It is hard for me to image my grandfather in his faded bib overalls sitting across the desk from an attorney, ready to blame someone else for a personal loss, no matter how deep the pain. I remember my grandma telling me that when grandpa felt sad, he would go behind the barn and talk to God. It was a time when people bore loss in a different way, especially within the church. Accidents happened then, much the same way they happen today, but people viewed them differently—there was little corporate blame in a legal sense even though there was a widespread feeling of loss and guilt.

Today, such events tend to be handled quite differently from just a few generations ago. Churches are sued just like any other organization. A number of factors contribute to the increased level of litigation that churches now routinely experience. First, litigation has evolved into a frequent and acceptable form of settling conflicts. Over 20

million civil lawsuits occur annually in the United States. Taking someone to court has become popularized through television as a form of personal entertainment. Second, society is becoming saturated with attorneys. Compare the number of physicians in the yellow pages of any phone book to the number of attorneys; you will quickly see the lopsided ratio. To earn a living, these lawyers need clients. When lawsuits do occur, generally multiple defendants are named. The court system becomes clogged with individual cases involving many different people and organizations. Third, our legal system continues to evolve, adding new theories of liability and becoming increasingly complex in the application of law to any professional practice, including ministry. Fourth, getting people into court has become so expensive that it often becomes cost effective to settle out of court. The threat of litigation becomes the first stage of financial negotiations. And finally, large settlements receive broad media coverage. Winning some lawsuits is like holding the winning lottery ticket for a multimillion-dollar jackpot. All of these factors fuel litigation.

While church leaders increasingly recognize that the legal environment is changing, only a small percentage are taking steps to reduce risk. Perhaps one reason is pastors are not sure what to do. In this section of *Enrichment* journal on managing church legal risks, a series of articles will explore some of the conditions, trends, and issues that impact the church today in light of current legal realities. Much more detailed information is available at our Web site: www.churchlawtoday.com.

While the nature of the legal environment continues to evolve and change, one reality remains the same. From the beginning of the church until today, legal realities have impacted our story as the people of God. We should not forget that Mary and Joseph journeyed to Bethlehem during a difficult time of pregnancy to abide by tax law. Jesus was tried according to Roman law and sentenced to death as a criminal.



For better or worse, like Paul, we still find ourselves making appeals to Caesar. And at all times, let us remember that risk has always been a part of ministry. In fact, risk-taking is an essential part of ministry. Yet, not all risks are good ones. A need exists to differentiate good risks from bad risks, and to develop some basis for distinguishing those risks that enhance ministry from those that harm it.

UNDERSTANDING THE NATURE OF RISK

From a theological perspective, little has been written about the art and science of risk management. As an applied discipline, risk management is perceived as being more central to the insurance industry than to local congregations. As a result, confusion exists among church leaders concerning the relationship between risk and ministry.

We all recognize that risk is part of ministry. But what does it mean then to reduce risk? A helpful starting point is to differentiate between the following four dimensions of risk: (1) faith risks, (2) pure risks, (3) speculative risks, and (4) ministry risks. Problems occur when we confuse *pure risks* with *faith risks*. The principal focus of risk management at the congregational level is on pure risks.

FAITH RISKS

Christians have always faced perils. Persecution, for example, is an expected outcome of being faithful to God. At times this has resulted in imprisonment, exile, and even martyrdom for those who follow Christ. Prophets and saints create their own risks through obedience to their calling. For our purpose, we call these *faith risks*.

Faith risks are inherent in our relationship with God. They arise first from who we are in relationship to God and the core values that emerge from that relationship, and second from what we do based on those values. When we talk about risk management, our focus is not on faith risks. We do not minimize these risks. Rather, we embrace these risks as disciples of Christ.

Example: John is a college student attending a state university. The first week of classes some guys on his dorm floor, including his roommate, purchase some marijuana. When John refuses to participate, he is ridiculed, and one of the students makes derisive comments about John's faith.

PURE RISKS

While faith risks are uniquely tied to our relationship with God, pure risks describe any form of risk that has two possible outcomes: loss or no loss. For example, if lightning strikes a church building, a fire may start. Then again, it may not. There will either be a loss or no loss. That is a *pure risk*. When such losses do occur, we generally think of them as being the result of an accident. They can also occur from criminal activity.

From a theological perspective, we can argue that pure risks have an upside. In the midst of loss, good can happen. We can learn from our losses, grow in our relationship with God, and receive and share God's grace in new and important ways. With Paul we can proclaim, "We know that in all things God works for the good of those who love him, who have been called

according to his purpose" (Romans 8:28).

Attempting to reduce pure risks is the main focus of risk management with respect to ministry. Our goal is to minimize accidents and criminal behaviors that hurt people, destroy property, and harm ministry.

Example. First Assembly of God decides to plant a new inner-city church. They purchase church facilities located in an area with a high crime rate. Vandalism and theft are common. Violence occurs within the neighborhood. The building the church uses is old and in poor repair. Fires are not uncommon in the neighborhood. Leaders of the new church discuss how they can reduce these risks.

SPECULATIVE RISKS

A speculative risk can have a loss or a profit, or neither. A church that invests money in a piece of land, for example, may sell it for a profit, a loss, or may break even. That is a speculative risk. For many people, the most common form of a speculative risk is investing in the stock market or in a retirement plan. The value of the stock may increase or decrease. Generally, the goal of a speculative risk is profit, although not all speculative risks

(continued on page 61)
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"Our church has some legal issues that need to be resolved.

Will the four lawyers in our congregation please approach the lectern for a pro bono assignment?"

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BARRIERS TO SAFETY AND LOVE: WHY CHURCH LEADERS KEEP THEM IN PLACE

"I am the good shepherd. The good shepherd lays down his life for the sheep" (John 10:11).

Twenty years ago, churches were not that much different from other nonprofit organizations in responding to safety concerns. For example, few organizations screened workers to guard against the threat of child sexual abuse. Many safety concerns were simply off the radar screen. Today, a greater awareness exists concerning both safety and responsibility. As a result, community standards are changing. My own daughter, who just graduated from college, has already undergone two criminal record checks as a part of her brief employment history. Local school districts and other organizations, such as the YMCA, Boy Scouts, and Big Brothers, now routinely do background screening on both paid and volunteer workers. In our own school district, over 30,000 volunteers are now screened annually.

SAFETY CONCERNS TODAY

Why has safety become such a big concern? To a large degree, the answer is fear. Organizations and leaders are afraid of lawsuits, bad publicity, and financial loss. Yet there is also a growing recognition that both crime and accidents can be prevented. We can and should create more safe and caring environments. If any message has permeated the American consciousness during the past several years, it is the need to create and maintain safe places. We all understand that if given the chance, some people will hurt us.

The standard of care needed is very basic. Leaders only need to act reasonably. From a legal standpoint, reasonable care is generally determined by a jury made up of common folks like us—people we see at church and in the grocery store—who share many of the same concerns and struggles we all face. These people are called on to listen to the facts of a specific case and then decide if the leaders acted reasonably. To be honest, it's not a high standard. When you think about it, of all people, shouldn't church leaders find that an easy standard to meet? In fact, as the church, aren't we called to an even higher standard of *loving care*?

SAFETY CONCERNS AND CHURCH

The sad reality is that many church leaders simply ignore issues of safety. While on the surface it appears as a contradiction to the very essence of being a shepherd, in practice safety concerns are frequently viewed as barriers to ministry. Rather than viewing safety as an act of love, it is viewed as a burden.

Church leaders who fail to take safety concerns seriously must be prepared to look victims, family members, and possibly 12 ordinary men and women in the eye and explain why they, as God's shepherds, are different from leaders in every other organization in this country. They must explain why children at church can play in unsafe playgrounds and ride in vehicles that are susceptible to tragic accidents. They must give an account why those who molested children in church activities needed no screening or supervision. They must clarify how their calling to a higher, divine standard exempts them from the same basic, elementary care that is understood as necessary by those who make no special appeal to a God of love and justice.

During the last several years, the scandals in the Catholic church have painted a sad picture for all Christians. Many church leaders have embraced change to protect children only when confronted with the heavy hand of the law and investigations by the media. Some Protestants take solace in the notion that this is a "Catholic" problem. Nothing could be further from the truth. This is a problem for all of us. Protestant churches, like Catholic parishes, experience child abuse. But more to the point, church leaders, regardless of doctrinal persuasion, often fail to grasp the bigger picture about the relationship between safety and loving care. It's not just about child abuse. It's about providing care for every person, through every stage of life, and understanding that preventable accidents and injuries produce suffering and pain. Somewhere in this mix, we need to recall that Jesus came to bring us life and to suffer on our behalf. That is the task of the Good Shepherd. (See sidebars, "Understanding the Profile of Sex Offenders: Implications for Screening and Supervising Church Workers" and "A Summary of 2,500 Church Job Applicants," pages 80, 81.)

THE CHURCH'S FAILURE TO RESPOND TO SAFETY ISSUES

Why do church leaders fail to respond to safety concerns?

The language of risk management is foreign to many church leaders.

Risk management sounds more like a business or financial responsibility than one of ministry. It evokes images of insurance agents and bankers rather than pastors and Sunday School teachers.

The common understanding of safety is viewed in very narrow terms.

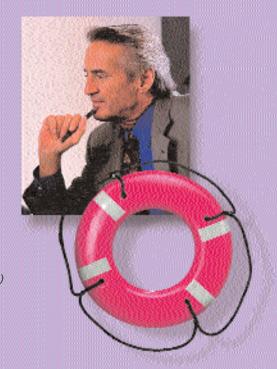
Our research indicates that many church leaders equate risk management with purchasing insurance. To be honest, few topics are less appealing to the average pastor. It's a toss-up which is more exciting: reading an insurance policy or reading the phone directory. Yet insurance is a vital part of any risk-management strategy. Insurance, though, does nothing to prevent risks from occurring. Rather, it

only helps finance the recovery from losses that happen. (See sidebar "Insurance Coverage: An Overview.") The insurance policy didn't prevent the boy from being killed at the church hayride, or protect the members of the Sunday School class that died when their 15-passenger church van tipped over. (See sidebar "What Church Leaders Should Know About Church Vans," page 64.)

Many church leaders think the insurance agent is responsible for safety.

While some insurance agents are trained as risk managers, most are not. In addition, the job of most insurance agents is to sell insurance and help manage claims. Risk management is first and foremost the responsibility of church leaders. Safety strategies become effective only when they become part of the fabric of congregational life. To have any chance of success, church leaders must fully embrace that commitment. Furthermore, the primary focus of the risk-management plan should be on prevention. (See sidebars "A Strategy To Reduce Risk—Establishing a Church Safety Team," and "The Safety Coordinator," pages 62, 63.)

(continued on page 60)



INSURANCE COVERAGE: AN OVERVIEW

For many church leaders, insurance coverage can be confusing and complex. When purchasing or reviewing coverage, it is helpful to break the coverage down into specific areas, and then focus on one area at a time. Review each of the following areas with your church's insurance agent.

- *Property Insurance*. The main concern is insuring of buildings and contents (including personal property that is not owned by the church). Property insurance has levels of complexity because of what is included or excluded in the policy. As a result, leaders must be very careful to understand the forms that are used to write the policy (see the more extended list below).
- Liability Insurance. Liability insurance provides coverage for civil claims. Liability coverage is generally divided into general liability, automobile liability, and workers' compensation and employers liability. Each area is written as a separate policy. Some additional liability coverages are important for churches including directors and officers insurance, counseling or professional liability, sexual misconduct coverage, and corporal punishment and excess medical claims.
- Workers' Compensation and Employers Liability. As a form of liability coverage, workers' compensation and employers liability are handled as separate policies. This coverage is vital for churches, yet many churches do not obtain it.
- Automobile Insurance. Attention must be given to a broad range of concerns including liability coverage, medical payments, uninsured or underinsured motorists, collision coverage, comprehensive coverage for physical damage or losses other than from collision, the use of nonowned vehicles, and the use of employee and volunteer drivers.
- Excess or Umbrella Insurance. It is advisable for churches to purchase additional insurance for liability purposes that goes beyond the limits of the basic policies. This is generally done by obtaining excess or umbrella insurance.

The insurance coverage that you have is affected by a number of additional factors. Review the following policy provisions with your agent: deductibles, the valuation of property, inflation guard, coinsurance and agreed value. To obtain the full level of coverage needed, also examine the following additional insurance considerations with your agent:

- blanket insurance
- builders risk insurance
- plate glass insurance
- boiler and machinery insurance
- personal property coverage
- inland marine insurance

- flood insurance
- earthquake insurance
- fidelity bonds
- additional crime insurance
- sewer, drain, and sump backup insurance

—James F. Cobble, Jr., Ph.D., Matthews, North Carolina

(continued from page 59)

Church leaders fail to respond to safety concerns because of the organizational life of the church.

In many respects, churches are no different from other organizations in their assessment and response to risk. Risks often seem to be remote, and responding to them seems to produce more burdens than benefits. Common expressions of these attitudes include the following:

- It can't happen here. A mentality exists that losses and accidents will not happen at "our church." These are things you read about in the paper or see on television that happen to others. The problem: no church is immune from loss. It can happen at your church.
- Passive acceptance. Churches acknowledge that risks may occur, but no felt need is present to do anything about it. The risk is viewed as remote and unimportant. The problem: accidents and losses can strike without warning.
- Fear of alienation. Some leaders believe risk management can create fear and scare volunteer workers away. The problem: when developed properly, risk management enhances confidence and attracts volunteers and new members. For example, which church would a parent of small children prefer to attend: one that intentionally provides a safe environment for children, or one that ignores safety concerns? Severe losses, negative publicity, and a failure to be responsible will drive people away.
- Too cumbersome. Risk management requires too much time and energy. It creates too many burdens, and we don't have time or resources to do it. The problem: properly organized, risk management is manageable in any congregation. Losses always create even more stress and drain resources away from ministry.

Many church leaders make little, if any, connection between safety and their own commitments of faith.

Many church leaders have no theological perspective in which to ground safety as an act of love or responsibility. Rather, just the opposite can occur. Some faith viewpoints undermine commitments to safety. For example, if people believe God will protect them no matter what they do, this can lead to a feeling of security or to a willingness to embrace any risk without making any differentiation between good risks and bad risks. (I believe God protects us and perhaps one of the means of that protection is the use of common sense.) While this viewpoint claims to arise out of faith, it represents a simplistic, one-dimensional perspective on a problem that deserves better.

A THEOLOGY OF SAFETY

Here are a few common theological viewpoints that can undermine a commitment to safety within a church. In each case, a distortion of a basic truth occurs.

The church is a holy place.

Some people believe no place is safer than church. Sanctuaries embody the very essence of protection. When people drop off children at the church, the last thing they expect to discover is their child has been injured due to carelessness. *The problem:* people of all ages are hurt in sanctuaries and in church programs. Many of these injuries could be prevented.

Example. A church member was seriously injured while hanging Christmas decorations in the sanctuary. The church was found liable for providing an unsafe ladder.

Example. A pregnant woman slipped and fell on icy stairs at the church and became paralyzed. The church was found liable for failing to remove the snow and ice properly from the stairs.

Example. A small child enrolled in a church daycare was left in the church van following a trip and died of heat exhaustion. Church employees did not notice the missing child until it was too late.

Trust and obey.

Churches are communities of trust and faith. No one can be more trusted than those who engage in ministry and service to others. We can trust such individuals to do what is right. *The problem:* not all church leaders act in the best interests of their congregations. A few do things that hurt people and harm ministry. The biblical standard is that church leaders must be accountable.

Example. A church treasurer, who worked as an officer at a local bank, embezzled over \$100,000 from the church.

Example. A youth pastor molested more than 14 boys from the church youth group.

Example. A pastor used church funds to purchase expensive gifts for himself and his family.

Example. A pastor seduced women in the church who came to him for counseling.

A focus on safety embodies a lack of faith.

Risk is inherent within ministry. Trying to lower risk goes against the grain of faithful service. We must trust God to protect us. Risk management shows a lack of faith. *The problem: faith risks* are different from *pure risks* (accidental or criminal losses); we embrace the former but try to minimize the latter following the model of the Good Shepherd.

Example. A church began a ministry in an inner city to help drug addicts. The church took no precautions, however, to safeguard their facility and experienced severe theft and vandalism. The issue is not the calling to the inner city, but the *pure risks* of theft and vandalism, which were completely ignored.

Example. A church began a daycare and installed playground equipment. A child was seriously injured on a piece of playground equipment that had been identified as a safety hazard by the Consumer Product Safety Commission and was posted on a list of equipment not suitable for preschoolers. Once again, the problem was not the ministry of the daycare, but the installation of unsafe equipment. The harm that resulted was not due to a lack of faith, but to simple ignorance.

CONCLUSION

One thing is clear about behaviors that minimize safety concerns: the reasons that may have been acceptable a generation ago will no longer be tolerated by the ordinary citizens of this country. Church leaders who fail to promote safety because it is inconvenient or a bit too costly, and later suffer the consequences of a tragic accident within the church, will find a harsh public reception. The historic goodwill that has been given the church will give way to the demand for accountability, which in modern terms means courtroom justice.

From a Christian perspective, the critical element in transforming acts of safety from being a burden to being a benefit is broadening our view of what it means to love our neighbor and to be caretakers of God's creation. Once we see risk management as *caregiving* and *stewardship*, we move to new levels of motivation and commitment. We cannot be satisfied with the societal standard of *reasonable care*; the Christian standard is loving care. We cannot embrace an image of church leaders as reluctant caretakers of children, and self-preservationists who put the institutional needs of the church above the welfare of those for whom Jesus gave His life. Rather, let all who enter our communities of faith find the true Comforter who leads us into all truth. Let us break down every barrier that hinders the full expression of our faith. Let us discover afresh what it means to be good shepherds.

-James F. Cobble, Jr., Ph.D., Matthews, North Carolina, is executive director of Christian Ministry Resources.

(continued from page 57)

are financial. While they are important, speculative risks reflect a quite different area of risk management from our principal areas of concern.

Example. First Assembly of God collects money to be used for building a new sanctuary. The church board votes to put the funds in short-term CDs until the church will need it. While some higher rates of return were available, leaders felt they represented too great a risk.

MINISTRY RISKS

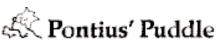
While church leaders generally understand the nature of speculative risks with respect to financial investments, they rarely, if ever, use such language when talking about ministry risks. The

focus of ministry is not profit or financial gain. Yet church leaders understand that ministry requires an investment of time, money, and resources, and that ministry goals may or may not be achieved. For example, a church may make a considerable effort to establish a program for senior citizens. The program may or may not be successful. The time, money, and effort going into the project may be lost. Rather than calling this a speculative risk, for our purpose we call it a ministry risk.

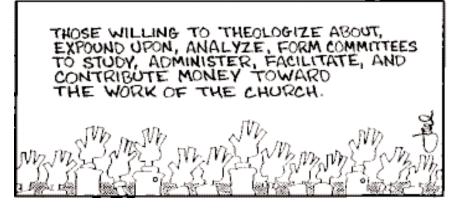
While faith risks are inherent in one's relationship with God, ministry risks arise out of a sense of calling that becomes manifest in specific plans and actions. Ministry is driven by faith, but also depends on values, vision, decisionmaking, circumstances, and the knowledge and skills of many people. The results are not guaranteed. Bad decisions can be made. Risks are involved.

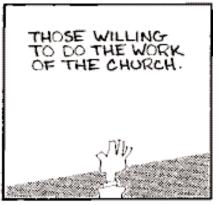
Example. First Assembly of God recruits volunteers to assist with the new inner-city ministry. With the help of supporting church members, they rent facilities and office space, purchase equipment, and print literature. A young married couple, John and Erin, are selected to serve as pastors. Extensive time, effort, planning, and expense have gone into establishing the new inner-city church. Church leaders supporting the project understand that the burnout rate for inner-city workers is high. The ministry is difficult. Together, they work hard with John and Erin to develop a strategy that will work.

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A STRATEGY TO REDUCE RISK— ESTABLISHING A CHURCH SAFETY TEAM

Reducing liability risks and promoting safety in a church is too large a job for one person. Risk management requires a broad range of expertise and input. A team approach draws on the knowledge and skills of a number of people. The best approach is to establish a safety team.

WHY A TEAM IS IMPORTANT

Establishing a safety team helps move away from an informal approach concerning risk management to one that is more structured, organized, and in the end, more effective. For example, about 50 percent of churches claim they do some kind of building inspection. Yet most of these churches use no written guidelines, are unable to identify who is in charge of the inspection, and have no schedule for conducting it. If an inspection does occur, it tends to be haphazard and sporadic. A safety team can bring structure and substance to improve such efforts. The goal is to establish a team of qualified individuals who, following clear policies and procedures, engage in regular and thorough risk-management practices.

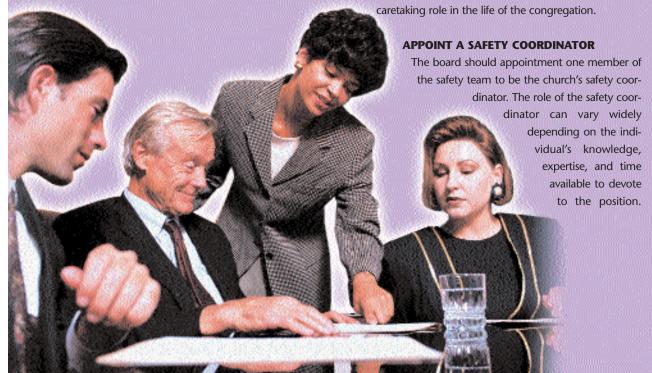
ESTABLISHING THE SAFETY TEAM

The church board should establish and empower the safety team as a standing committee of the church. In turn, the team should also report to the board. This is important because without board support, the safety team's work will often be hampered and perhaps even thwarted.

Since risk management encompasses such a broad range of responsibilities, many different members will qualify to serve on the team. Some skill areas to look for include insurance, law, teaching, health and safety, security, fire prevention, mechanical, parenting, and the building trades (carpenters, electricians, plumbers, roofers, heating/ac). Other important qualifications include people who enjoy learning, care about the church, and are willing to devote some time to safety issues. Don't be concerned if they have limited knowledge about risk management. Resources are available to assist with training from www.ChurchLawToday.com. (Also, see sidebar "Online Resources To Reduce Legal Risks.") Outside experts from the fire or police departments are usually available to provide help, and outside consultants can also be used to provide additional training if needed.

A board member may be appointed to serve on the safety team to facilitate communication between the team and the board. While support of the board does not guarantee a successful outcome, lack of support almost guarantees limited effectiveness.

Even when a safety team is formed, the board will always bear responsibility for the ultimate oversight of risk-management practice within the church. That is part of their fiduciary duty. In one sense, a safety team becomes an extension of the board's



THE SAFETY COORDINATOR

Every church can benefit by appointing a person to be the church safety coordinator. Some responsibilities that might be included as part of the role include the following:

- Speaking to classes of children and adults about safety.
- Addressing the congregation about safety issues.
- Working with church staff members to promote safety.
- Writing articles for bulletins and newsletters.
- Having his or her picture used as part of a safety campaign.
- Possibly serving as chairperson of the safety team.
- Taking the initiative to motivate others concerning safety.
- Being a symbol of safety to the congregation.
- Recruiting members for the safety team or to assist with safety inspections.

—James F. Cobble, Jr., Matthews, North Carolina

(See sidebar "The Safety Coordinator.")
One purpose of the role is to personalize the issue of safety within the church. The person becomes both a spokesperson and a symbol of safety. If the church also has a school, the safety coordinator is likely to be a paid staff member.

PRESENTING THE SAFETY TEAM TO THE CONGREGATION

Once the team is established, the members should be presented to the congregation during regular worship on a Sunday morning. The work and importance of the team should be stressed. The church board, along with the con-

gregation, should pray for the team. The congregation should understand and appreciate the role of the team in undertaking the biblical responsibilities of stewardship and love of neighbor. John 10:1–15 serves as an excellent passage to read on this occasion.

TASKS OF THE SAFETY TEAM

Once the safety team is authorized and commissioned, the work begins. One way to help the team get off to a good start is to provide the safety office with a copy of the *Risk-Management Handbook for Churches and Schools* and the *Safety Checklists for Church and School Activities*. These may be ordered from Christian Ministry Resources at 1-800-222-1840. Listed below are some tasks the team should focus on. Naturally, it will take time to become fully operational. These tasks, however, should be completed annually.

- 1. Establish a plan for safety inspections using the modules in the Safety Checklists.
- 2. Maintain a regular schedule for the safety inspections. Some tasks, such as preparing for cold weather, are seasonal.
- 3. Recruit additional people to help with inspections if necessary. Most churches can find individuals within the congregation who can perform most of the inspections. Some inspections, such as checking the church's heating system, should only be done by a licensed professional.
 - 4. Review the church's insurance coverage to see that it is adequate.
- 5. Provide training to church staff and congregational members about safety-management practices.
- 6. Motivate congregational members with respect to the safety goals.
- 7. Provide feedback to leaders and members concerning safety needs and developments.
- 8. Develop contingency plans for crisis management (discussed in chapter 4 of the *Risk-Management Handbook*).

The safety team has an important and challenging role to play in the life of your church. Once established, the safety team serves the important biblical roles of caretakers and caregivers. Members and visitors alike will appreciate a church that expresses such a commitment to service and love.

—James F. Cobble, Jr., Ph.D., Matthews, North Carolina

ONLINE RESOURCES TO REDUCE LEGAL RISKS

Richard Hammar and James Cobble have developed the following Web sites to help pastors and church leaders respond to legal and risk-management concerns.

www.ChurchLawToday.com

ChurchLawToday.com combines strategic resources for leaders, comprehensive training programs, and a church safety center to create the most extensive legal, tax, and risk management support available to congregations today. Focused training and resources are provided for pastors, board members, church business administrators, treasurers, bookkeepers, youth and children directors, and volunteers who work in church programs. The site includes an online legal and tax library.

www.newminister.com

This site helps orient new ministers to key legal and tax issues that impact ministry.

www.screenchurchstaff.com

This site enables churches to conduct online screening of prospective workers and volunteers. The screening is done through ChoicePoint, the largest provider of employment verification services in the United States.

WHAT CHURCH LEADERS SHOULD KNOW ABOUT CHURCH VANS

"The summer of 2001 saw several tragic rollover crashes involving religious groups on trips" (NHTSA Consumer Advisory, April 15, 2002).

"Every time I see one, I say a prayer for the people I see on those vehicles" (a mother of a child who was killed in a church van rollover commenting on her feelings whenever she sees a 15-passenger church van).

BACKGROUND

You don't have to drive very far before encountering a 15-passenger van. The federal government estimates that there are 500,000 in use. They are everywhere, and the reason is simple—they are relatively cheap and they can carry a lot of people. Many churches own one or more of these vans and use them for multiple purposes, including transporting minors to local and out-of-town church activities or transporting adults to church services. Some churches use 15-passenger vans to provide transportation to children who attend a church-operated preschool or after-school program.

Church leaders should be aware of two "safety advisories" issued by the National Highway Traffic Safety Administration that raise serious questions about the safety of these vehicles. Unfamiliarity with these advisories can expose a church, and the members of its board, to astronomical liability in the event of a church van accident that results in death or serious injury.

RECENT ACCIDENTS

Many 15-passenger church vans carrying passengers have been involved in horrific accidents resulting in death or serious injury to occupants. Consider the following examples.

Example. A 15-passenger church van taking children home following an after-school program at a South Carolina church was struck by a truck. Six children were killed.

Example. A 15-passenger van carrying members of a Colorado church's youth group rolled over, killing five teenage occupants.

Example. A 15-passenger church van carrying 11 teenage members of a Georgia church youth group rolled over, ejecting 10 of the passengers and killing three of them. The one teenager who was not ejected survived the accident. He was the only member of the youth group who was wearing a seatbelt, even though seatbelts were available for each passenger.

WHY ARE 15-PASSENGER VANS DANGEROUS?

Why are 15-passenger vans so dangerous? For many reasons, including the following:

- They are designed to carry cargo, not people, and so they do not comply with many of the basic safety requirements that apply to passenger cars or the stricter federal requirements that apply to school buses. For example, 15-passenger vans do not have flashing lights or "stop arms" that are required for school buses, and they have fewer emergency exits (the back door is blocked by the backseat in many vans).
- They become top-heavy and prone to rollovers when fully loaded or occupied.
- Most drivers do not have a commercial drivers license and have received no formal training on the use of such vehicles.
- The side windows of most 15-passenger vans are made of tempered, not laminated glass. Tempered glass is much cheaper, and since 15-passenger vans were designed to carry cargo rather than people, the vehicle manufacturers have tended to use tempered glass for side windows. The problem with tempered glass is that it is far less likely to keep occupants from being ejected in an accident than laminated glass, which contains a middle layer of plastic.
- The risk of rollover increases sharply when drivers make sudden maneuvers. This risk is quite common, since there are many conditions that may cause a driver to swerve suddenly, including something falling off a truck in front of the van, a person darting out into the street, or an animal running across the road.

THE NHTSA SAFETY ADVISORY

The NHTSA issued a rare "consumer advisory" in 2001 warning of the rollover risk of 15-passenger vans. The advisory concludes that a 15-passenger van with more than 15 occupants has a rollover risk nearly seven times greater than a lightly loaded van (fewer than 5 occupants) in a single vehicle accident. The rollover risk is nearly 3 times greater with more than 9 occupants than with less than 10.

The NHTSA reissued this safety advisory in April 2002, in part because of "several tragic rollover crashes involving religious groups on trips" during the summer of 2001.

Churches that continue to use 15-passenger vans to transport people are assuming an increased risk of liability unless they take specific steps to reduce that risk. If a court concludes that a church's use of a 15-passenger van amounts to gross negligence, then the church may be assessed punitive damages (which are not covered under its general liability insurance policy), and the members of the church board may be personally liable.

NHTSA SAFETY RECOMMENDATIONS

The NHTSA safety advisory makes the following specific recommendations to reduce the rollover risk associated with 15-passenger vans:

- 1. Fewer than 10 occupants.
- 2. Load occupants from the front of the van.
- 3. Each occupant is required to wear a seat belt at all times. The van owner should adopt a written seat belt policy, and drivers should be informed that they are personally responsible for enforcing it. Nearly 80 percent of those killed in 15-passenger van rollovers in 2000 were not wearing seat belts.
- 4. Absolutely nothing loaded on the van roof.
- 5. Van drivers should be well rested.
- 6. Drivers should drive cautiously (maintain a safe speed under the conditions and be especially careful on rural and curved roads).
- 7. Inspect tires monthly to check for wear and proper inflation. Worn or improperly inflated tires increase the risk of a blowout. And, a 15-passenger van's tendency to roll over increases dramatically during emergency maneuvers, such as a panic response to a tire blowout.
- 8. If the van's wheels drop off the roadway, gradually reduce speed and steer back onto the road when it is safe to do so.
- 9. Only use drivers who have received specific training on the use of 15-passenger vans. Several options are available, including a van driver certification course offered by the National Safety Council. This training should be repeated every 3 years.
- 10. Drivers should keep the van's gas tank as full as possible.

Churches can reduce the risk of death and injury, and potential liability, even further by adopting additional precautions, including:

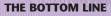
- Prohibit the van from being driven in excess of 60 miles per hour.
- Prohibit towing heavy or multiaxle trailers.
- Prohibit the use of any church van after 12 midnight and before 6 a.m.
- Prohibit the use of cellular phones by the driver, while operating the vehicle, under any circumstances.
- Require all drivers to be approved pursuant to church policy.
- Vans should be maintained properly and inspected frequently by a competent mechanic. Keep a logbook of all maintenance performed.
- · Drivers should be at least 25 years of age.
- Sell 15-passenger vans and obtain minivans or small school buses.

Key point. School buses are the safest mode of transportation available today. While "small" school buses (10–20 passengers) cost more than 15-passenger vans, their "cost per mile" is actually lower according to some studies because they are far more reliable, have a much longer road life, and require less maintenance.

Key point. Some church leaders dismiss the risk of using 15-passenger vans to carry people since they only use their van for short local trips. But government data discloses that 70 percent of all van accidents occur within 25 miles of home.

Key point. Some church leaders insist that 15-passenger vans are "safer" than school buses since vans have seat belts and many school buses do not. This is not true. First, many smaller school buses are required to have seat belts. Second, while in some cases larger buses are not required to have seat belts. They

school buses are not required to have seat belts, they still are much safer than 15-passenger vans.



Churches that continue to use 15-passenger vans to transport people are assuming an increased risk of liability unless they take specific steps to reduce the risk. In addition, churches probably will find it increasingly difficult to obtain insurance for these vehicles in the future. Here are two options that church leaders can consider:

Option #1. Get rid of 15-passenger vans and replace them with small school buses or other vehicles.

Option #2. Keep 15-passenger vans, either permanently or temporarily (until they can be replaced with small school buses), but strictly comply with all 10 recommendations made by the NHTSA in its safety advisory. This means, for example, that a 15-passenger van will never have more than nine occupants (including the driver).

There are many reasons why church leaders may prefer option #1, including the following:

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- Your church cannot obtain liability insurance for 15-passenger vans.
- Your church does not or cannot comply with all 10 recommendations made by the NHTSA in its safety advisory.
- · Your church wants to reduce legal risk.
- Your church has a 15-passenger van that is "used significantly" to transport children to or from school or school-related activities. Such a vehicle is a "nonconforming" vehicle, meaning that it meets the legal definition of a "school bus" but does not comply with stringent federal school bus regulations. While churches are not prohibited by federal law from using a nonconforming 15-passenger van as a school bus, they may be prevented from doing so by state law. Also, churches face an increased risk of liability if they use "nonconforming" 15-passenger vans as school buses.

Example. A church owns a 5-year-old 15-passenger van with an odometer reading of 80,000 miles. The van has the original tires, which are dangerously worn. The church board approves the use of the van for an overnight trip by the youth group. The youth pastor is the designated driver for the trip, and the van is loaded with 14 teenagers. Because there is no room to store luggage, the van roof is used for storage. In addition, the van pulls a large trailer. At 4 a.m., while the van is maintaining a speed of 70 miles per hour in a rain shower, the back wheels hydroplane and drop off the road. When the youth pastor attempts to drive the van back onto the road by jerking the steering wheel, he loses control and the van rolls over, killing 5 occupants. Some of the victims' parents sue the church. Under these circumstances, it is possible that a court would conclude that the actions of the church were negligent. But, it is also possible that a court would conclude that the church—and church board—were grossly negligent as a result of their disregard of the NHTSA safety advisory and its recommendations. A finding of gross negligence is a very serious risk since it would expose the church to "punitive damages" that are not covered under its liability insurance policy. In addition, the members of the church board can be personally liable for their gross negligence. While state and federal laws provide uncompensated board members of nonprofit organizations with limited immunity from liability, these laws do not protect against gross negligence.

NEED MORE INFORMATION?

I have prepared a special report addressing the legal issues associated with the use of church vans. These concerns include the safety issues addressed in this article along with the use of church vans as "school buses" and the use of vans across state lines. You can order the special report by calling toll-free 1-800-222-1840. Ask for the special report on church vans.

—Richard R. Hammar, J.D., LL.M., CPA, is an attorney and CPA. He serves as legal counsel to the Assemblies of God, and is editor of the Church Law & Tax Report newsletter. He has written over 50 books on church legal and tax issues, including the newly released third edition to Pastor, Church & Law. This article is based on an article that appeared in his Church Law & Tax Report newsletter.





"I asked a leading authority on accidents in the church workplace to address our council."

(continued from page 61)

CONCLUSION

As we can see, all four dimensions of risk are present in our lives and ministries. Furthermore, the occurrence of a pure risk can devastate a ministry and cause severe harm and suffering for many people. Ask any congregation that has experienced a case of sexual molestation of children.

The purpose of risk management is to reduce and, to the extent possible, eliminate *pure risks* from ministry. If risks cannot be prevented, then the second goal is to minimize their impact. All the while we embrace the risks of faith and ministry. That has been our focus in this section of *Enrichment*.

James F. Cobble, Jr., Ph.D., Matthews, North Carolina, is executive director of Christian Ministry Resources.



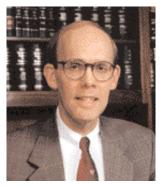


WITH JAMES F. COBBLE, JR., AND RICHARD R. HAMMAR

Risk Management–What the Church Must Do To Protect Itself



JAMES F. COBBLE, JR.



RICHARD R. HAMMAR

Managing risk in the local church is no longer an option. The church has been and will continue to be the subject of major litigation. Though the primary duty of the pastor is to teach and proclaim the timeless truths of God's Word, he is also obligated to protect the vulnerable and the innocent who have been entrusted to his care.

Richard R. Hammar, J.D., LL.M., CPA, legal counsel for The General Council of the Assemblies of God, and James F. Cobble, Jr., Ph.D., executive director of Christian Ministry Resources, recently spoke with Richard Schoonover, associate editor of Enrichment journal, about risk management and what the church must do to protect itself now and in the future.

DEFINE RISK MANAGEMENT.

COBBLE: Risk management is the process to reduce risks that hurt people, damage property, and harm ministry. Our concern is to enable churches to fulfill their mission in a way that reflects these issues of protecting people and protecting the assets God has entrusted to their care.

HAMMAR: At the outset, let me say that churches are not required to do anything; they have a choice. But there are proven strategies they can employ to manage risk when it comes to personnel, property, and finances.

IN WHAT WAYS CAN A CHURCH MANAGE ITS RISKS?

COBBLE: One of the greatest

misunderstandings among church leaders is equating insurance with managing risk. Insurance is a form of risk financing and only comes into play if a problem happens. The principal focus of risk management is first to prevent risks from occurring, which has nothing to do with insurance. So churches have the responsibility to take initiative to prevent risks, whether someone is hurt or property is damaged by tornadoes, hurricanes, or fires, or a church is sued because it has been negligent. If the church cannot prevent those risks from occurring, it then must try to limit the impact of that damage. Insurance then comes into play. But for church leaders to think they have managed risks because they have insurance is simply false.

ELABORATE ON SOME OF THE RISKS IN MANAGING STAFF.

HAMMAR: Our research indicates that employment-related disputes are the number one cause of church litigation today. That is a significant risk. A lot of church leaders simply are not aware of this and they get sued.

I spoke recently with a pastor whose church received a complaint in the mail from a former employee alleging disability discrimination, and they found that their insurance policy does not cover this. Most church insurance policies do not cover employment practices, so that means the church has

to retain and pay for its own attorney and for any settlement or judgment involved in that case. That can be very expensive. If that is an uninsured risk, that is a significant issue and underscores the need for church leaders to take risk management seriously.

COBBLE: There are also other kinds of risks that a church may not think about. For example, what happens if the pastor has a heart attack and is suddenly incapacitated? What if he or she is going to be incapacitated for an extended period, and the church wants to provide help to the pastor's family, but they haven't planned in advance for this situation?

means to love and care for the staff within that church.

MANY CHURCHES HAVE NOT THOUGHT THROUGH THE ENTIRE PICTURE OF RISK MANAGEMENT. HOW WOULD A CHURCH GO ABOUT DEVELOPING A RISK-MANAGEMENT POLICY?

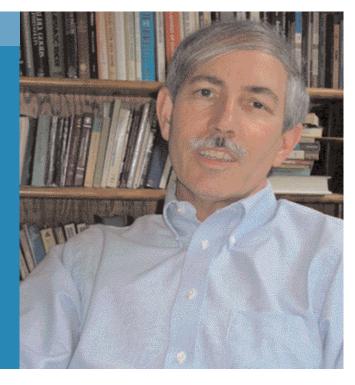
COBBLE: Most churches find the language of risk management foreign to their daily routines. They don't use concepts like risk management, and they don't deal with the insurance concerns and legal concerns. In fact, when you start talking about risk management, church leaders may have little or

occur for one another are at the heart of our biblical heritage.

The image of the shepherd, which is prominent in the Old Testament and which Jesus adopted for himself, is the image of risk management within the life of the church. It is recognizing that risks exist, just as Jesus said that the thief comes to kill, steal, and destroy. There is a thief that will do harm, and the will of the Shepherd is to provide care, provide love, and provide comfort to those who are entrusted to the Shepherd's care.

So when we talk about policies, it needs to be put within this broader context of understanding the essence of what it is, Policies can have a positive

Rather than focusing on having a risk-management policy, a church needs to focus on having a risk-management strategy.—Cobble



They may have limited finances available to help and suddenly there can be feelings of tension, guilt, uncertainty, not knowing what to do.

Recently I was aware of a case where a youth pastor was playing soccer with the youth group and tore a ligament in his knee. That resulted in a workmen's compensation claim. Many churches don't carry workmen's compensation for their pastoral staff. So what happens in that situation? Those risks can have liability dimensions, but they also have a human dimension that is grounded in what it

no interest in the topic. It may be because they view risk management as a business issue, something secondary to their purpose and mission. But pastors need to understand that, while the language of risk management may be foreign, the practice of risk management is at the heart of the gospel. It has its origins in Genesis and the Creation story, where God entrusted to us, His creation in His image, the stewardship of that creation. So caring for property and caring for our environment and ultimately the love and care that is to

benefit in some areas and a negative one in others. Rich and I both agree that the issue of whether a church has a policy is far less important that if it has a commitment to provide care. How that actually unfolds can take many different forms.

Rather than focusing on having a risk-management *policy*, a church needs to focus on having a risk-management *strategy*. These are two very different things.

For most of us, a policy is a specific set of guidelines that give detailed instructions about what we are to do in specific circumstances. That is going to kill risk management in most cases, because it's going to become something that collects dust in a filing cabinet. What churches need to have is a strategy that is intentional in nature, one that is grounded in a specific commitment that arises from church leaders engaging in what we call *loving care*.

Second, the risk-management strategy must be systematic, meaning it must cover all aspects of the church's life and ministry. It must be regularly addressed on a seasonal basis; for example, fire is more likely to occur during the cold months. It can't just be the commitment of a single person who is a champion of

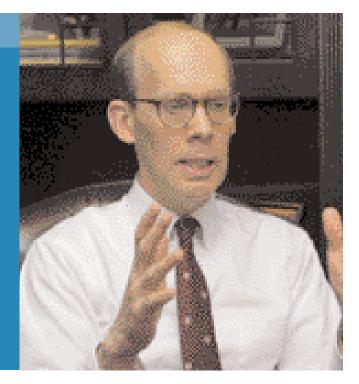
insurance policy. That document is typically not read or carefully studied in most churches. Most church leaders make certain general assumptions about what may or may not be covered, but really it's not common for church leaders, pastors, or board members to thoroughly review their insurance policy to see what is covered or what is not or what the limits of coverage are. Most pastors would be surprised to find that the number one basis for church litigation today is not covered under their insurance policy.

COBBLE: The typical church needs to recognize that there are at least five

concerned about with liability insurance is that they can have claims that exceed the amount of the coverage they have. For example, a claim of sexual misconduct can easily exceed the coverage today, because the coverage can be very limited or not even covered at all.

The third type of coverage the typical church will have is automobile insurance. Again, leaders need to understand whether or not that coverage is provided for non-owned church vehicles or rented or leased vehicles, because churches often use vehicles belonging to church members and also leased vehicles.

It is common today for board members to be sued, to be listed as defendants along with the church whenever there is church litigation.—Hammar



that cause, because when that person leaves, the program crumbles.

So a risk-management strategy is grounded in a commitment that is intentional in nature, systematic in its application, and sustained over time.

YOU MENTIONED THAT SOME INSURANCE POLICIES DO NOT COVER CERTAIN RISKS. WHAT DOES A CHURCH NEED TO LOOK FOR IN ITS INSURANCE POLICY?

HAMMAR: Churches need to focus on the exclusions that are set forth in the

insurance coverages that are important. Chances are they will have three of these five.

Almost every church is going to have property insurance. The leaders need to sit down with their insurance agent and understand what the exclusions of that property insurance coverage are and what the limitations are.

Second, they are going to have liability insurance, but there are many exclusions on the liability insurance side and there are also limits to the coverage. What churches need to be

Churches need to look at whether or not they have workmen's compensation and whether they have an umbrella insurance policy. The purpose of umbrella insurance is to provide additional liability coverages that go beyond the other liability issues.

HAMMAR: These coverages Jim just mentioned may be endorsements or riders on an existing policy, or they may be separate policies. A good place to start is by contacting your insurance agent to determine if these additional coverages are available from that company. If not, see what recommendations the agent would have to obtain things like employment practices coverage.

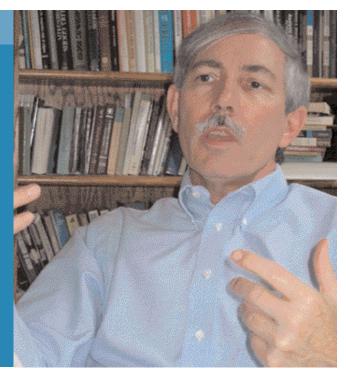
Directors and officers coverage provides coverage for board members in the event they are sued. It is common today for board members to be sued, to be listed as defendants along with the church whenever there is church litigation. Directors and officers should assume that, if their church is sued, they are going to be listed separately as individual defendants. Directors and officers insurance will provide some protection against those claims for covered claims

injuries that occur outside of the United States. A youth group goes to Mexico or Guatemala or Africa, and somebody is injured on that trip. The church assumes its general liability policy is going to cover that; in most cases, that is not true. Those are some of the additional issues church leaders should consider along with the fundamental issue of what the coverage limits should be.

COBBLE: There is another issue churches need to consider. Many churches have their property undervalued and may take the view, "We've got insurance coverage and our premium will only go up if the value of the Another area a church should look at is builders risk insurance, if they are going into a building program. Whenever a church is in construction, there are many issues related to liability. One is whether a church gets left with bills it thinks have been paid, and it turns out the subcontractors haven't been paid.

If a church is in a flood zone, the leaders need to understand that conventional insurance will not be available. The only place to get insurance is through the Federal Emergency Management Association. This issue needs to be addressed with the church's insurance agent.

A risk-management strategy is grounded in a commitment that is intentional in nature, systematic in its application, and sustained over time.—Cobble



and for up to the limits of the policy; also D&O policies often will cover risks that the general liability policy does not. For example, in some cases, they may actually cover employment practices. I recommend that church leaders consider D&O coverage.

A church should consider insurance against theft or financial misconduct. A church should definitely consider coverage for extraterritorial trips. Most insurance policies have what is called an extraterritorial exclusion, meaning there is no insurance coverage for

property is increased." What they fail to recognize is that there are other factors that come into play that can result in serious financial losses if the building is not adequately covered.

Also on the topic of insurance: Many churches have musicians who leave their personal instruments at the church—an electric piano, drums, guitars, amplifiers, microphones. It's important that the church check with the insurance agent to see if that type of personal property is covered, because those things are often targeted for theft.

WHAT KIND OF INSURANCE WOULD A PASTOR WHO DOES COUNSELING NEED?

HAMMAR: That is often included within the standard general liability policy. Counseling issues need to be carefully reviewed in the policy, because that is a very significant risk both for actual incidents of misconduct involving counselees and for false accusations made against pastors or staff members. Legal counsel and defense costs in these cases can be very significant.

WHY DO SOME CHURCHES RESIST SCREENING WORKERS WHEN THEY KNOW THEY ARE PUTTING THEMSELVES UNDER A LEGAL RISK IF THEY DON'T?

HAMMAR: Probably the number one reason is a concern by church leaders that it's hard to attract volunteers, especially in youth and children's ministries; and, if the bar is raised higher through some type of screening, it's going to make it all the more difficult to recruit workers. That is a misguided view, because what is happening in this country is that anybody who is going to work with children in any secular program—whether it is with Scouts, Big Brothers, Boys Clubs, YMCA,

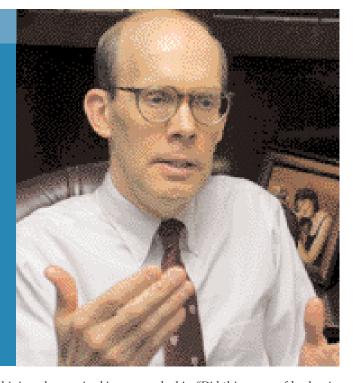
and one when she was in college doing fieldwork at a hospital.

Here is the unique concern that church leaders need to understand: While community standards are changing and practices are changing in schools, in the YMCA, Boy Scouts, Big Brothers, Little League, and other organizations that work with youth, churches still are lagging behind in screening volunteers. About 78 percent of churches screen paid employees and that's up from about 48 percent a decade ago, but there has been very little movement on screening volunteers. About one church in three makes any attempt to screen volunteers. They must recognize that in the light of today's environment

could never happen in our church"; or "It's too much of a hassle."

COBBLE: In the county in which I live, we interviewed the director of volunteers for the local school district. They had 30,000 volunteers, and they screened each one. That is the type of person who would be put on a witness stand. In the church that has several hundred people with maybe 30 to 40 volunteers that are working with youth, the issue is: Do we really care about these kids? The standard within the legal system is reasonable care. That is all we are asked to achieve. Get together 12 people—our neighbors, those we work with, people we see in the grocery store—and all they

Most pastors would be surprised to find that the number one basis for church litigation today is not covered under their insurance policy.—Hammar



coaching, teaching—is going to go through a screening procedure. Most adults today would find it strange and disconcerting when they apply to work in a church with youth and are not screened.

COBBLE: Community standards are changing. Churches weren't that different in their practices from other organizations 20 years ago, because few organizations did screening. My 22-year-old daughter has already gone through two criminal records checks in jobs she's had. One was working with the YMCA

and the publicity this issue has received in the media, no group of citizens on a jury would look favorably upon any rationale that a church could give to explain why it didn't engage in screening. The church's reasons might be: "It was inconvenient"; "We were afraid it would cost too much"; "We didn't think that it could ever happen here"; "We trust the people we work with." Those reasons are not going to cut it.

HAMMAR: Or, "It's hard enough to recruit volunteers"; or "We've never had a problem"; or "The molestation of a child

are asked is, "Did this group of leaders in this church act reasonably?" That is a low standard, and the church should not accept that standard. Our standard should not be reasonable care. Our standard should be loving care.

HOW DOES A PASTOR IN A SMALL, RURAL COMMUNITY WHERE MOST IN THE CHURCH HAVE KNOWN EACH OTHER FOR A LONG TIME START SCREENING WORKERS, INCLUDING THOSE THEY ALREADY HAVE?

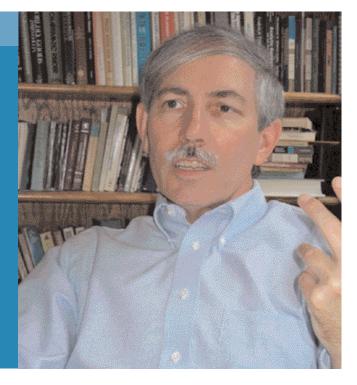
COBBLE: Good question. We need to

recognize that church size, church location, and ethnic factors all impact how churches respond to these concerns. In small, rural communities, our research indicates they are less likely to have lawsuits than those, for example, in a suburban or urban setting. And much of it has to do with the kinds of relationships you described. But what we need to ask ourselves is: Is it optional to engage in love? Is it optional to take the commandments that are given to us in the Bible to love our neighbor and to say we will choose when and where this should apply? Or do we recognize that because of the difficulty of a particular task or challenge that, nevertheless out of a sense of discipleship and commitment the congregation and the leadership.

While leaders may be hesitant to engage in some of these practices because of the reasons we've given earlier, parents view it quite differently. They want safe environments for their children. The biggest obstacle the small church has to overcome is the belief: No one here would do this, because we know everybody. But it's a question of providing a model and being faithful to our calling.

HAMMAR: The incentive to screen is clearly diminished in a smaller church, especially in a rural community where people seem to know one another. But that can be a false sense of confidence, COBBLE: We need to think about this issue in a better context. When we focus just on the issue of screening, it can generate a lot of emotional responses. But when we think of providing the kind of care that we described earlier that comes from that image of being shepherd, small-town churches are more vulnerable, for example, to fires, theft, and vandalism than are churches in some other settings. And so if the church makes a commitment to engage in risk management, it's a broad comprehensive commitment to have a strategy more than a policy. One aspect of that strategy is that we're not only going to deal with

Children are just as likely
to be molested in a small
town as they are in a big
town. It's not a question
of geography.—Cobble



and faithfulness to God's calling, we respond to these concerns. So, the small church is going to reflect a different set of challenges and reactions, but it doesn't diminish the significance of screening workers. Children are just as likely to be molested in a small town as they are in a big town. It's not a question of geography; it's not a question of a person's education or profession. This risk permeates our society geographically, ethnically, and economically. So, the question is, What can the person do? And one of the important first steps is to build support from within

because small congregations are not immune. There have been cases where churches have been sued for substantial damages because of molestation by a worker who was hired without screening because the pastor knew him or her. So again, the question we need to ask is: To what extent do church leaders want to protect their congregations? That gets back not just to legal, but theological and biblical concerns. Ultimately rooted in the word *pastor* is the image of shepherd whose primary duty is to protect the vulnerable and the innocent.

the issue of screening workers; we're also going to deal with the issue of transporting kids. We're going to deal with the issue of providing protection for our buildings in case of fire or some natural disaster. So, when people embrace the concept of caring for all those that have been entrusted to their care and being good stewards of that which God has entrusted to their care, we find it easier to address specific issues that may meet resistance once that broader commitment is in place.

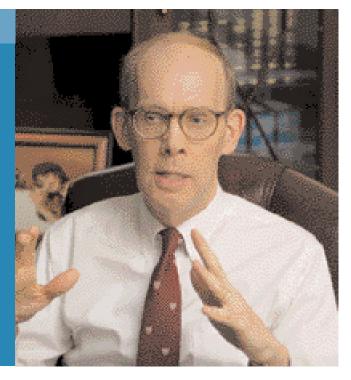
WHAT ARE SOME STEPS A PASTOR NEEDS TO TAKE TO GET THE SCREENING PROCESS GOING?

HAMMAR: We have a number of resources. We have a Web site that is devoted to that issue, www.screen churchstaff.com, where pastors can view and order the screening tools that have been put together over the years—applications, videos, books, etc. Criminal records checks can be done on that Web

used, they need to be followed through on, doing checks of the people that are listed as references on that application. They also want to interview that worker and provide some training for that person, if the person is hired.

It's important for church leaders to understand that the screening process is just as important for volunteers as it is for paid employees; because, if a problem of negligent selection is alleged, it doesn't But churches need to be concerned about security for more basic reasons. On the property side, for example, based on our 2003 survey of about 1,000 churches, one of every five churches experienced theft last year. And 16 percent experienced vandalism. The frequency of these things is high. That's one reason, simply because theft happens frequently and churches are often targeted because they don't take precautions and they have

Most insurance policies have what is called an extraterritorial exclusion, meaning there is no insurance coverage for injuries that occur outside of the United States.—Hammar



site. We've endeavored to provide the tools that churches can utilize to engage in a process of screening workers, both volunteer and employee.

COBBLE: One starting point is to use a written application. It seems natural that people would do that, but the reality is that many churches still do not use written applications. The importance of a written application is to document what you're doing and to have proof if you ever need it to demonstrate that you have engaged in reasonable care. We have applications specifically prepared for church employees, for ministers, and for volunteer workers. Churches can obtain sample copies of what their local school districts use, or they can get copies at a library. When written applications are

make any difference what the employment status is of that person. It has to do with duties and responsibilities. In many churches, volunteers have just as important duties as those who are paid employees.

IN LIGHT OF 9/11 AND WHAT HAPPENED IN SEPTEMBER 1999 AT WEDGEWOOD BAPTIST CHURCH IN TEXAS, HOW CONCERNED SHOULD CHURCHES BE ABOUT SECURITY ISSUES?

COBBLE: Churches need to be concerned about security in terms of the frequency and severity of specific kinds of accidents and problems. For example, there are not very many incidents like what happened at Wedgewood Baptist Church, where somebody comes in and shoots people. It doesn't happen often, but it gets a lot of attention when it does.

items that people want. That's on the property side.

And another thing happens in dealing with fire. A church needs to be prepared for a very severe incident. What would a congregation do if its sanctuary burned down? What would the congregation need? How would they go about collecting contributions? The typical church has no plan in place to address that. So that is a security issue; a financial security issue as well as a ministry security issue.

On the other side of security are personal injuries—the slips and falls by people who use the building. They may be outside groups. People today are not shy about suing a church.

HAMMAR: With regard to the acts of violence: There have been so few cases

involving churches, that it's difficult to comment on that. If someone were to bring a knife or a gun into a church and kill someone, the only possible basis for liability for the church would be negligent supervision or failure to provide a minimal level of safety on the property. Generally, a church is not going to be found liable.

COBBLE: There is very little a church can do to prevent somebody who was intent on harming other people from carrying that through. But on a more fundamental level, churches can do basic things, such as proper illumination around their building and monitor their parking lot during services. They need to lock doors and windows at the conclusion of services.

On a staff level, churches need to train church secretaries how to respond to transients and homeless people who come to the church looking for assistance. The secretary is often the only person in the building. She may be flooded with feelings of fear and concern for personal safety, and guilt on the other hand of feeling that she needs to help this person but has no idea what to do. Because no one addressed this issue in advance to help prepare her, she isn't sure what she should do.

Many churches have not thought through the type of security measures they need for their entrances. Whether or not the doors should be locked. Whether they should have buzzers that enable people to gain access. Whether they should use video surveillance equipment around the building. We have found that larger churches are doing all of these things. They often have professional people and staff members who have the time, and the churches have the finances. But smaller churches often have no guidance in how to respond to these concerns, and they don't think about them until after a problem has occurred.

HAMMAR: In terms of parking lots, there have been a number of cases where church members have been assaulted, raped, kidnapped, or killed in church parking

lots. A lot of churches have activities at night and parking lots are often dimly lit. Portions of those parking lots are isolated and are sitting ducks for mayhem.

PLEASE DISCUSS THE WEB SITES YOU HAVE MADE AVAILABLE FOR PASTORS AND CHURCH LEADERS.

HAMMAR: The primary Web site is www.churchlawtoday.com. Our site, www.screenchurchstaff.com has a more specific purpose. We also have a third Web site: www.newminister.com. This site provides newly credentialed ministers with what we consider to be the most important legal and tax information with which they should be familiar. So we cover a number of legal issues and tax issues: What is a housing allowance? Should I opt out of Social Security? How do I substantiate my business expenses? What about my duty to report child abuse? These and other issues are fundamentally important to the new minister, and yet the vast majority of new ministers have no concept of these issues.

COBBLE: The principal purpose of www.churchlawtoday.com is to provide resources and training for all levels of congregational leadership and service. We have weekly lessons for pastors, board members, church treasurers and bookkeepers, business administrators, youth ministers, children's workers, as well as for denominational leaders. It is based on a curriculum that people can work through over a period of time that will provide them with just a little information every week. It's a bitesized approach. They can spend 10 minutes a week to gain vital insights into legal and tax issues that are relevant to their positions.

There is also a weekly risk-management focus with a corresponding check-list that is coordinated seasonally with the risks that might occur. Congregational seminars are available online for volunteers and staff members covering a wide range of issues. For example, one person wanted more information on something as basic as organizing a trip to the beach for an outing and how to make that a safe activity.

We also have online resources that include a very extensive legal and tax library, an executive update newsletter that is published the first and 16th of each month, a monthly board report, a monthly treasurer report, and then a discussion board that is used by individuals across the United States to interact on a



"You're right! You've finally convinced me! Old Pastor Surratt was better than I am! Here, go dig him up!"

SHOULD YOUR CHURCH PURCHASE A DEFIBRILLATOR?

The time has come for church leaders to consider the purchase of a defibrillator. A defibrillator is a small electronic device that uses electric shocks to stop an abnormal heart rhythm known as ventricular fibrillation, and restore a normal rhythm. Ventricular fibrillation is by far the most common cause of sudden cardiac arrest. Without defibrillation, persons suffering from ventricular fibrillation will die within a few minutes, often before paramedics arrive. Here are some key points you should consider in deciding whether or not to obtain a defibrillator for your church:

- Over 300,000 Americans die each year from cardiac arrest. Every 2 minutes, an individual goes into cardiac arrest in the United States.
- The chance of successfully returning to a normal heart rhythm diminishes by 10 percent each minute following sudden cardiac arrest. After 12 minutes, the chance of survival is 2–5 percent.
- While calling 911 is essential in all cases of sudden cardiac arrest, it alone may not be an adequate response. The average response time for paramedics is 12 minutes. Remember, the chance of successfully returning to a normal heart rhythm diminishes by approximately 10 percent each minute following sudden cardiac arrest. After 12 minutes, the chance of survival is 2–5 percent.
- The vast majority of cases of cardiac arrest are caused by ventricular fibrillation, for which electric defibrillation is the only remedy. CPR is not in itself sufficient to restore a normal heart rhythm in a victim of ventricular fibrillation.
- About one-fourth of all cases of cardiac arrest occur in public places, such as airports, stadiums, theatres, and churches.
- The U.S. population is aging. In many church congregations, persons over 60 years of age represent the largest constituency.
- Defibrillators have been shown to be safe and effective, even when used by laypeople, since the devices are designed to not administer a shock until after having analyzed a victim's heart rhythm and determining that an electric shock is required.
- Defibrillator training courses are provided by the American Red Cross, the American Heart Association, local emergency medical services groups, and other public health and safety institutions.
- The price and weight of defibrillators continue to drop. Today, units are available for under 5 pounds and cost from \$2,000 to \$3,000. Modern units are also easy to operate. Many have voice commands to guide users.
- Every state has enacted a law that provides limited immunity from liability for the use of a defibrillator. Most of these laws protect persons who have received training in the use of defibrillators, even if they have no formal medical training.
- Some courts have found organizations liable for the death of a patron or customer because they did not have a defibrillator. The American Heart Association has noted that "as awareness of the new generation of defibrillators grows, companies and organizations may face greater threat of liability if they aren't properly prepared to respond in a timely manner to a cardiac emergency."

—Richard R. Hammar, J.D., LL.M., CPA, is an attorney and CPA. He serves as legal counsel for The General Council of the Assemblies of God. This article is excerpted from a special report addressing the use of defibrillators in churches. Copyright 2003.

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wide range of issues for which they find it difficult to get personal help.

IS THERE ANYTHING ELSE YOU WOULD LIKE TO SHARE?

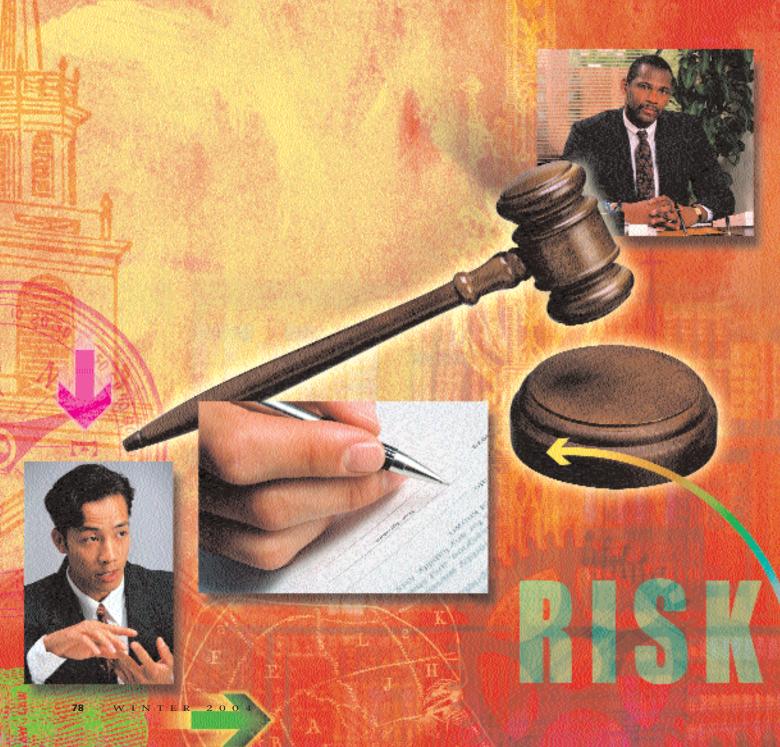
COBBLE: Safety concerns have evolved over time, as a result of 9/11, acts of terrorism, and also the scandals in the Catholic church. All of those have created a national environment in which safety has increased in terms of being an important concern that people want action on. Now whether it's employment screening for airport employees who will screen passengers as they go through, or screening people who go onto school campuses, the environment we live in today is different. It's important for church leaders to understand that there is an expectation that is different today than a generation ago. Too often church leaders are motivated by fear: fear of being sued, fear of financial penalties that will be applied to them, fear of public image, as the media publishes on the front page these issues in the life of the church. And rather than be motivated out of fear, church leaders need to be motivated by love and care out of our sense of calling and mission.

No one would have thought that mold would become a serious legal issue, not simply a public health issue. Mold in churches and in workplaces and in homes has become an environmental hazard that's resulting in massive liability.

HAMMAR: We feel that it's very important for church leaders to be aware of developments, because risk management is an evolving concept and risks change over time. For example, last year we addressed the issue of 15-passenger vans. (See sidebar "What Church Leaders Should Know About Church Vans," page 64.) That is an emerging issue. We are addressing the issue of defibrillators in churches. Should churches purchase one? (See sidebar "Should Your Church Purchase a Defibrillator?") Can they be liable if somebody dies in their congregation because the church didn't have one of these devices available? These are questions church leaders are asking, and so we try to provide the most up-to-date information with regard to these issues.

Ten Legal Risks Facing Churches and Church Leaders

BY RICHARD R. HAMMAR



Churches today exist in an increasingly litigious and regulated environment that makes an awareness of legal risks more important than ever before. The annual church litigation survey conducted by my Church Law & Tax Report newsletter shows an increase in church litigation over the past 7 years, even though litigation in general has leveled off over the same period. The litigation survey also shows that larger churches face the greatest risk. In a recent year, 7 percent of churches having attendance of 1,000 or more at their principal weekly worship service were sued.

What is the relevance of this information for pastors and lay church leaders? Pastors and church leaders must take affirmative steps to become informed about legal risk, and implement appropriate risk-management strategies. Such steps will not only reduce the risk of litigation, but more important, will help safeguard the congregation, especially its most vulnerable members. The responsibilities of a pastor demand no less.

This article will review 10 significant legal risks facing churches and church leaders today and in the foreseeable future. Where appropriate, risk-management strategies also will be reviewed.

NEGLIGENT SELECTION OF CHURCH WORKERS

One of the most significant legal risks facing churches today is negligent selection of workers. The term negligence means carelessness or a failure to exercise reasonable care. Negligent selection, then, means carelessness or a failure to exercise reasonable care in the selection of a worker. Negligent selection can occur in several contexts, including the selection of drivers and bookkeepers. But the most significant risk occurs in the selection of employees and volunteers who will be working with minors. Many churches have been sued on the basis of negligent selection because an inadequately screened worker sexually molested a child. (See sidebar "Understanding the Profile of Sex Offenders: Implications for Screening and Supervising Church Workers," page 80.) Remarkably, despite all the media publicity that has been devoted to this issue over the past several years, only one-third of churches do any screening of volunteers who work with children. This means a staggering number of churches are exposing innocent lives to a lifetime of traumatization, and the church itself to potentially astronomical jury verdicts that may not be fully covered by the church's liability insurance policy.

There is good news, however. Church leaders can take relatively simple, yet effective, steps to significantly reduce the likelihood of such an incident occurring. Here are some precautions to consider:

- 1. A written application. At a minimum, the church should ask for the applicant's name and address, the names of other youth-serving organizations in which the applicant has worked as an employee or volunteer, a full explanation of any prior criminal convictions, and the names of two or more references. (See sidebar "A Summary of 2,500 Church Job Applicants," page 81.)
- 2. Contact references. Contact each person and organization listed as a reference in the application, and request a reference addressing the suitability of the applicant to work with minors. The best references are those who have observed the applicant working with minors.
- 3. Criminal records checks. No court has found a church liable for a youth worker's sexual misconduct on the ground that it failed to conduct a criminal records check, and so relatively few churches use them. But such checks will further reduce a church's risk of being found liable for the negligent selection of youth workers, and should be considered.

Resource. The Web site www.screen churchstaff.com describes all the materials I have published to assist churches in screening workers. It also contains helpful information on why churches should screen workers and allows churches to conduct criminal records checks online.

- **4. Interviews.** Persons being considered for a church position should be interviewed. This provides the church with an opportunity to inquire into each applicant's background and determine each person's suitability for the position under consideration.
- 5. The 6-month rule. Adopt a policy restricting eligibility for any volunteer position involving the custody or supervision of minors to those persons who have been members in good standing of the church for a minimum period of time, such as 6 months. Such a policy gives the church additional opportunity to evaluate applicants, and will help repel persons seeking immediate access to potential victims.
- 6. Limit second chances. Church leaders often err on the side of mercy when making employment decisions. This attitude can contribute to a negligent selection claim if a church gives an applicant a second chance despite knowledge of prior sexual misconduct, and the conduct is repeated. What the church views as mercy may be viewed as negligence or even gross negligence by a jury.

Key point. The recent sex scandals involving Catholic priests have dramatically affected public opinion regarding screening and supervision of clergy. The public (and juries) will no longer tolerate excuses for failing to screen workers who later molest children.

NEGLIGENT RETENTION OF CHURCH STAFF

A church may use reasonable care in selecting youth workers and other church staff but still be responsible for their misconduct if it retained them after receiving information indicating that they posed a risk of harm to others.

To illustrate, a church employs a youth pastor without doing a background check. A few years later, church leaders learn that the pastor was dismissed by another congregation because of inappropriate sexual contact with a church member. The church takes no action regarding this allegation. A few months later, a church member

opportunist and engages in misconduct when a situation develops or exists that makes the abuse possible. Situational molesters may engage in a wide range of abusive behaviors with individuals of all ages and do not fit any single profile. What they share in common is the willingness to engage in sexual misconduct given the opportunity. They may use force or coerce their victims, be indiscriminate concerning whom they molest, and act completely on impulse. Consider the following example:

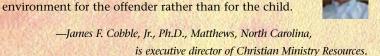
John, who is 27 years of age, married, and the father of a 2-year-old child, serves as a supervisor for the church youth group. Each Sunday evening John drives several members of the group home following the youth meeting. Each time, the last member he drops off is a 15-year-old girl who comes from a broken home. Recently, a pattern has developed where John and the girl sit in the car talking for an extended period of time. One thing leads to another, and John has a sexual relationship with the girl.

In the above example, a situation develops that creates the opportunity for the abuse to occur. Situational sex offenders are more likely to confess or feel remorse than are preferential molesters. To reduce the risk of situational molestation, churches must create an environment of accountability. Screening and supervision represent the two key strategies to establish such an environment and, in turn, reduce the risk of child sexual abuse in churches.

Both preferential and situational sex offenders operate in churches. While we do not like to acknowledge the reality, these individuals include clergy, board members, respected volunteers, church employees, professionals, and people we think of as friends. They are not easy to identify in advance but will not feel comfortable in an environment that poses a threat to them.

Screening helps to put sexual offenders on notice that a

church is on guard. Proper supervision creates a high-risk



ENDNOTE

informs church leaders that she has had a sexual relationship with the youth pastor for several months. She later sues the church, claiming that it is responsible for her injuries on the basis of negligent retention. That is, the church retained the pastor after receiving information suggesting that he represented a risk to others.

How can churches reduce the risk of liability based on negligent retention of a minister or lay worker who engages in inappropriate conduct with an adult or child? While churches cannot eliminate this risk, they can take steps to reduce it. Consider the following:

- 1. Investigate. Whenever a church leader receives credible information suggesting that a church employee or volunteer may represent a risk of harm to others, an immediate and thorough investigation should be initiated. Remember this: once such information is received, the church is "put on notice" of the risk. It may be legally responsible on the basis of negligent retention for future acts of misconduct by the same person if it does nothing to investigate
- **2. Restrictions.** If the church's investigation results in credible evidence to support the victim's

or respond to the information.

A SUMMARY OF 2,500 CHURCH JOB APPLICANTS

Just how common is it for someone applying for a church position to have a criminal background? According to data from Pinkerton Services Group, church applicants have about the same conviction hit rate (4.9 percent) as do applicants for any position. The following data is based on 2,500 church applicants.

- Criminal traffic offenses—34
- Theft—18
- Drug offenses—18
- Assault and battery—16
- Worthless checks—11
- Vandalism—10
- Welfare fraud—9
- Resisting arrest—8
- Trespassing—4
- Underage drinking—4
- Burglary—3
- Disorderly conduct—3
- Domestic violence—3
- Weapons violations—3
- Murder/attempted murder—2
- Car jacking—2
- Forgery—2
- Fugitive from justice—2
- Embezzlement—1
- Indecent exposure—1
- Kidnapping—1
- —James F. Cobble, Jr., Ph.D., Matthews, North Carolina. Data collected by

allegations, then the church can reduce its risk of negligent retention by imposing appropriate restrictions on the alleged wrongdoer. The nature and extent of such restrictions will vary depending on a number of circumstances, including the nature and severity of the alleged wrongs and the strength of the evidence. If a church ignores credible evidence of wrongdoing and imposes no restrictions on the alleged wrongdoer, it is exposed to liability based on negligent retention from the time it learned of the allegations.

Key point. Churches that ignore

allegations of wrongdoing by a pastor or lay worker face a number of risks in addition to negligent retention. These include (1) liability based on "ratification" of the minister's actions; (2) punitive damages, that are not covered by insurance; and (3) possible personal liability for members of the church board.

NEGLIGENT SUPERVISION OF CHURCH STAFF AND ACTIVITIES

Churches can use reasonable care in selecting workers, but still be liable for injuries sustained during church activities on the basis of negligent supervision. Negligent supervision refers to a failure to exercise reasonable care in the supervision of church workers and church activities. Churches have been sued on the basis of negligent supervision in several contexts, including child molestation, injuries to children participating in church-sponsored events, and injuries to infants in a church nursery. Churches are not "guarantors" of the safety and well-being of those persons who participate in their programs and activities. Generally, they are responsible only for those injuries that result from their negligence.

There are a number of precautions that churches can take to reduce the risk of liability based on negligent supervision. To illustrate, here are some precautions that churches have used to reduce the risk of a negligent supervision claim involving an injury to a child:

- 1. Adopt a "two-adult" policy specifying that no minor is ever allowed to be alone with an adult during any church activity. This rule reduces the risk of child molestation, and also reduces the risk of false accusations of molestation.
- 2. Only release minors from church activities to the parent or legal guardian who brought them, or to a third person that the parent or guardian has authorized in writing to receive custody of the child.
- 3. If an incident of child molestation occurs on church premises, or

in the course of a church activity off of church premises, the church's duty of supervision increases. The church will be held to a higher standard of supervision because of such knowledge.

- 4. Installing video cameras in strategic locations can serve as a powerful deterrent to child molesters, and can reduce a church's risk of negligent supervision.
- 5. Any activity involving minors should be staffed with an adequate number of qualified adults.
- 6. Be especially careful in planning off-site activities such as field trips and camping. These outings can be difficult to control. It is essential that an adequate number of adults are present. While on the trip, precautionary measures must be implemented to assure adequate supervision of the group. For example, some churches group children in pairs, always keep the entire group together, and have frequent roll calls.
- 7. Encourage parents of younger children to accompany their child to youth programs and activities.
- 8. Acts of child molestation on church premises often occur in remote, unsupervised rooms or areas. A church can reduce its risk of liability based on incidents of molestation occurring in such locations by restricting access to them. If possible, lock vacant rooms that are not being used, or exercise supervision over them.
- 9. Install windows in all doors to classrooms and other areas that are frequented by minors. This will reduce isolation and make it easier to supervise activities.
- 10. It is absolutely essential to familiarize youth workers with the church's policies and to be sure these policies are followed.

Key point. It is often difficult for church leaders to know how many adults should be present during a church activity or outing involving children. Here is an idea that may help: contact other charities in your community, such as the Boy Scouts, Girl Scouts, Red Cross, Salvation Army, or a public school. Ask them how many adults they would require for a similar event. Basing your decision on such input will help refute a charge of negligent supervision.

Key point. Here is an excellent question to ask when evaluating a church's risk of negligence (in hiring, retention, or supervision): How would a jury view our actions? Would it conclude that our actions were reasonable? If such a conclusion is not certain, then the risk of negligence exists.

COUNSELING

Most churches offer some form of counseling services. The most common example would be counseling of church members by a minister. Many churches also offer lay-counseling services. Some limit these services to members of the congregation, while others target the general public and promote their counseling ministry in the local media and telephone directory. Some churches use counselors or psychologists who are licensed by the state, while others use unlicensed laypersons with little if any professional training.

Counseling ministries can provide an excellent and needed service, and represent a "point of contact" with the community. However, there are a number of important legal concerns that should be considered by any church that offers such services, or that is considering doing so in the future. Such concerns include negligent counseling, child abuse reporting responsibilities under state law, sexual misconduct, maintaining confidences, negligent selection, negligent supervision, and the unauthorized practice of psychology or counseling by unlicensed persons who are not serving as pastoral counselors.

Churches that offer counseling services can reduce these legal risks in various ways, including the following:

1. Adopt a policy prohibiting any male minister or counselor on staff from counseling privately with an unaccompanied female (i.e., opposite sex counseling) unless a third person is present. The third person may be the minister's or counselor's spouse, another minister on staff, or a mature and trusted church employee (preferably female). Some churches have limited such a policy to counseling that occurs off of church premises, or on church premises when no other church staff are present and visible.

- 2. Since the vast majority of cases of inappropriate sexual behavior involve male counselors and female counselees, churches can significantly reduce their risk by using women to counsel women.
- 3. Install a window in the pastor's office making all counseling sessions clearly visible to office staff. Of course, such a precaution is effective only if other staff are present and visible throughout the counseling session. This means that the church should implement a policy limiting counseling sessions to office hours when other staff are present and visible.
- 4. Limit counseling sessions to 30–45 minutes.
- 5. Permit no more than five counseling sessions with the same person during a calendar year.
- 6. Churches that use unlicensed lay counselors should prepare a suitable brochure or statement clearly communicating the following to each counselee: the church considers counseling to be an essential aspect of its ministry, and that counselors are engaged solely in spiritual counseling based on their understanding of the Bible; they are not engaged in the practice of psychology, professional counseling, or psychotherapy.
- 7. Counselors should avoid any controversial counseling techniques that have been associated in recent years with staggering levels of liability (such as age regression therapy, "recovering" memories of child abuse, or multiple personality disorders).
- 8. Lay, unlicensed counselors should have a clear understanding of those cases that need to be referred to a professional counselor.

CHILD ABUSE REPORTING

Child abuse is of epidemic proportion in our country. Ministers often learn of incidents of abuse in the course of counseling or from reports they receive from nursery or youth workers. It is essential for ministers to understand clearly their responsibilities under state law to report known or reasonably suspected incidents of abuse. In many states, ministers are "mandatory reporters," meaning they can be criminally liable for failing to report. Several states now permit a minister who is a mandatory child abuse reporter under state law to be sued for money damages by a victim of child abuse who discovers that the minister was aware of the abuse but did not report it.

A number of courts have rejected the defense made by some ministers that they failed to report abuse because they wanted to deal with the problem within the church as a matter of discipline. Some states excuse ministers from the reporting obligation if they learn of child abuse in the course of a privileged communication. Check your state law at least a few times each year, since this is an area of law that changes often.

Resource. Every year I publish a summary of the child abuse reporting laws of all 50 states in the May—June issue of my Church Law & Tax Report newsletter. This annual article addresses the following key issues in every state: (1) the definition of reportable child abuse; (2) who are mandatory reporters; (3) where to report; and (4) does the clergy-penitent privilege exempt ministers from a duty to report? Because state child abuse laws are frequently amended, I publish this article every year.

SECURITIES LAW VIOLATIONS

Laws regulating the sale of securities have been enacted by the federal government and by all 50 states. The term *security* is defined very broadly by such laws. The Uniform Securities Act, which has been adopted by a majority of the 50 states, defines a security to include a wide range of instruments,

including bonds, promissory notes, and many other instruments used in church fundraising campaigns.

Securities laws were enacted to protect the public against fraudulent and deceptive practices in the sale of securities and to provide full and fair disclosure to prospective investors. To achieve these purposes, most securities laws impose the following conditions on the sale of securities: (1) registration of proposed securities with the federal or state government in advance of sale; (2) filing of sales and advertising literature with the federal or state government; (3) registration of agents and broker-dealers who will be selling the securities; and (4) prohibition of fraudulent practices.

Although the federal government and most states exempt securities offered by any organization "organized and operated not for private profit but exclusively for a religious . . . purpose" from registration, it is important to note that some states do not exempt the securities of religious organizations from registration; others impose conditions on the exemption: many require that an application for exemption (or "notice" of exemption) be submitted and approv-ed before a claim of exemption will be recognized; a few states require churches and religious denominations that "issue" their own securities to be registered as issuers or issuer-dealers; and all securities laws subject churches and other religious organizations to the antifraud requirements. Church leaders therefore must not assume that any securities issued by their church are automatically exempt from registration or regulation. Church securities always will be subject to some degree of regulation. The question in each case is how much. Churches that violate state securities laws face a variety of potential consequences under state and federal securities laws. These include investigations, hearings, subpoenas, injunctions, criminal actions, cancellation of sales, suits for monetary damages by aggrieved investors, monetary fines, and revocation of an exemption, or registration, of securities.

Church leaders should not consider securities as a means of raising funds without the counsel of a securities attorney.

Key point. A recent church litigation survey conducted by my Church Law & Tax Report newsletter discloses that securities law violations represent the second highest source of damages in civil litigation involving churches.

EMPLOYMENT LAW

Churches are exposed to liability for various employment practices. The risk increases with the number of employees. This risk must be taken seriously by church leaders, because it generally is not covered by a church's liability insurance policy. This means that a church that is sued on the basis of an employment decision or practice will be responsible for retaining and compensating its own attorney and paying any judgment or settlement. These costs can be substantial.

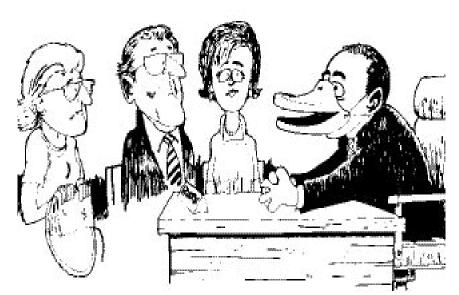
One church employment practice that can result in liability is the "wrongful termination" of an employee. A ©2003 Dick Hafer

church dismisses an employee who later sues the church, claiming that his or her termination was wrongful. In most states, employees who are hired for an indefinite period are considered "at will" employees. This means that the employment relationship may be terminated at will by either the employer or employee, with or without cause, and with or without notice. The courts and state legislatures have created several exceptions to the at will employment rule. These exceptions limit the right of an employer to terminate an at will employee. Employees who are hired for a specific term are not at will employees, and they may be terminated only if the employer has "good cause."

Churches also may face liability for violating state and federal discrimination laws that prohibit certain employers from discriminating against employees on the basis of several grounds, including race, national origin, sex, religion, age, disability, sexual orientation, and the off-duty use of lawful products such as tobacco and alcohol.

Church leaders should seek the assistance of an attorney when con-

PROSPECTIVE MEMBERS CLASS



"The first thing you need to realize is that, like all churches, we have our own unique traditions."

sidering the termination or discipline of an employee, or any employment action that may violate a state or federal discrimination law. Remember, employment practices are not covered under most church insurance policies.

Key point. The courts have ruled that religious organizations may discriminate on the basis of religion in their employment decisions, but they must be consistent. A church that dismisses only female employees on the basis of adultery could not justify this practice as permissible religious discrimination.

Key point. A church should avoid dismissing an employee who is a member of a protected class under a federal or state civil rights law unless there is a legitimate, nondiscriminatory basis for the dismissal. For example, a church that is subject to a state or federal age discrimination law should avoid dismissing a 70-year-old employee unless there is clear and convincing evidence of incompetency, incapacity, insubordination, or some other nondiscriminatory basis for dismissal.

Key point. Dismissed employees often point to "performance reviews" as proof that their termination was discriminatory. To illustrate, assume that a church conducts annual performance reviews for all employees, and that a disabled employee consistently received excellent or above average scores. Within a few months of such a review, the employee is dismissed because of the "poor quality" of his work. The employee sues the church, claiming that it discriminated against him on the basis of his disability. The church insists that the disability had nothing to do with its decision, but the employee points to the annual performance reviews as proof that the church's alleged basis for termination was a "pretext."

UNDUE INFLUENCE

Over the next several years, more wealth will be transferred intergenerationally in this country than at any time in human history. There has never been a greater opportunity for churches to benefit from this wealth by emphasizing stewardship. Church leaders should recognize, however, that a sizable gift to a church may

be challenged by the donor's relatives if they believe the church exerted undue influence on the donor. There are several factors the courts will consider in deciding whether or not undue influence occurred, including the age and mental health of the donor, the donor's prior giving practices, and the presence of independent legal advice.

Many wills leaving substantial portions of estates to churches and other charities have been challenged by "disinherited heirs" on the basis of undue influence. Persons bringing such lawsuits often recognize they have a weak case, but they sue anyway, hoping that the church will quickly settle with them to avoid the potential adverse publicity associated with such lawsuits. After all, what church wants to be accused publicly of coercing elderly members into making gifts to the church?

Churches that receive a gift under a will that is challenged on the basis of undue influence should keep in mind a couple of considerations. First, undue influence usually is very difficult to prove, particularly when the donor was in reasonably good mental and physical health at the time the will was executed.

Second, in many states, undue influence must be proven by "clear and convincing evidence"—a more difficult burden of proof than the ordinary "preponderance of the evidence" standard. A church that becomes aware that an elderly or infirm person is considering leaving a portion of his or her estate to the church can reduce the possibility of undue influence even further by ensuring that the person obtains the independent counsel of an attorney in drafting the will or trust. Ideally, the attorney should not be a member of the same church.

Third, church leaders should recognize that they have a moral obligation to assist in implementing the estate plans of deceased members so long as they are satisfied that no improper influence was exercised. If a former member in fact intended that a por-

tion of his or her estate be distributed to the church, and church leaders too quickly succumb to threats of attorneys hired by disgruntled family members, then they have violated a sacred trust.

PERSONAL LIABILITY OF CHURCH BOARD MEMBERS

Traditionally, the officers and directors of nonprofit corporations performed their duties with little if any risk of personal legal liability. In recent years, a number of lawsuits have attempted to impose personal liability on such officers and directors. In some cases, directors are sued because of statutes that provide limited legal immunity to churches. Church officers and directors have been sued personally on the basis of several grounds, including the following: (1) tort liability for such actions as negligent operation of a church vehicle, negligent supervision of church workers and activities, copyright infringement, and wrongful termination of employees; (2) contract liability for executing a contract without authorization: (3) violating one of the "fiduciary duties" that every officer or director owes to a corporation, including the duties of due care and loyalty to the corporation; (4) selling securities without registering as an agent, or engaging in fraudulent activities in the offer or sale of church securities; (5) willfully failing to withhold or pay over federal payroll taxes to the government; and (6) approving a loan to an officer or director.

A number of states have adopted statutes limiting the liability of uncompensated directors of non-profit corporations for their ordinary negligence. These laws do not protect officers and directors who are compensated for their duties, or who engage in gross negligence or intentional misconduct.

Key point. Directors and officers insurance provides coverage for various acts committed by board members in the course of their official duties. Such insurance may provide coverage for claims

that are excluded under a church's general liability policy. It also may cover acts not protected by the federal and state charitable immunity laws.

PUNITIVE DAMAGES

Courts can award "punitive damages" for conduct that amounts to "gross negligence." Punitive damages are damages awarded by a jury "in addition to compensation for a loss sustained, in order to punish, and make an example of, the wrongdoer." They are awarded when a person's conduct is particularly reprehensible and outrageous. This does not necessarily mean intentional misconduct. Punitive damages often are associated with reckless conduct or conduct creating a high risk of harm. To illustrate, in one case a punitive damage award was based on the fact church officials repeatedly and knowingly placed a pastor in situations where he could sexually abuse children and then failed to supervise him and disclose his sexual problem. Clearly, church officials did not intend for the pastor to molest anyone. But under the circumstances, the jury concluded that the church's actions were sufficiently reckless to justify an award of punitive damages.

Church leaders must understand that reckless inattention to risks can lead to punitive damages, and that such damages are not covered by the church's liability insurance policy. This means that a jury award of punitive damages represents an uninsured risk. Accordingly, it is critical for church leaders to understand the basis for punitive damages, and to avoid behavior the might be viewed as grossly negligent.

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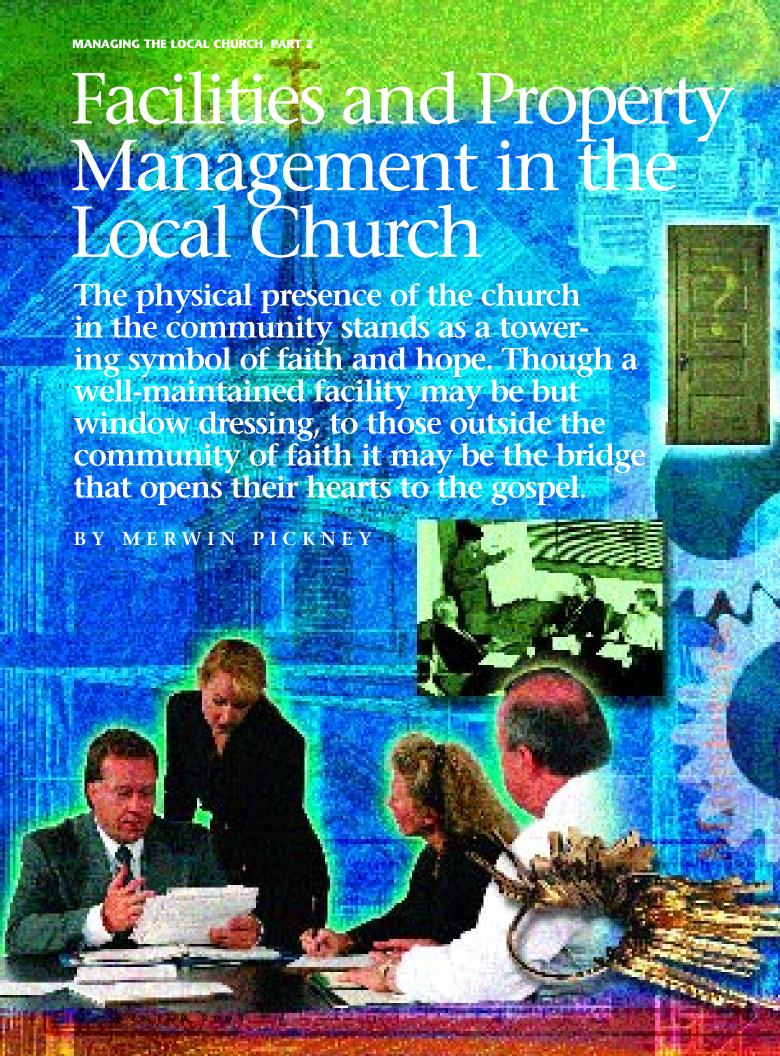
Church Law & Tax Report *newsletter*. He has written over 50 books on church legal and tax issues, including the newly released

SECTION VI

Managing Church Facilities and Property

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NOTE: All forms mentioned in this section are available as full-size downloadable PDF documents on the Web. Go to www.enrichment-journal.ag.org and click on current issue. Choose article "Facilities and Property Management in the Local

The physical presence of the church in the community stands as a towering symbol of faith and hope. Though a well-maintained facility may be but window dressing, to those outside the community of faith it may be the bridge that opens their hearts to the gospel.

For this reason, it is important that churches consider their guests' first impressions. These impressions start when guests first see the church from the street and end when they drive away after the service. These first impressions include guest parking, parking attendants, signs, greeters, welcome centers, nurseries, and restrooms. The facilities should be accommodating to everyone, including the elderly and people with disabilities. Elevators and wider halls will help make your church a friendlier place. Remember, making a lasting first impression begins with a clean, wellkept church facility.

This article explores these and many other areas vital to managing church facilities. The following information is gleaned from 25 years as a church administrator in three different churches and by attending 22 national conferences of the National Association of Church Business Administration.

USER-FRIENDLY FACILITIES

It is difficult for good worship and preaching to overcome a bad impression on the way to the sanctuary. A first impression includes not only the people encountered but also the facilities through which a first-timer passes. Clean and well-kept facilities are basic but a first-timer's experience includes the time the church comes into view, the journey to the sanctuary and classes, and the drive out of the parking lot.

The Merriam Webster's Collegiate Dictionary, Tenth Edition, defines "user-friendly": easy to learn, use, understand, or deal with. Architects talk about form (how it looks) and function (how it works). Both are important. Churches have tended to give more attention to looks and little, if any, to user-friendliness. User-friendliness is a part of function, a part that architects and church leadership have generally ignored.

Patrick Clements in his book, *Proven Concepts of Church Building and Finance*, says, "Try to evaluate the layout of your building from the perspective of a first-time visitor. Look for the 'invisible signs' that will make your building 'user friendly.' " The goal in having a

user-friendly facility is to eliminate as many irritants to the person who is entering your building the first time. Is it obvious which parking lot entrance to use, where to park, and which building entrance to use? Is the sanctuary easy to find? Are directions to the restrooms clearly marked?

Most pastors don't have the option of designing a user-friendly facility, so I will enumerate some things most churches can add to their existing facilities.

While the restrooms may not be relocated, clearly marked signs can direct the first-timer to them. As well, the main entry point to the building may not be ideal but a clear method of entry can be provided.

As visitors approach the church, a sign should clearly identify the church, and there should be signs at the entrances indicating which building entry points can be reached from that entrance and directions to other entrances for other facility functions. Clearly marked signs should be at each entry point of the building indicating the functions easily reached from that point. Signs should include arrows showing which way to go. Larger churches should provide shuttles from remote parts of the parking lot.

Once people enter the building there should be spacious "Welcome Centers" that provide multiple sources of information: TVs with infomercials, information tables, signs, and people. Minor remodeling may provide a more friendly entry. At Woodlake Assembly of God in Tulsa, Oklahoma, a frequently used hall entrance was changed into a spacious "welcoming" entry by making two classrooms smaller and eliminating a closet. The addition of skylights and windows also provide a friendly ambiance.

Signs that clearly indicate directions to the nursery, restrooms, and entrances to the sanctuary should be posted. Some doors may need signs indicating "no entry after the service has begun." You don't want a newcomer entering the platform or in some cases the front of the building after church has started. Newcomers frequently like to sit in the



balcony, so signs should clearly indicate the entrance to the balcony. Signs should clearly direct the elderly, disabled, and hearing impaired to the elevator or ramps and to places in the sanctuary reserved specifically for them.

A building directory at the main entrances provides information as to what ministries occur in each part of the building. Doorways to rooms should have signs indicating the room number and what events take place within that room. Entrances and hallway intersections should have directional signs to room numbers. Confining common ministries or age groups to certain areas of the facility provides for less confusion.

How do you know if you have a user-friendly building? Provide your first-timers with a guest survey. Ask them if they had any problem finding a parking place or if they had any problem getting around and finding classes or the restrooms in your building. Ask personal guests how they see your building. Visit other churches and notice the ease or problems you had getting around in their building.

While the church is people and not buildings, an attitude of user-friendly facilities is becoming a concern of both church leadership and church architects.

BUILDINGS

Scheduling facility use

If a church makes its facilities available to members and the community, it needs to develop policies and procedures for using its facilities. The facilities calendar is important if spaces are to be reserved and made ready for use. The "Room Setup Request" and the "Calendaring of Events Request" forms are important communication tools. (See corresponding forms, pages 92,93.) Filling out these forms help schedule events and prevent conflicting events and use of facilities. They also provide information to maintenance personnel about the needs of each event.

At Woodlake Assembly we allow local organizations to use our facilities.

Our facility-use policy details how far in advance we will commit a date to community organizations so their use does not conflict with our own ministries. The *Frieze Resource Library* includes an administrative manual that provides forms for every area of the church. The *Ministry Scheduler* from ACS Technologies provides an excellent solution for keeping track of events and facilities scheduling. (See sidebar "Resource List.")

Building use policies are important if you intend to make your facilities available to other organizations. These policies ensure facilities are not abused, inappropriate activities do not take place, and specific costs associated with the event are passed on to those using the facilities. At Woodlake, the "Non-Woodlake Activity Request" addresses the following questions:

- Will products or services be offered?
- Will the activities conflict with biblical values?
- Will the activities cause undo wear on facilities?
- Which areas of the building will be used?
- Will there be adequate supervision if the group involves children?
- What kind of liability will this event create? (Our request includes a hold-harmless agreement. Your insurance company can help you with this agreement.)
- Is the risk such that the group includes the church as an additional insured on its liability policy?

Fee schedules should include any direct costs associated with the event, including use of kitchen equipment, audiovisual equipment, personnel, utility use, and custodial setup and cleanup. (For more information on facility use cost analysis, go to www.nacfm.org/documents. htm and click on "Facility Use Cost Analysis.")

Safety

Safety is an important concern when we open our church to community events. Planning and education can help minimize the risk of injury to peo-

RESOURCE LIST

PERIODICALS

- 1. *Church Business*. To subscribe, 1-480-990-1101, ext. 1285, or online at: www.churchbusiness. com.
- 2. NACBA Ledger. To subscribe, 1-800-898-8085, or online at: www. nacba.net/Links Ledger.htm.
- 3. Your Church. Distributed free to pastors and church leaders at the church's address. For free subscription, write to: Your Church, P.O. Box 642118, Omaha, NE 68164, or call 1-800-632-2738.

BOOKS

Clements, Patrick L. Proven

Concepts of Church

Building & Finance: A

Step-By-Step Guide to Successful

Building Projects. Grand Rapids:

Kregel, 2002.

Lashey, G. L. and Ron M.
Chandler. Thy
Kingdom Clean. To order,
1-800-898-8085, or online:
www.nacba.net.

ORGANIZATIONS

- 1. ACS Technologies. To contact, call 1-800-736-7425, or go online at: www.acstechnologies.com.
- 2. Asset Verification Incorporated. To contact, call 1-888-350-1876, or go online at: www.assetverification. com.
- 3. ChurchPlaza. To contact, call 1-800-927-6775, or go online at: www.ChurchPlaza.com.
- 4. Frieze Consulting. To contact, call 1-407-251-5500, or go online at: www.friezeconsulting.com.
- 5. National Association of Church Business Administration. To contact, call 1-800-898-8085, or go online at: www.nacba.net.
- 6. National Association of Church Facilities Managers. To contact, call 1-800-738-4345, or go online at: www.nacfm.org.
- 7. National Church Purchasing

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ple attending an event. (For an excellent discussion on risk and ministry, refer to the managing legal risk section beginning on page 53.) While we focus on the possible financial loss due to unsafe facilities, the church's number one concern needs to be the possible harm to one of its members or guests. (See sidebar "Low Walls for High Places," page 94.)

A risk assessment is a necessary part of making sure the church's facilities are safe. A deacon or church leader should be assigned responsibility for building, equipment, and vehicle safety. (See the sidebars, "A Strategy to Reduce Risks—Establishing a Church Safety Team," and "The Safety Coordinator," in the managing legal risk section, pages 62,63.)

Fire prevention needs to be a part of every facilities manager's duties.

Prevention activities need to focus on limiting the interaction of fuels and ignition sources. First, a complete fire risk-analysis survey of the entire facility will identify all combustibles and potential heat-producing devices. The next step is to eliminate or significantly reduce these two elements. Professional assistance is available from your local fire department, insurance company, or a fire-engineering consultant.

To ensure the safety of each member, staff person, student, teacher, and visitor, the church should have on hand a comprehensive safety procedures manual. (For an excellent example of a comprehensive emergency procedures manual go to www.nacfm.org/documents.htm, and click on "Emergency Procedures.")

Security

Almost every church will experience a break-in sometime in its history. Often, the damage caused by thieves breaking in, or the vandalism that occurs after they are inside, far outweighs the cost of stolen goods. On the other hand, the loss of sound and video equipment, musical instruments, and computers can seriously impact a church's ministry.

Historically, churches were not built with security in mind because we believed even criminals respected God's house. Designers and church leaders were not concerned with protecting property. Many churches left their doors open around the clock as a place for people to pray and seek sanctuary.

Today, though, churches are extremely vulnerable to break-ins. Criminals realize that churches have property they can market. Most churches do not have security systems and many leave doors and windows unlocked. Older churches may have no security system or their security system may be inadequate or antiquated. Many new churches prioritize funds for design over security.

Though church buildings may have been designed without security features, a few simple practices can help eliminate many losses. A key-disbursement policy is important. Maintain a record of key assignments. Require a signed statement by those assigned a key to not copy or loan keys and to return them at the end of their assignment. Also, periodically change locks.

Poor lighting and poor landscaping offer opportunities for break-ins. Have someone conduct security checks at the end of each day. Since most churches cannot afford to pay people to carry out these assignments, a specific staff person needs to be made responsible for each of these duties.

After assessing risks, some churches may decide to install security equipment or hire security guards. Security systems range from keyless entry systems to burglar alarms. The goal of risk management is to prevent any inter-

ruption in ministry. (For guidelines for your church's safety and security program, see the article, "It Could Happen in Your Church!" page 96.)

Church kitchen

Food and fellowship are important events in the life of a church. Since churches differ in food service needs, the design and equipment a church chooses will depend on whether the church has schools, preschools, a soup kitchen, weekly church dinners, wedding receptions, seasonal programs, and community events. What works in a commercial kitchen may not work for the church. Pantries, freezers, refrigerators, and storage units are also important items to consider.

We recently realized our banquet hall decorations were stored upstairs at the other end of the building. A seldom-used athletic equipment closet in the banquet hall was converted into a closet for storing decorations and table linens.

Woodlake provides all the necessities in a kitchen capable of serving 500 at a banquet or wedding reception. Our kitchen is designed with a buffer zone between the kitchen and the banquet hall to eliminate noise and still provide access for table service.

Equipment

Office equipment is key to productivity in any church office. Downtime because of equipment problems is frustrating for office personnel. To wait until equipment quits is not good stewardship. Instead, conduct an annual church-equipment review to determine what equipment will need to be replaced in the coming year. If the item cannot be included in the budget, a member of the congregation or business community might donate a replacement better than the church's current equipment.

Service contracts add to the purchase price of equipment but can add to the equipment's life expectancy. When considering service contracts, ask: What is the life expectancy of this piece of equipment? What is the risk of a mechanical problem occurring after the normal

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90-day manufacturer's warranty?

Custodial and maintenance equipment should enable building personnel to carry out their duties with the greatest amount of efficiency and provide safe standards of work. Some key pieces of equipment needed by most church building personnel include vacuum cleaners, single-disc floor machines, floor scrubbers, push carts, brushes, scrapers, mops, buckets, and gloves.

Asset management is an important function of managing equipment. A comprehensive inventory of all furniture and equipment, including serial numbers and value, is necessary to document any losses that might occur. It also provides the documentation necessary to determine church equity on the church financial statement. There are software

programs and inventory specialists that provide solutions to this need.

Housekeeping and maintenance

Housekeeping and maintenance become visible if they are not performed satisfactorily. To those responsible for managing these functions, the critics are numerous. While standards for housekeeping can be established, achieving acceptable levels maybe difficult to attain.

Housekeeping tasks make church buildings and properties presentable and fully usable. These tasks include emptying trash, replacing restroom products, sweeping, mopping, and dusting.

General maintenance and repair include the more specialized tasks of housekeeping. They require skills in mod(continued on page 97)

LOW WALLS FOR HIGH PLACES

On April 18, 1599, a church steeple in Germany was struck by lightning and destroyed. The members of the church rebuilt it. It was hit by lightning three more times between then and 1783, and each time it was rebuilt. And every time it was hit on April 18. Who would have thought?

Who would have thought that an Assemblies of God church in America's heartland, Danville, Illinois, would have been bombed, but it was.

Who would have thought that a choir member would pull out a gun from under his choir robe and shoot the pastor, but he did.

Who would have thought that a 9-year-old boy would need to have both legs amputated because he was run over by a hay wagon at a church hayride? But it happened.

The unexpected has a way of happening at the most unexpected times and in the most unexpected places.

Since only .001 percent of all deaths occur in church, we can easily be luiled into thinking that such things could never happen to us. And yet the sad truth is, such things can and do happen to us. Churches are particularly vulnerable. We are at war with a ruthless enemy who seeks to steal, kill, and destroy.

Many churches are rural, wooden, and furnished with wooden fixtures. We have kitchens, playgrounds, furnaces, vans, nurseries, and more children than the Bronx Zoo.

Richard Hammar notes in his book *Risk Management Handbook for Churches and Schools* that "one church in 50 had been sued the previous year and 40 percent had filed an insurance claim during that same period." Hammar then adds, "52 percent of churches reported that an accident requiring medical attention had occurred at a church program within the previous 3 years."

Deuteronomy 22:8 warns: "If you build a house, make sure to put a low wall around the edge of the flat roof. Then if someone falls off the roof and is killed, it won't be your fault" (CEV). In addition, Hammurabi's code cautioned builders against doing a substandard or unsafe job that could lead to injury or death. Penalties ranged from fines to capital punishment.

The point is obvious—those in positions of responsibility are to take the necessary steps to safeguard people's lives and property. As conscientious new parents baby-proof their house, so it is that conscientious pastors people-proof the church and its many events. We need to build low walls to keep people from falling off our roof. Here are some important safeguards.

APPOINT A PASTOR OF DISASTER

Someone needs to be in charge in the event an emergency arises. I call this person the *pastor of disaster*. In short, he is the go-to guy. My senior assistant serves in this capacity. The disaster pastor is responsible to make sure 911 is called. He knows who and where the doctors, nurses, and police officers are in the congregation and how/where to contact them should their services be needed. He is to keep both me and the congregation informed.

HAVE A DISASTER PREPAREDNESS PLAN

Each church needs to have a plan to deal with various disasters such as a fire, flood, shooting, tornado, hurricane, medical emergency, etc. An appointed committee should draw up a plan and oversee its implementation. That group needs to meet quarterly to see how the plan is working and to upgrade the plan as needed.

Last fall a lady in my church lapsed into a diabetic coma during a worship service. The paramedics were called, and they revived her. During a subsequent staff meeting, each pastor was taught how to give an insulin shot. The staff is now ready should she or someone else need a shot of insulin. In short, have a plan. (On a related matter see the sidebar "Should Your Church Purchase a Defibrillator?" page 76.)

CONDUCT AN ANNUAL FIRE DRILL

Each year fire destroys or damages thousands of church buildings. A part of our disaster preparedness plan includes conducting a fire drill. We do this during Sunday School. The congregation is told in advance about the drill. Firemen oversee the evacuation of the building. Special attention is given to the nursery and toddler areas. The fire alarm is used and tested during this time.

TELL PEOPLE WHERE TO GO

We have evacuation maps in each room showing people which exit to take should they need to evacuate the facility. The recent nightclub tragedies in which 21 and 97 people were killed show that people generally gravitate to the door through which they entered. This can result in a bottleneck. Evacuation maps help alleviate this problem.

Education is the key here. The best plans in the world will not work if the people who are expected to follow the plans are not aware of them.

LOCK YOUR KEYS



How many people have a key to your house? Mine? Three: my wife, my daughter, and myself. By limiting the number of keys and knowing who has a key, I make my house a safer place.

Who has a key to your church? Have any duplicate keys been made and handed out? When was the last time you had your building rekeyed? Do you have a key policy?

Many churches are clueless as to who has a key. The same keys have been in distribution for years.

Obviously, this is an invitation for mischief. Locks need to be rekeyed periodically. Every key should be numbered and a record kept of who has which key with what number. To add accountability, the board should approve any and all key applications.

KEEP FIRST AID FIRST

Be prepared. A first aid kit needs to be equipped with various bandages, tape, absorbent gauze, antiseptic wipes, latex gloves, etc. Any good medical supply store will have a full list of necessary items. Remember where you store it and what's in it. The contents also need to be kept up-to-date. Having an item with an expiration date back to the 20th century can be the same as not having the item at all.

Each church-sponsored activity needs to have adult supervisors certified in first aid.



WHO IS GOING TO DRIVE?

Some of the worst motor vehicle accidents in the history of the United States have involved church vans or buses. Automobile accidents are the leading cause of death among young people ages 15–20 and account for 35 percent of all teen fatalities.¹

Nonetheless, teen drivers often transport people to and from youth group and sometimes even drive our vans and buses. In addition, church vehicles travel millions of miles each year meeting Sunday transportation needs, taking kids to camps, going on senior citizen tours, etc. Tragically, little thought is given to vehicle safety and maintenance as well as driver selection and competence.

Every church that transports people needs to have a comprehensive vehicle policy. This policy should be wide-ranging and should cover such things as vehicle selection, screening and training drivers, vehicle safety and maintenance, accident preparedness, and more. (See sidebar "What Church Leaders Should Know About Church Vans," page 64.)



TAKE PROPER CARE OF THE TEMPLE

Today's church buildings can range from a storefront mission to ornate temples that cost millions of dollars. Each edifice presents its own list of potential perils. A monthly safety survey of the premises can be an effective means of reducing, or better yet, eliminating many of these perils. This survey should take into account specific risks that are associated with people, property, and liability including, but not limited to:

- Playgrounds
- Financial practices
- Kitchens
- Furnaces
- Sidewalks

- Combustible storage
- Exit doors and lights
- Letting outside groups use the building

Use a written checklist during your monthly survey. Do not rely on memory. Add to the list as needed. Once a problem is identified, take note of it. Leave it on the list until the issue is addressed.

I recently invited a city fire marshal to inspect our building. He and I walked through the building together. We tried to discover items that might be hazardous. Because of his visit, the building and the congregation will be safer and better cared for.

Many disasters can be avoided by simply being aware and prepared. While low walls for high places can't totally remove the risk of loss, they can significantly reduce them.

—Michael Jackson, senior pastor, New Life Assembly of God, Janesville, Wisconsin.

Note: For an excellent example of an emergency procedures manual, go to www.nacfm.org/documents.htm, and click on "Emergency Procedures."

ENDNOTE

1. Maria Purdy, "Putting the Brakes on Teen Driving," Teen, September 1998, 114–116.

IT COULD HAPPEN IN YOUR CHURCH!

GUIDELINES FOR YOUR CHURCH'S SAFETY AND SECURITY PROGRAM

What if an intruder armed with a weapon entered your church during the Sunday morning worship service? What if a member of your congregation experienced a heart attack or other medical emergency? It could happen in your church.

These are important questions pastors need to ask. Are you prepared to deal with such situations that may affect the safety and security of your congregation?

THE EXISTING SITUATION

Even a casual glance at the evening news reveals how quickly and radically society is changing. It has become necessary for the church to respond to these changes. Generally, our places of employment are safe venues free from violent acts. We now know they are not as safe as they once were. We were also confident that schools were places where our children could come and go in relative safety.

In recent years, though, several notorious, violent events have caused us to question that confidence. In the past, the church has been a place where people considered themselves safe from physical harm. However, like some of our schools, several churches have been the scenes of violent acts and other life-threatening events. Vandalism and theft have been common occurrences in churches, but in recent years, we have been experiencing threats to the safety of congregations and church leaders in houses of worship.

The events of September 11, 2001, have shocked us. We also have been shocked by shootings in schools, post offices, churches, restaurants, and other places of business. These tend to be random acts by deranged people. The fact they harm themselves in the process does not make it any easier to accept.

Although there is a low probability that a violent act will occur in any one place, we know that such acts will occur somewhere, sometime. It is incumbent on us in the church community to be prepared for such eventualities. Here is a case in point.

On September 15, 1999, Larry Gene Ashbrook entered the Wedgewood Baptist Church in Fort Worth, Texas. Armed with a 9-mm semiautomatic handgun, he began a deadly shooting spree. During a service for teenagers, he stormed the church shouting obscenities, making antireligious comments, and cursing God. When Ashbrook was finished, he had killed four teenagers, three adults, and injured seven others before shooting himself.

Is this type of situation due to an increasing anti-Christian sentiment in our culture, or is it evil, anger, frustration, and mental illness among the populace? Regardless of the reason, church leaders must be cognizant of the problem. Churches can be targets of those who want to harm God's people. We already know that murders, armed robberies, and physical assaults have been committed in houses of worship.

What would you or your staff do if a member of the congregation experienced a medical emergency? This may include cardiac failure during the service, an injury to a child while attending Sunday School or day care, or an altercation by someone not associated with the church. Who would do what? Who would be responsible? Can chaos be averted?

These and many other events have taught us that local churches must take steps to prepare for situations that may be a threat to church leaders and members of the congregation. Following are a few guidelines that may be incorporated into your church's safety and security program.

DESIGN A PLAN OF ACTION

Church leaders should prepare for the worst. Police officers train and prepare for the worst-case scenario. The result is that they are prepared to handle almost anything in any given situation.

If a violent event should occur in your church, you do not want to be in a position of not knowing what to do. This leads to confusion, and it may guarantee that the worst-case scenario will happen. Before that situation arises, have a plan of action in place by designating specific leaders to carry out specific tasks depending on the crisis.

For example, decide in advance who will contact the police, fire department, or ambulance. It is important to get the police and other emergency services moving in your direction quickly, and someone knowledgeable of the situation should be prepared to provide as many details as possible. Without such a plan, it is likely that in the confusion and stress of the moment, everyone may assume that someone else has called 911. (Refer to the sidebars, "A Strategy To Reduce Risks—Establishing a Church Safety Team," and "The Safety Coordinator" in the managing legal risk section, page 62. Also see in this section the article, "Low Walls for High Places," page 94.)

Designate certain individuals, such as pastoral staff, ushers, or Sunday School teachers to evacuate portions of the building to prevent harm to those inside. You should also determine who will confront the situation. Depending on the level of training and expertise of members of your congregation, designate those whose responsibility it will be to manage the crisis.

ESTABLISH A CHURCH SECURITY PROGRAM

You may want to consider instituting a security officer program. You can use volunteers in the church to serve in this capacity. This is not to suggest that they wear uniforms and act as cops on the beat. These are men and women who walk around the church campus and watch for any behavior that might be a threat to the safety and well-being of the congregation or the physical plant. They should be dressed in ordinary church attire and be perceived by the congregation as a service organization rather than a policing force.

For deterrence purposes, it is important that security officers be visible so everyone will know that the church has such personnel and what they are there for. The security officers should be identified with a plastic clip-on badge similar to what ushers wear. They should be assigned to walk the parking lots and hallways and to be seen near the children's Sunday School rooms, nursery, and choir room before, during, and after the services. Some churches have security officers patrolling the parking lots in golf carts.

In addition, it is a good idea to have someone in the sanctuary designated to provide security. To some, this may seem a bit excessive. But what if an intoxicated person or a person suffering from a mental illness enters the sanctuary and causes a disturbance? Someone should be trained and assigned the responsibility to control such a situation.

PREPARE FOR MEDICAL EMERGENCIES

A few years ago during a morning worship service I attended, a member of the congregation experienced a heart attack during the sermon. As a former police officer, I was trained and certified to perform CPR. A friend of mine sitting nearby was a registered nurse. He and I immediately began performing CPR. Emergency medical personnel were summoned and arrived within 10 minutes. The man was quickly transported to the hospital and survived the heart attack.

A medical plan of action should be in place should medical emergencies arise. Pastoral staff, ushers, and security personnel should be trained to know what to do when a medical emergency occurs. Every church should have at least one well-stocked first-aid kit, and there should be several people who know where it is and how to use it.

You and other key staff and volunteers should learn CPR. Ample evidence exists to show that CPR increases the chance of a person recovering if it is performed immediately after the episode occurs. Portable heart defibrillators are becoming widely available and are inexpensive and easy to operate, and they save lives. (See the sidebar, "Should Your Church Purchase a Defibrillator?" page 76.)

Traditionally, the church has been a sanctuary to be respected as God's house. Unfortunately, there are those to whom the sanctity of the church has no relevance or meaning. It is incumbent upon the church to have in place a crisis-management plan that will provide the safety and security your congregation deserves.

—Robert Cirtin, assistant professor of criminal justice and director of the criminal justice program, Evangel University, Springfield, Missouri. He is also president of Robert Cirtin Investigations, a professional investigative and consulting firm that provides investigative and preemployment screening services to businesses and government.



(continued from page 93)

Preventive maintenance is a related task that also needs to be performed by a skilled person. These maintenance activities are performed at regular intervals and allow equipment to function without interruption. These tasks include inspection and detection of potential problems before they happen and monitoring equipment performance at regular intervals.

Depending on the size of the church, each task may be performed by the same person or by different individuals. Ideally, people with the required skill level will do these tasks. Before tasks can be assigned to personnel, there needs to be a comprehensive list of what needs to be done. A list of weekly assignments needs to be prepared and reviewed frequently. Then those assignments can be given to the available personnel. Another important tool is the "Maintenance/Custodial Work Order."



"That's the third time he's started over. Can't you just say 'amen' instead of 'you can say that again!'?"

(See corresponding form "Maintenance/ Custodial Work Order.") This form should be available in several key locations to provide good communication concerning building and equipment needs.

A major factor in achieving these important tasks is adequate supervision. Building personnel need to know what you expect from them, and they will do what they know you will inspect. (See sidebar "Weekly Custodial Assignments," page 100.)

The costs associated with housekeeping and maintenance can be a major budget item. The initial cost of a building may be duplicated in maintenance costs in less than 20 years. Housekeeping is an expense with constantly rising costs. But effectively performing maintenance duties is good stewardship of the church's facilities and allows the church to fulfill its mission.

ARCHITECTURE

Mathew and Josh Comfort write: "For architects and designers involved in church building, the task is to harmonize the changing face of American religion, the functional requirements of the church, and the enduring need for holy space in which to worship."

Many churches are transitioning

from a traditional worship style to a more contemporary style to attract younger people. In many cases, the pastor's message and the music have made the transition, but the sanctuary has not.

The biggest hindrance to transforming the look of the sanctuary is cost. Churches do not need to build a new building or incur significant indebtedness to make this transition. Simple changes may be the best way to begin. An interior designer or decorator in your church could give you free advice. Painting, moldings, contemporary seating, and technology can help make the desired transition.

City building codes require that most church remodeling and construction projects involve an architect. (See sidebar "The Architectural Process," page 101.)

CREATIVE USE OF FACILITIES

Most churches eventually come to a point where they need to expand quickly. A multipurpose room may be the answer. The church should also utilize 21st-century technology. The intent is to incorporate the feeling and features of the traditional church into a modern, technologically capable building. A preface to these decisions is the process of vision casting and purposeful planning—which is beyond the scope of this article.

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"Here's a reminder from the maintenance committee listing 100 church facilities and equipment problems needing attention and repairs."

(To understand how technology and workspace needs should be planned with growth in mind, see the excellent article by Nick Nicholaou, "Ever Get Locked in a Closet?" page 104.)

Drama ministry has become an important ministry in many churches. Fundamental decisions must be made regarding where drama activities will take place. If your church is like most, your drama program shares space with your worship center or with a multiuse assembly hall. If you plan to host drama programs in a multiuse room with a flat floor, this room is also likely used as a gymnasium, banquet room, cafeteria, lecture hall, dining hall, and contemporary worship setting. Some of the logistics with a multiuse room include noise from adjoining spaces and constantly reshuffling chairs, tables, and equipment.

Woodlake recognized during its *Vision 2000* process that its 25-year-old facility was out-of-date and showing wear. After having a professional evaluate its facilities, Woodlake decided to do the following:

- Build a 5,000-square-foot high-tech youth facility on a church parking lot near the church.
- Remodel a seldom-used gym into a 500-seat banquet hall with the latest sound, lighting, and audiovisual equipment.
- Remodel a small fellowship hall to accommodate a high-tech children's ministry.
- Install high-tech audiovisual equipment in its traditional sanctuary.
- Continue an aggressive preventive maintenance and upkeep program that provides the atmosphere for healthy growth.

The youth facility was built in a residential area so it could be marketable separate from the church when the church decides to relocate. The church also began to look for land that would accommodate its expected 10-year growth. These changes were functional, fun, and with ministry to the community in mind. The results were beautiful, high-tech facilities accommodating 1,000 worshipers for a cost of about \$750,000.

MAINTENANCE/CUSTODIAL WORK ORDER SECTION A (Initiator to Complete) Date of Order Initiated By Phone No. Location of Work (Be Specific) Description of Work Room Layout Drawing Attached [] Yes [] No Requested Completion Time SECTION B (Facilities Personnel to Complete) Date Order Was Received Order Assigned To (In House or Sub-Contract) Date Completed Supervisor's Initials SECTION C (Initiator to Complete When Work is Completed) Comments/Suggestions Date Acceptance Signature (Complete this section and return to Director of Facilities after work has been satisfactorily completed)

PARKING LOTS

Your parking lot's appearance and the ease in which people can park their cars is important in leaving first impressions. The church parking lot should be noticeably different from a commercial parking lot. You want people to feel they have entered a church when they turn in off the street. Curving driveways, landscaping, signs, and parking attendants can help accomplish this experience.

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The placement of parking lots is important. Parking lots need to be visible from the street. If possible, provide a drop-off point under a carport or portico at the main entrance to the church. For overflow parking, have a satellite parking lot and provide shuttle service.

A church parking lot should be planned with as much vision and creativity as its worship center. Parking for guests, people with disabilities, and the elderly should be well designed. Churches need to also take note of the requirements of the Americans with Disabilities Act for parking lots. (See Americans With Disabilities Act Web site: www.usdoi.gov/crt/ada/adahom1.htm.)

BUILD/RELOCATE

Rick Warren says that one of his church's goals "was to prove that you don't need to build a building in order to grow a church." He says,

"Only pastors like really huge church services. Normal people prefer more moderate-sized services."

Form 13-08

We need to realize that the 20th-century church building probably



"Now is not a good time to talk to Pastor. He's been out visiting the church's shut-ins, and no one was home."

WEEKLY CUSTODIAL ASSIGNMENTS

SUNDAY

7 to 8:30 a.m.

- Unlock doors, disarm security system, and turn on all lights
 While unlocking . . .
 - Check room temperatures
 - Check all setups (audiovisual equipment)
 - Plug in coffeepots
- Rope off pews for first service

As soon as church lets out . . .

- Lock exterior doors
- Lock interior doors and turn off lights
- Police sanctuary, foyer, and main halls (spot vacuum)
- Police second-floor restrooms (spot clean)
- Do setups for afternoon and evening activities
- Police church office

By 4 p.m.

- Unlock south, east, and west exterior doors
- Unlock doors to rooms with activities

By 5 p.m.

- Unlock north exterior doors
- Unlock sanctuary and turn on lights
- Unlock nursery and turn on lights

As soon as church lets out . . .

- Lock exterior doors
- Lock interior doors and turn off lights
- Do Monday a.m. setups
- Clean church office
- Secure building

MONDAY

- Empty trash in staff offices
- Check all bathrooms for cleaning needs
- Inspect building for needed repairs
- Do Monday p.m. through Tuesday a.m. setups
- Routine maintenance
- Clean coffeepots
- Clean kitchen
- Clean banquet hall
- Police sanctuary, foyer, and halls
- Secure building

TUESDAY

- Tuesday setups
- Empty trash in staff offices
- Clean classrooms
- Extract and/or bonnet clean carpets
- Police choir room
- Secure building
- Inspect and refuel vans

WEDNESDAY

- Clean restrooms
- Finish cleaning all areas
- Clean sanctuary (first floor/platform)
- Do Wednesday setups
- Vacuum church office

By 6 p.m.

- Unlock doors and turn on lights
 While unlocking . . .
 - Check room temperatures
 - Check all setups

During church

Clean kitchen

As soon as church lets out . . .

- Lock exterior doors
- Lock interior doors/turn off lights
- Do Thursday a.m. setups
- Check restrooms/nurseries
- Lock interior doors and turn off lights
- Secure building

THURSDAY

- Clean choir room
- Clean classrooms
- Police entire building
- Clean staff offices
- Clean banguet hall
- Van maintenance
- Extract and/or bonnet clean carpets
- · Lock and secure building

FRIDAY

- Finish classrooms
- Do setups
- Building maintenance
- Special cleaning projects
- Extract and/or bonnet clean carpets
- Lock and secure building

SATURDAY

- Clean restrooms
- Clean sanctuary
- Set up banquet hall
- Clean classrooms
- Clean and set up house (college and career)
- Clean nurseries
- Spot-check entire building for cleanliness and setups
- Inspect and refuel vans
 - -Merwin Pickney, Tulsa, Oklahoma

won't meet the needs of the 21st-century church. Warren pioneered the relocatable concept in the early 1990s by constructing children's facilities with clear span structures. The structures could be erected quickly on a parking lot or on a concrete slab. As the church grew, the buildings could be relocated or reconfigured.

A relocatable structure is not merely a temporary facility; it can serve as a semipermanent or permanent space solution. The materials and the engineering scheme allow the structure to be disassembled and rebuilt, reconfigured, or even resold, allowing the church to conserve its investment. These structures are so well-constructed that they have been tested to be fire retardant, can withstand extreme wind loads, are insulated to a rating of R-30, and have a life span that can exceed 20 years. This structure appeals to churches experiencing rapid growth, locating to a new site, or trying to facilitate growth by appealing to a

younger generation. There are three main advantages of these structures—time, price, and flexibility.

Things that a church needs to evaluate when considering a building program are capital-development programs, architects, contractors, city zoning and planning, board meetings, and business meetings. (See sidebars, "Revisiting Church Master Planning" and "MasterPlan Stewardship Services," pages 102, 105.)

(continued on page 106)

THE ARCHITECTURAL PROCESS

You have decided to build. You know you need an architect, but how do you choose one? What is the architectural process? Here's an inside look.

Architects seek to understand your vision for your church. Your vision is the foundation on which we will build the design solution.

The first step in the architectural process is visioning, which includes meetings with the congregation that address the following: Who are we as a church? Whom are we trying to reach? Defining goals and placing them in order of importance creates a priority list that will be used in the decisionmaking process.

The second step is programming. We interview groups and/or individuals representing the different ministries and define your current and future needs based on projected growth. We seek to discover your unique architectural character, the image you want to project to the community—traditional, contemporary, or blended.

A feasibility study determines the highest and best use of a church's land. If a church does not have a site, feasibility studies will help it evaluate different sites to determine the one that will best suit its long-term goals.

The next step—master planning—includes creating footprint studies that will show how the areas defined in the program can be accommodated on the site. (For an excellent discussion on how technology and workspace needs should be planned with growth in mind, see the sidebar, "Ever Get Locked in a Closet?" page 104.) It also includes a probable cost evaluation, phasing, and a building image that reveals the architectural character of the building.

Fund-raising communicates the plans for the future of the church to the congregation. (See the article, "MasterPlan Stewardship Services," page 105.) In turn, churches become active participants and acquire a sense of ownership. Color sketches, renderings, 3-D modeling on video, PowerPoint presentations, and display models help communicate the vision.

The schematic design phase defines the rooms, their relationships between spaces, and the exterior image.

The design development phase defines detail, such as heights of ceilings, interior and exterior materials, code issues, structural grids, and mechanical systems.

In the construction documents phase, the project is defined in drawings and specifications that describe it in utmost detail.

The contractor uses it to bid and build your facility.

After selecting a bidder, the architect ensures that the project is built according to the construction documents through construction administration, the last phase in the architectural process.

In the end, the building will help you fulfill your calling as a church. Architects feel privileged that they had a part in making it happen.



REVISITING CHURCH MASTER PLANNING

What is a master plan? Why is it important for the pastor and church leaders to develop a master plan?

Master plans are no different than God's detailed, sovereign plan and perfect timing for the world. Yet, His plan is small enough for every one of our lives. Master plans are applicable in every aspect of church governance and the harvest. The focus of this article is related to the important function of church facilities and the general overview of the master-planning process.

DEFINING THE CHURCH MASTER PLAN AND MASTER PLANNING

A church-facility master plan is a roadmap of goals—where the church is now and where it needs to be in the future. These goals must be approached in intervals. Like a roadmap, a master plan is a series of written documents, models, drawings, animations, and even listings of precise short- and long-range goals. This includes associated cost budgets and time schedules that the pastor and church leaders envision for their congregation.

A master plan can even be an extension or component of the church formal business plan. As such, it is applicable for all congregations, from small start-up congregations to larger megachurches. Master plans consist of two types: 1) master plans for the property site, and 2) master plans for the building facilities.

Church master planning is the time-dependent process of guiding the development of the physical property site and building facilities in careful, manageable steps. The church master plan is and should be a tangible product and an implementation of the church's vision and mission. The church master plan echoes the pastor and church leaders' strategic direction—to promote sustained growth, control spending with little or no debt, and to improve the overall quality of the church environment. This vital step sets the course for action, costs budgeting, staged design, and eventual renovation and/or construction of church facilities.

Inherently, church master plans are designed to be flexible and ever changing. For example, Federal law requires that all U.S. commercial airports have an airfield master plan and that these plans be updated every 5 years. These updates are done to promote and implement the latest technology, laws, and information for continued safety, expansion, and improvements. Similarly, church master plans afford the opportunity to do likewise for the congregation. Master plans should be easy to change and update. This includes changes for immediate/top priority (1 to 3 years); short-range (3 to 5 years); intermediate (5 to 10 years); and long-range (10 to 20 years) updates.

Master plans are public documents and should not be hidden in church files and used only as an instrument of the pastor and church leaders. For every step of the process, input should be welcomed from the congregation and the public. Master plans need to be presented for formal approvals by the congregation for setting legal and contractual action for the next steps. For most jurisdictions, particularly in property rezoning, the property-site master plans need to be approved by the local municipality. So master plans need to be kept in view of the congregation and the public so they catch the vision of the church and share both monetarily and in effort.

OVERVIEW OF THE CHURCH MASTER-PLANNING PROCESS

The master-planning process for church facilities is preemptive planning. That is, it embraces the concepts of preventative defenses and preventative maintenance to ward off potential problems. Such planning prevents monetary losses, and more important, prevents injury to people.

At the same time, the master-planning process is aggressive and continual. When the end is completed, it needs to be started over again. Like any typical problem-solving process, issues are identified and analyzed, solution options are generated, and a solution is implemented. Then after reflecting on and evaluating the solution, the next series of problem-solving issues faced by the church begins.

The church facilities master-planning process can be defined as the following major stages:

- Set up the church facilities committee. This will be the engine that drives the entire process. Establish and write facilities vision statements as they relate to the overall vision of the local church.
- Define and select the initial contractual design professional team. A formal selection process for the design professional suited for the task at hand is encouraged in lieu of popular opinions. The law requires this appointment. (See sidebar, "The Architectural Process," page 101.)
- This stage presents a fork in the road. Before addressing new facilities or expansion of existing facilities, certain decisions need to be made. Church facilities generally fall into one or more of the following property categories: 1) maintain and/or expand the existing property, 2) relocate to a new property site, or 3) consider a combination of existing and new property sites. Depending on the decision, the design professional team may need to add additional professional specialists.

- Perform a property site selection study if new property sites are being considered. This critical step has a profound impact
 on the future marketability, but more important, on the community the church will serve.
- Create the initial master plans (or update the previous master plans). These master plans can vary depending on each church situation. These generally can be defined as property site master plan for existing church facilities; property site master plan for new or future church facilities; master plan for current use church buildings and other facilities; and master plan for new church buildings and other facilities. Define and develop immediate, short-, intermediate-, and long-range work items. Master plans should be prepared in two phases: 1) Develop the conceptual plan and obtain approvals, and 2) prepare the more detailed version and obtain approvals. Prepare realistic and affordable cost budget forecasts for each work task item.

Once the master plans are finalized, design work may be started for top priority work items. Address and establish realistic schedules and work scope commensurate with the cost budget for the design work and eventual construction.

When funding is established and the debt level is defined, bidding and contractor selection for the property site and building facilities may proceed.

Construction for the property site and building facilities may proceed only after there is a clear contractual definition of the work to be performed, the cost, and the time schedule.

Perform postconstruction work, including establishing programs and staffing for the maintenance and equipment needed to take care of the new work.

Start the process over, update, and go on to the next master plan item.

Church master planning is an all-consuming, ongoing task that helps fulfill the church's vision. Revisiting the plans on a regimented basis creates church health and vitality. As the Lord empowers us to use our full intellectual, physical, and creative skills, we will achieve our goals. Master planning church facilities requires faith, goals, dreams, integrity, and leadership.

Additional articles on church facilities can be found on www.empower.ag.org under "Church Facilities."

—Stephen J. Cavuoto is a design professional and lives in Waxhaw, North Carolina.

CHURCH FACILITIES DEVELOPMENT GUIDE



How does the church administrative staff create and prepare a master plan if the church does not have one, or update the existing master plan? *Enrichment Journal* is developing *The Church Facilities Development Guide*, a comprehensive CD tool that provides technical resources that help in the start-up of the master planning process. *The Guide* includes such topics as appointing the church facilities technical advisory committee; selecting outside professional help; property site acquisition selection issues; preparing and updating church master plans; and the general process of eventual design and

construction for church congregations of all sizes. It also presents technical issues with respect to the latest findings from recent national events and trends in facilities upgrades. The complete *Church Facilities Development Guide* will be available for purchase in the near future. Look for order information in upcoming issues of *Enrichment* or online at www.enrichmentjournal.ag.org



EVER GET LOCKED IN A CLOSET?

With a little advance planning, technology and workspace needs can be planned with growth in mind—and without breaking the budget.

As ministries grow, they often need to move staff into workspaces that were designed for other uses. Classrooms, storerooms, and closets can be transformed into offices, but they are rarely ideal. Technology is often the same way. But with a little advance planning, technology and workspace needs can be planned with growth in mind—and without breaking the budget.

God willing, your team will continue to grow. Most of the time this growth will take your team beyond what was anticipated, stretching your new building beyond its original plans. As your team and needs grow, technology will need to keep pace. Because we have served churches and ministries around the country, many ask us to review their blueprints as they prepare to build. Following are some of the things we often recommend.

Infrastructure

Two things are usually true:

- You can't have enough conduit.
- You never lose when pulling more data cable than is currently needed.

We recommend laying conduit to locations beyond the obvious. Every building should be connected with conduit. It's also wise to lay conduit between the worship center platform and the sound booth, and to various locations in the seating area. And whatever amount of conduit seems reasonable, double it. This will allow everyone on site to share data and computer resources through centralized, managed Internet access. It will also allow computers to be used on the platform when desired and will allow setting up congregational microphones for events such as business meetings.

When connecting buildings, we recommend using fiber-optic cable whenever possible. In addition to facilitating the fastest possible transfer of data, fiber-optic cable lessens the chance of damage to your system by lightning strikes.

Tim Whittaker, Community Church of Joy's Director of Information Systems (www.joyonline.org), suggests pulling data, telephone, and security cable at the same time. "Conduit space is often wasted because cable pulls were done separately, and pulling more through a conduit could damage what is already there."

When pulling data cable throughout your office area, pull a minimum of two drops to every office. Locating them on different walls allows for different office configurations. Consider pulling extra cable during the construction phase, even if it will be left coiled up in ceilings. Tim adds, "It costs three to four times as much per run to have cable installed after the fact, another reason to pull more than you think you will need. I always go with the 'double' rule. If you think an office will need two runs, pull four."

All cable drops, whether pulled by your team or by a vendor, should be tested and certified with a PentaScanner® or similar device. More than just checking for tone (which indicates there aren't any breaks in the cable), these devices check a number of specifications to determine whether the cable can reliably carry data at fast speeds. This test can go a long way in eliminating technical support issues, a blessing far outweighing its minimal cost.

It is also advisable to have all cables terminate to a patch panel. It should be located in a room that has clean electrical lines for your data switches, out of the flow of traffic, and away from anything that generates radio or electromagnetic interference.

Servers

Location, location, location. Servers should also be out of the flow of traffic and preferably behind a locked door, but conveniently accessible for the daily changing of backup tapes. Inconvenient server locations often result in failed backup strategies that go unnoticed until needed.

The electrical lines for the server room should be dedicated and grounded. Room temperature should be controlled by a separate thermostat to keep the range between 60 and 85 degrees. This will extend the reliable life of your servers.

One other very important item is whether your server room has fire sprinklers in it. Consider what could happen when smoke from a coffee burner sets off the sprinkler system in a different part of the building, but that sprinkler system runs through the server room. Wet data is often not usable and can truly wreck your team's day. Minimally, the server room should be on a separate system with an approved fire retardant that will not damage your servers.

Conference Room

Consider adding power and data ports in the center of your conference table to accommodate portable computers. These can make your conference room a safer meeting place. Adding video ports that connect to a projector and/or smart board can make your conference room much more effective too.

How About That Café?

Many churches are adding cafés for their members, for their team, and as an outreach. A big trend in the café niche is wireless Internet connectivity. Starbucks uses T-Mobile as their wireless vendor (www.t-mobile.com), but there are others on the market as well. Consider contacting one of these vendors or even adding the wireless connectivity yourself. With a good router, enabled security, and content filtering, you can allow those enjoying a cup of java to safely browse the Internet, extending the café's usability.

These recommendations can add long-term value to your building project. They can extend your team's ability to share data, databases, E-mail, the Internet, and more. Although they add a little cost to the project, their value is far greater. Rather than getting locked in a closet, they can open a closet to the world.

—Nick B. Nicholaou, Huntington, California, is president of Ministry Business Services, Inc., a team of management consultants specializing in ministry administration. You can reach Nick via E-mail: nick@mbsinc.com.



MASTERPLAN STEWARDSHIP SERVICES

One of the most significant challenges growing churches face today is that of financial limitations and inadequate facilities to accommodate accelerated growth.

Many congregations are faced with significant growth, forcing them to squeeze too many adherents into limited facilities. Unlike our predecessors who Moses led through the wilderness after leaving Egyptian bondage, we cannot worship in tents in the desert.

Adequate facilities need to be important to us because they are important to God. There is coming a great end-time harvest of the unsaved. God's stewardship indicates that He will bring the harvest to those who have prepared for it.

With the proliferation of stewardship companies and other related organizations across the country, another important question being asked by churches has to do with the biblical mandate for a capital stewardship campaign.

For those churches considering the complexities of a capital stewardship campaign, there are eight important factors to consider.

CONDUCTING A CAPITAL STEWARDSHIP CAMPAIGN

1. Precampaign planning.

There are many ways to raise capital funds. It is possible to raise money without God. It happens every day in every city in America. For the church, however, it is essential that its effort to raise funds be done well the first time. And, more important, *faith-raising* must precede *fund-raising*. If not, a generation may need to die off before attempting fund-raising again. Therefore, careful planning must precede any major fund-raising effort.

There are numerous issues to consider in the planning phase of church fund development. Important questions such as the level of funding needed, when will the funds be needed, and which capital projects are worthy of funding need to be scrutinized carefully. Additionally, the church must also carefully plan on how the funds will be raised, who will provide professional counsel to church leadership, and most important, how can the church constituents be mobilized to assist in leading the campaign.

2. Identifying, enlisting, and training the campaign leadership team.

In addition to the importance of securing funding for various capital projects, the next single most important campaign activity is lay volunteer involvement in leading the campaign. The consultants at MasterPlan Stewardship Services understand the critical need to have the campaign process create ownership among the congregants. One of the most significant and successful ways of doing this is to have a high level of involvement from the people.

The initial effort of lay involvement is to enlist and train key church leaders to provide leadership to the campaign implementation process. A capital stewardship campaign is one of the more significant church-instituted events that must send the message to the congregation that this effort goes beyond the church office and into the church.

3. Case statement development.

Every capital stewardship campaign worthy of funding from sacrificial giving must develop a case statement or a rationale for support.

Several issues must be considered when building a case for support:

- People are not inspired by need as much as opportunity. The campaign must offer them opportunity to get involved by serving during the campaign and committing financially.
- People do not give to charity as readily as they will invest in your vision. A case statement should reflect an opportunity to invest in the future of the church as well as to serve and to commit.
- Buildings and/or organizations, including churches, do not have needs—people do. Although it is important for people to appreciate and understand the beauty of renovations or new buildings, they are not compelled to give to brick and mortar. It is important for the congregation to understand that the focus of the campaign is really people. The buildings are discipleship tools to help the church accomplish its mission.

4. Enlisting campaign volunteers at all levels.

A capital stewardship campaign has as its assignment an ingrained plan to:

- Encourage everyone to visit or revisit the subject of biblical stewardship.
- Educate everyone to move beyond what is known intellectually toward that which is right biblically.
- Excite everyone to view stewardship as a discipleship issue.
- Engage everyone in accepting ownership of the mission/vision of the church.

Therefore, the heart of a capital stewardship campaign is people involvement. The campaign plan intentionally involves many church volunteers to staff various campaign positions. The campaign objective is to cast vision. The campaign process is to encourage ownership of that vision.

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(continued from page 105)

5. Developing campaign training, enlistment, and communication materials.

The campaign can only complete its objectives of leadership development, faith-raising, and fund-raising through the adequate training of the campaign volunteers and communicating the campaign vision to the church audience. Thus, an effective campaign will have at its core training materials for all campaign volunteers and an effective and cohesive communications component. This involves both print and multimedia to inform and educate the congregation on the mission and vision of both the church and the campaign.

6. Major gift planning and enlistment.

Every size gift is important to both God and the donor in a stewardship campaign. The widow's mite should never be discounted as insignificant by anyone on any occasion. However, to raise the substantial funds many churches need for their capital projects, the importance of major gifts cannot be diminished. One of the key components of enlisting major gifts is to offer gift-planning counseling to selected donors. The professionals at Assemblies of God Financial Services Group, in partnership with MasterPlan Stewardship Services, offer this unique counsel to any donor in any church who desires this assistance, without cost or obligation to the donor or church.

7. Specific plans for encouraging congregational financial commitments.

The foundation of a MasterPlan Stewardship Services-led capital stewardship campaign is Spirit-led giving, in an altar moment, and in a worship setting. The primary reason for this is that giving must be an act of worship.

As an encouragement to the congregation, and in the spirit of 1 Chronicles 29:14, the progressive process of commitment begins with the pastor, followed by the church staff, church leadership, and then the congregation.

8. Extended campaign planning for the entire gift period.

At the conclusion of the implementation phase of a capital stewardship campaign, normally a period of 3 1/2 to 5 months, a church gains an understanding of the faithful giving intentions of its people for a typical commitment period of 2-3 years. For there to be an orderly and positive return on the commitments made, it is imperative that an effective and sequential follow-up plan be implemented. A successful follow-up strategy can never be devised without a sound philosophy of follow-up.

- The *purpose* of follow-up is encouragement. Each of us makes important decisions to which we are fully and faithfully committed. These decisions may include getting married, having children, accepting a job, and certainly, giving ourselves to Christ. Even in these important decisions, however, we need continued encouragement to do our best. A capital stewardship campaign leads people to make important financial commitments to Christ and His church. Even a powerful, personal, prayerful decision needs continued encouragement. Decisions need to be updated and upgraded along the way.
- The motive for follow-up is spiritual. The motive is not money; it is to enable people to do their best. The most damaging impact of a broken commitment is not the financial loss suffered by the church but the spiritual loss suffered by the believer. In accordance with ability, people need to keep their carefully made commitments. Failure to do so is debilitating to spiritual life and growth. The high and holy motive for follow-up is the health and vitality of the Christian and the congregation.

Church members who make serious financial commitments to the church's goals deserve the encouragement and support of a wise and effective follow-up strategy. Responsible leaders never stop at merely bringing people to the altar of commitment. They also lead them to fulfillment.

CONCLUSION

In the final analysis, proper planning for a capital stewardship campaign must also consider the value of such an effort in the life of the believer personally and in the church corporately. The premise of this analysis is the understanding that giving is a grace extended to us by God. Therefore, the pastor and church leadership will find it helpful to launch such a campaign in the spirit of Paul's prayer for the Corinthian believers: "See that you also excel in this grace of giving" (2 Corinthians 8:7).

For more information on how a MasterPlan Stewardship Services capital campaign can positively impact your church and its future growth and development plans, call a MasterPlan professional toll-free at 1-800-962-7499.

—Larry F. Russell, MasterPlan Stewardship Services Consultant, Springfield, Missouri.

(continued from page 100)

Ted Heaston, senior pastor at Woodlake, relates his experience in building programs at two different churches: "In both cases, the greatest challenges for us were changing the service schedule from a multiple service schedule back to one service after we entered the new building . . . dealing

with people's expectations about the new building . . . and personal disappointments about the way the building actually felt when we moved in."

The stewardship of buildings and equipment, building policies and procedures, and creative facilities planning are crucial to the ministries of the church.

Merwin Pickney, FCBA, is the minister of administration at Woodlake Assembly of God, Tulsa, Oklahoma, and the executive vice president of the

National Association of Church Business Administration. The author can be contacted at mpickney@woodlakeag.org.

Six Levers of Series Preaching (Part Two)

What is the difference between a collection of sermons on the same subject and a strong series? How do we take full advantage of those unique strengths?

BY CRAIG BRIAN LARSON

Many pastors, wanting greater leverage, choose to preach primarily in series. But we may not be using all the power inherent in the form. When we understand how a series differs from a single sermon, we can take full advantage of the unique strengths a series affords.

Here are the final three differences, along with suggestions on how to capitalize on them.

PLANNED RESPONSE

Many people will not respond to a significant appeal for action on first hearing. One study reported the average Christian heard the gospel approximately seven times before responding. Urging people at the end of a sermon to pray more may not require much consideration, and people may respond on the first request. But asking people to sign up for a 2-week missions trip to Haiti, or to fast and pray for lost neighbors, is another matter.

members already thus committed, to increase that percentage.

After we announce a desired response, we can carefully lay the groundwork and make our appeal for action at the opportune time.

On the other hand, we may feel that stating the desired application up front will scare people away for the rest of the series. In that case, we can prepare the soil, and then near the end of the series plant the response we want hearers to consider in the weeks remaining.

To take advantage of the significant responses that series make possible:

a. ask for one unfamiliar response.

b. appeal for something specific, concrete, and large. Challenge people. If the topic is familiar, like Bible reading, challenge hearers to join a churchwide reading program that aims to cover so many chapters a day, records progress, uses a buddy system, and so on. A series implies that the subject is important, and so a murky, minimal

in the Spirit, and I had one overarching objective: to help people learn to pay attention to the Holy Spirit every day. A stand-alone sermon may have inspired some to attempt that in the following week, but most people probably would soon have changed their focus because of the different application of the following week's sermon, the different topic of the next Christian radio program or devotional reading, or the demands of life pressing upon them.

But in this series I repeated my objective weekly, and as the series progressed, I noticed the power of repetition over time. Some who did not pay attention the first Sunday did on the second. Based on conversations, I discovered that those who tried to pay attention to the Holy Spirit grew in their focus and learned from experience. Some had established new thought habits as they had again and again tuned in to the Spirit over the next 35 days.

Author Stephen Covey says, "To establish a good habit takes about 21 days." Another author says, "Positive change that lasts usually takes anywhere from 30 to 90 days."

When I teach something week after week, people are more likely to apply it day after day, and habits will more likely form that continue after the series ends. Repetition over time is one of the biggest wrenches in the series tool bag.

To take full advantage of repetition over time:

a. make the main application visual with a picture, illustration, or object lesson that you allude to throughout the series.

When I teach something week after week, my people are more likely to apply it day after day.

Series preaching enables us to prepare people thoroughly for a significant response. In the first sermon we can announce the specific commitment we seek during the series. For example, one church has a 3-week stewardship series every year, and the pastor asks early on that every church member give a percentage of his or her income to the church, and for

response is an anticlimax that can trivialize what has gone before.

c. plan application as thoroughly as the rest of the content. Arrange content with the response in mind. Know before the series begins what response you will present in every sermon.

REPETITION OVER TIME

For 5 weeks I preached a series on walking

In my series on walking in the Spirit, I asked one man to walk across the room with me twice. One time I looked away from him as we walked, and as a result we did not walk in step. The second time I watched his feet and marched in cadence with him. My point: to walk in step with the

c. prepare enough before beginning the series to know what idea and application will take center stage.

BLANKET COVERAGE

The great frustration of preaching stand-alone sermons is that on any given Sunday 25- to 50-percent of the that happens only through faith in Christ. I made that statement in some form in nearly every sermon. After several months of sermons from Galatians, even casual attenders got that principle in their bones.

To take full advantage of the power of blanket coverage, for each message, assume this is the only sermon in the series some will hear. Find ways to present the key series idea in each sermon.

A powerful sermon series is more than four sermons with a common theme and more than the sum of its parts. A powerful series is a team of sermons that work together. Take advantage of series synergy, and you will multiply sermon power.

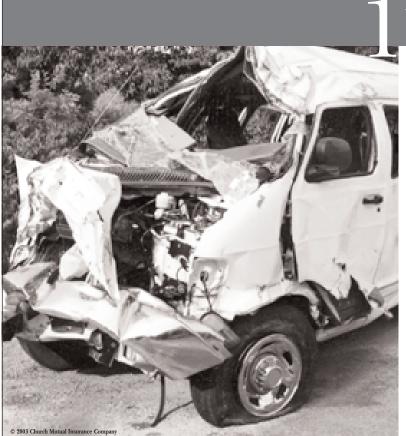
Craig Brian Larson is editor of Christianity
Today International's preaching resources—
Preaching Today.com and Preaching Today
audio—as well as pastor of Lake Shore
Church (Assemblies of God) in Chicago. He
is coauthor of Preaching That Connects
(Zondervan, 1994).

To take full advantage of the power of blanket coverage, for each message, assume this is the only sermon in the series some will hear.

Spirit I had to pay attention to the Spirit. I acted out that object lesson in two sermons. As the series progressed, I asked, "Do you remember when I walked across the room with Sam? What was the point?" People answered immediately.

b. write memorable, engaging statements that sum up the main application of the series. congregation is absent. We preach a sermon everyone needs to hear, and everyone—especially the one who needs it most—is not there. Series preaching ensures that a higher percentage of the church hears the series theme.

In a series on the Book of Galatians, the chief idea was that human performance of moral codes cannot make us acceptable to God;



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Our Local Assembly's Synagogue Heritage

The New Testament local assembly was established on the Jewish congregational model.

BY RAY GANNON

While addressing a national conference in 1973, a young missionary to American Jews complained that there were some guidelines in Assemblies of God Home Missions policy that were not in the best interests of Jewish ministry. Theodore Gannon, then national director of Home Missions, jumped to his feet to address the speaker and entire conference: "You boys go out and do it. Whatever works, we'll make policy." Many of us took his challenge to impact the American Jewish community in a bold new way by establishing incarnational Pentecostal corporate models of the Jewish Jesus.

When James (2:2) warned the local assembly against favoritism toward the socially advantaged, he used the terminology, "if a man comes into your assembly." The Greek word translated "assembly" here is *sunagōgē* (synagogue, a gathering together). James had no aversion to hailing the local assembly as a synagogue since the New Testament local assembly was established on the Jewish congregational model.

THE SYNAGOGUE IN JEWISH HISTORY

Although the synagogue is highly profiled in the New Testament, we find only dubious reference to it in the Hebrew Bible (Ezekiel 8:6). When and where did the synagogue arise as a communal institution alongside biblical faith?

When the Assyrians uprooted the northern kingdom of Israel (722 B.C.), the 10 tribes soon lost their national, cultural, and religious identities. They were quickly absorbed into the larger societies where they were replanted and

soon lost to the world. When the Babylonians carried Judah away into exile more than a century later (586 B.C.), the Jews recognized the only way to retain their own sense of community and national mission was to establish their exiled Jewish society around the study of Torah, corporate prayer, and creative means for settling internal communal disputes. A Jewish community center performed the three functions of (1) Beth Midrash, house of (Bible) study; (2) Beth Tefilah, house of prayer; and (3) Beth Din, a court for effecting remedy to religious family social disputes. These operated under the broader generic of Beth Knesset, house of assembly.

Since the Jewish exiles recognized the fulfilled prophecies of God's sometime caustic Hebrew prophets, they accepted the galut (exile) as divine punishment. But taking consolation in the remnant prophecies of restoration to their land, the disenfranchised exiles resolved to preserve their newly repentant devotion to biblical faith and sustain their hope for national revival. They did this by creating an institution that would inspire their knowledge of the Word, enhance their corporate devotion to worship the one true God of Israel, and enable them to handle their differences among themselves to avoid government interference and political imposition.

Spoken Hebrew died out within two generations of the Babylonian exile from the southern kingdom of Judah and was soon replaced with Aramaic, a Chaldean dialect. Almost immediately the linguistic change created Jewish need for translation of the original Hebrew biblical text. This need was soon accommodated in worship services by

means of complementary interpretations called *Targum(im)* and relevant applications for modern Babylonian Jewish life. Hence, the homily or sermon was born. Extensive portions of the Hebrew Bible, especially the Psalms, began to be read for corporate prayer and inspiration. An annual cycle for reading through the entire Torah (Law) during public worship services was created to assure a broad communal hearing of the rich counsel of God.

Emulating the early Babylonian Jewish model, other Jewish communities began establishing their own synagogues throughout areas north and west. In time the institution of the Beth Knesset or local synagogue would sweep back into the land of Israel and beyond newer Jewish strongholds throughout the Mediterranean region. During the intertestamental period, there was a growing corporate sense of Jewish mission to the nations. A progressively enlightened Jewish people began understanding the Torah, Psalms, and Prophets to teach that each and every nation should be worshiping the same one God of Israel, the Creator of all. The synagogue became a beachhead for Jewish missionary activities among pagans eager for ethical order in the midst of the overwhelming moral morass engendered by the combination of paganism, mystery religions, Hellenism, and incipient Gnosticism. The synagogue afforded not only full proselytes but also curious Gentile God-fearers opportunity to learn of the oneness of God and of His biblical code for moral human conduct. Jewish proselytizing efforts were highly successful with multiplied

thousands of pagans fully embracing Jewish conversion and thousands more Gentiles receiving weekly ethical instruction at Jewish founts.

THE SYNAGOGUE IN THE NEW TESTAMENT

According to scholarly estimate, firstcentury Jerusalemites utilized 480 synagogues in the Holy City alone as supplement to their temple worship. While the temple officially remained the authoritative domain of the professional priestly line (cohanim), the ruler of the synagogue required no pedigree. The leader of the local Beth Knesset was usually an unpaid layman, with noteworthy personal piety, intellectual prowess, and keen social awareness. The focus of this inspired rabbi ("teacher") was the application of the biblical principles of the Torah, not to the priesthood alone, but to the lives of common Jews. In the oral tradition of the priesthood of the believer, God expected all Jews to support their daily and weekly worship experiences with lives of recognizable holiness.

As new streams of Eastern and Western thought bombarded Palestinian Jewry, rabbis were compelled to provide rationale for the continued "Jewish mission" while helping the Jewish community maintain or pragmatically refashion its religious practices in a rapidly changing universe. The decisions reached by these lay scholars would eventuate in later centuries in the Talmud, the compilation of the Mishnah (oral law) and Gemara (completion). After the destruction of the temple in A.D. 70, rabbinical opinion would guide the Jewish masses scattered across the larger Middle East and Mediterranean worlds and create a new "rabbinic Judaism" that would flourish in synagogues throughout the Jewish Diaspora.

Among the reasons the apostle Paul systematically preached to the Jew first everywhere he was sent were: (1) he recognized in Romans 9–11 the strategic role Israel would forever play in God's global plan of redemption,

(2) the synagogue provided him a ready platform for gospel proclamation in nearly every city he entered, and (3) the tremendous Jewish missionary appeal to God-fearers surrounding the synagogue yielded Paul a prepared market of Gentile listeners.

As new congregations were formed consisting of both believing Jews and Gentiles, they naturally patterned their own worship on the order of the synagogue. Jesus, the apostles, and Paul had participated in synagogue life replete with the reading of Scripture, corporate prayers, and sermons with application for contemporary living. The local assembly, as a corporate testimony to Christ, would extensively duplicate the synagogue. The distinctive of the messianic synagogue would be the Pentecostal operations within the worship service, even as Paul instructed: "When you assemble, each one has a psalm, has a teaching, has a revelation, has a tongue, has an interpretation. Let all things be done for edification" (1 Corinthians 14:26, NASB). Paul considered the local assembly's gathering to be for hearing from God in worship,

movement by other denominations and parachurch organizations. It was quickly recognized that the messianic synagogue is a Jesus-centered, usually Pentecostal, and Jewish-cultured assembly. Similarly, the typical Assemblies of God church is a Jesuscentered, Spirit-filled, and usually Gentile-cultured synagogue.

Across America today hundreds of messianic synagogues exalt Jesus as Lord and King-Messiah in the midst of Jewish communities. Several Spirit-filled Pentecostal synagogues are affiliated with the Assemblies of God. In cooperation with Home Missions, they seek to spiritually embody, in a Jewish cultural framework, the Lord Jesus the Jewish world increasingly appreciates. After all, this is the mandate every local assembly shares—to be an incarnation of the living Christ to those who would otherwise miss the beauty of Jesus. Disguised by the mask of alien cultural practices and strange stylistic preferences, the real Jesus too often remains hidden to others.

The Assemblies of God has thus far led the evangelical world in embracing

Emulating the early Babylonian Jewish model, other Jewish communities began establishing their own synagogues throughout areas north and west.

study, and prayer, and as a court for handling internal disputes, as seen in 1 Corinthians 6:1–8.

THE MODERN MESSIANIC SYNAGOGUE

When the messianic Jewish movement followed hard on the heels of the 1967 Six-Day War and the charismatic Jesus movement of the 1970s, the harvest of thousands of new Jewish believers led to the establishing of the messianic synagogue movement. The Assemblies of God became the first Protestant group to welcome messianic Jewish congregations into full fellowship despite criticisms of the synagogue

the wide range of ethnic and cultural variations required for the authentic representation of the incarnated Christ to lost mankind, without ethnocentristic fears or related biases, to best serve the spiritual needs of all God's children, Jew or Gentile. Continued support for an extensive array of culturally relevant incarnational exhibitions of Christ is indispensable to our success in fulfilling our Matthew 28 messianic mandate to reach all people groups (ethne) with the Pentecostal gospel of Jesus and help them form synagogues in His honor. §

Ray Gannon, Ph.D., is an Assemblies of God minister and educator.

Erasmus of Rotterdam: A Deep Mind and Shallow Heart

The life of Erasmus makes it clear that a man can be God's pawn but not God's intimate.

BY WILLIAM P. FARLEY



Shortly after Martin Luther posted his 95 Theses, Frederick the Elector heard that the famous Erasmus was in his neighborhood. Because of Frederick's passion for truth, he was concealing and protecting Luther. But the theological issues were complex. He entertained doubts. *Was Luther or the Roman church right*? he wondered.

Erasmus of Rotterdam (1466–1536) was the world's greatest scholar, the most learned man of his day. A gifted theologian, his work was foundational to Luther's; he would know.

Erasmus entered Frederick's chamber and Frederick dismissed all of his attendants but Spalatin.

"What think you of Luther?" probed the Elector.

Erasmus replied, "This monk has committed two grave errors. He has

attacked both the Pope's tiara and the monks' bellies."¹

Frederick smiled at Erasmus' wit. "I would rather the earth should yawn and swallow me up than that I should be found favoring false doctrines," the Elector answered pointedly.

Erasmus, reluctant to take sides, measured Frederick. "Luther is right in his criticisms... for a reformation of the church is absolutely necessary; more than that, I esteem

Luther's doctrine to be essentially true."²

Erasmus' comments calmed the Elector's conscience. But within a few years, Erasmus' opinion of Luther Columbus discovered the New World, and 51 when Martin Luther nailed his theses to the Wittenberg church door. His life spanned the high point of the Renaissance and the collapse of Christendom into which he was born.

The old saying, "Give me the boy and I will show you the man," was true of Erasmus. Born in Rotterdam in 1466, he was the illegitimate son of a Catholic priest raised by an unwed mother. At an early age, he showed great intellectual powers and was enrolled in private school. He was orphaned at 14 and placed in a monastery at 15.

His passion for learning manifested itself early. "When I get a little money I buy books," he was known to say. "If anything is left over I buy food."

Erasmus was ordained at 26, but a later pope released him from his vows. His erudition brought him to the attention of an influential prelate who removed Erasmus from the monastery to accompany him on his travels. It was the scholar's great break in life.

"Erasmus was the prince of Humanists and the most influential and useful scholar of his age."

changed. What started as a minor difference between them widened into a theological crevasse with major implications.

BIOGRAPHY

Epochal changes framed the life of Erasmus. The printing press was 10 years old at his birth. He was 26 when As Erasmus traveled, his fame grew. He lived temporarily in England, Italy, France, and the Lowlands. He had no permanent home. "My home is where I have my library," he said.³ He befriended Thomas More in England and for a time held the Lady Margaret Professorship in Divinity at Cambridge. He cultivated relationships with popes

Photo: Courtesy of the Billy Graham Center Museum, Wheaton, Ill.

and cardinals, kings and princes. He was a literary vagabond supported by rich and influential patrons.

Erasmus' specialty was Greek, especially the Greek New Testament. He spent much time translating the Greek classics into the modern vernacular and gave serious prolonged study to the Greek New Testament at a time when his peers read the Latin Vulgate.

In old age he settled in Switzerland, then France. He died poor, alone, suffering from gout, arthritis, and kidney stones, calling out, "Oh, Jesus Christ, thou Son of God, have mercy on me."

HIS IMPORTANCE

In two distinct ways, Erasmus was a John the Baptist to the Reformation. First, he possessed unique literary skill. His pen was a rapier, and he was not afraid to use it. The Roman church was at a moral low point. Many convents had become brothels; monasteries, sinks of iniquity. Although priests took vows of celibacy, many openly kept concubines. The popes sold forgiveness of sins, waged wars, fathered numerous children, sold cardinals' hats to the highest bidders, and even sponsored secret orgies.⁴

Philip Schaff observes Erasmus' importance: "Erasmus was the prince of Humanists and the most influential and useful scholar of his age. He ruled with undisputed sway as monarch in the realm of letters. He combined brilliant genius with classical and biblical learning, keen wit, and elegant taste. He rarely wrote a dull line."

Motivated by the fate of his unwed mother, Erasmus loathed the moral degeneration of his day. He wrote brilliant, popular satires against the corruption of the priests, monks, and religious system. His wit struck a nerve with the common people. In 1520, one Oxford bookseller noted that books by Erasmus comprised fully one-third of his total sales. He was one of history's first authors of mass popularity.

In 1516, at age 50, he published his most important, but least popular,

work—the Greek New Testament. The Greek and Latin text were in opposite columns so the reader could see the Latin inaccuracies. When Luther received his first copy in the summer of 1516, he was ecstatic. It was critical to his work. From Erasmus' Greek text Luther translated the New Testament into German in 1522. Tyndale translated it into English a few years later.

We owe a great debt to Erasmus' labors. Schaff notes, "He furnished the key to the critical study of the Greek Testament, the *magna charta* of Christianity." Erasmus' work in Greek was fundamental to the Reformation.

understanding of man.

Attempting to attack Luther's understanding of man, Erasmus published *The Freedom of the Will* in the 1520s. In 1525, Luther responded with his enduring classic *The Bondage of the Will*. Luther knew that his exchange with Erasmus went to the heart of the real controversy and that this debate was the hinge upon which the Reformation struggle turned.

"Erasmus more than any other opponent had realized that the powerlessness of man before God, not the indulgence controversy or purgatory, was the central question of the

Throughout history man has continually stumbled over two fundamental questions: Who is God? And who is man?

HIS FAILING

Erasmus had one tragic flaw. He sought to change men's behavior without changing their theology. As Brian Edwards notes, this incapacitated his work: Erasmus "saw all the abuses and longed for them to be set right, the evangelical Protestant reformers alone went to the *cause* of the evil practices. Tyndale and Luther knew that the cause of the corrupt state of the church was its corrupt doctrine."

Throughout history man has continually stumbled over two fundamental questions: Who is God? And who is man? Erasmus tripped over the latter. Luther did not, and this was the secret of his enduring influence.

From Paul's letters Luther grasped the crucial doctrine of justification by faith alone. But he also went deeper. He perceived that justification must be by faith because sin had so radically affected man that no other salvation was possible. Luther learned that a man dead in sin will never voluntarily choose God. God must choose him. That is, God must initiate the relationship. But Erasmus would not go this low. He rejected Luther's

Christian faith."⁸ "For Erasmus the problem was "the externalization of religion."⁹ For Luther the problem was the exaltation of man and his unwillingness to humble self and submit to an infinite Divine Mind."¹⁰

John McClintock and James Strong sum up Erasmus' life: "A learned, ingenious, benevolent, amiable, timid, irresolute man, who bearing the responsibility, resigned to others the glory of rescuing the human mind from the bondage of a thousand years." 11

LESSONS FOR TODAY

What can we learn from this great scholar's life? First, it is possible to be used by the Holy Spirit beyond our knowledge and experience God. Erasmus was a Christian, but He did not know God and man with Luther's depth. Every man of God wants his work for God to proceed out of His experience with God. But God greatly used Erasmus despite a shallow relationship.

The life of Erasmus makes it clear that a man can be God's pawn but not God's intimate. Luther recognized this, and in 1523 observed: "Erasmus has done what he was ordained to do. He has introduced the ancient languages in place of the pernicious scholastic studies. He will probably die like Moses in the land of Moab. . . . He has done enough to overcome the evil, but to lead to the land of promise is not, in my judgment, his business."¹²

Second, it is possible to be in the intellectual elite, write books, or teach in seminary but miss what God is doing. Such was the case with Erasmus. Considered the greatest intellect of his day and master of the Greek New Testament, he missed out on God's epoch-changing work in his own generation. We need more than knowledge. We need revelation and the courage to go wherever it takes us even if humbling and unpopular.

Third, what started out as a small difference on a basic issue between Erasmus and Luther widened over time into a great chasm. This is always the case. Small differences in ideas often carry great freight with the passing of time. Erasmus supported Luther in the

early stages of the Reformation but ended up resisting him on the one crucial issue. Erasmus failed to see the full effects of sin on human nature. Luther saw it clearly.

We build strong churches to the degree we answer these same questions correctly. Moral reformation follows theological reformation. You can't successfully reverse this process.

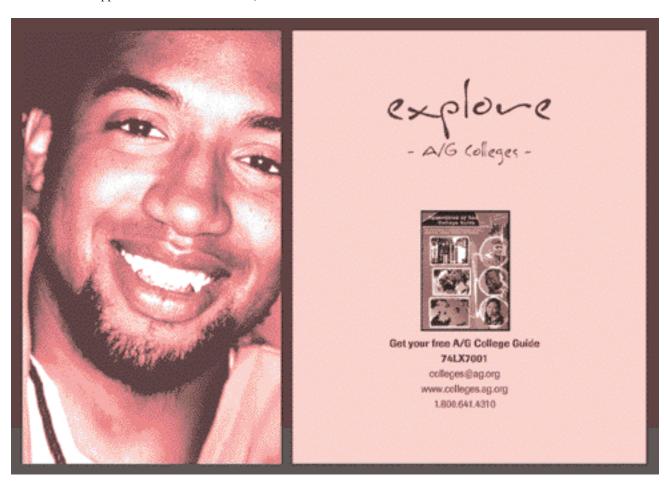
History is His story. Let us learn its lessons. €

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Connecting the Secular to the Spiritual

The primary bridge that connects one's secular work, secular wealth, and secular wants with a life of faith is stewardship.

BY RANDALL K. BARTON

Many committed Christians struggle with connecting their daily living with their daily faith. How can our work and toil, even the mundane, translate into a daily spiritual journey?

disdain for possessions. This theology teaches that believers are to reject material blessings, letting faith meet their minimum daily needs, thus allowing a carefree existence. This has

were only a trust given by God.

We must teach and preach that possessions are a privilege—not a right, a reward, or a curse.

Many in church leadership today struggle with the ever-increasing secular influence on the life of their congregations. The more pastors teach and preach against the secular, the more secular their congregations become. The solution lies not in a disdain for the secular, but rather in connecting the secular to the spiritual.

Those whose lives are consumed by stewardship in a world that asks you to be consumed by your possessions will find the connection that turns everything about their daily lives into spiritual significance.

possessions are a privilege—not a right, a reward, or a curse.

We must teach and preach that

The primary bridge that connects one's secular work, secular wealth, and secular wants with a life of faith is stewardship.

In Mark 10:17–30, Jesus astounded a rich man and His own disciples by challenging secular materialistic cultures of every age with the following truths:

Living a life of obedience to the commandments is spiritually worthless if it does not have a profound effect on our pocketbook and possessions (Mark 10:17–22). It is difficult for those hanging on tightly to earthly riches to ever experience spiritual riches (Mark 10:23–27).

The antidote to materialism that can keep us from spiritual blessings is a life of generous giving (Mark 10:29). A life of generous giving and letting go paradoxically becomes a life of receiving more and of having more in the way of earthly riches (Mark 10:30).

The financial transaction that takes place when we let go of our earthly possessions becomes a spiritual transaction that affects the eternal destiny of ourselves and others (Mark 10:30).

A fuzzy theology of stewardship abounds in the church today. One extreme poses a poverty theology and a the effect of disconnecting the secular from the spiritual by implying that possessions are a curse.

Others, like the rich man in Mark 10, believe that the pursuit and accumulation of possessions is an acceptable practice. The rich man truly thought prosperity was the reward for a righteous life. Jesus challenged his theology by letting him know his possessions

Randall K. Barton, CEO, Assemblies of God Financial Services Group, Springfield, Missouri.



"Apparently, he really gets into his sermons."

Confessions of a Church Sign Reader

What churches are saying when they don't think they are saying anything.

BY W. CLAYTON BRUMBY

Churches say a lot even when they aren't saying anything. Like individuals, congregations send all kinds of nonverbal communication about themselves and about how they feel toward us as total strangers. You don't believe me? Let's take a short ride. Let's see what churches are saying when they don't think they are saying anything.

NEGLECTED SIGNS

I don't know anyone at these churches, so the only way they can engage me is the way they keep their property and what their signs say. Signs are a hobby of mine. I see them as a camera lens that brings a church into focus. For instance, here's a church with a sign out front—one of those you can change messages

because people can't remember when the key was lost. The sign no longer lights up. No one knows if it is an electrical problem or if the light bulb needs to be replaced. Do they even make light bulbs for that model anymore? It wouldn't matter. The sign couldn't be seen by traffic anyway. It's mounted parallel to the road. Perhaps the church was making a concerted effort 27 years ago to get the families who lived across the street to join, because that's who the sign's been addressing all these years.

The church up here on the right is a newer church. Their sign looks like it once served as the construction sign for the property when the church was being built. It's been redone several times. It looks like a professional sign

have said a mouthful. What they have had to say is not so good. Next we find a church that has a wall with metal architectural letters attached—kind of like a boundary marker. It tells the name of the church, but nothing more. They look classic, don't they?

At the end of this block, a couple of streets over are two churches that have put in brand new signs. One church liked the more historic wooden look. The sign was sandblasted and then painted, even with what appears to be a gold leaf. Someone spent some money on that one. And if I was a faithful member of that denomination, I might be inclined to visit. But I'm not, so I don't.

Across the street, the other church took a decidedly different approach. They wanted a more contemporary look, so they chose a crisp, rectangular cabinet with what appears to be letters cut out of the metal faces. At night, when it lights up, the letters are suspended in the darkness. Very tasteful! They even have a line at the bottom that tells the time of their services. Someone in this church was thinking because the sign is mounted perpendicular to the street so it can be seen over a block away by traffic coming from both directions.

It took some congregational politicking to get both of those signs done, and now that they are installed, the churches are proud of them. They add a nice finishing touch to their respective properties, and both show a lot about how the churches feel about themselves. Unfortunately, how they feel about themselves is about all they tell me. Well, maybe not. Actually, they do

Signs are kind of a hobby of mine.

I see them as a camera lens that brings
a church into focus.

on. "EASTER SUNRISE SERVICE, 6:30 A.M. ALL ARE WELCOME." Well let's see, it's now the third week in May. Easter was 6 weeks ago. I don't know about you, but I get the feeling this church forgot about me over a month ago. Are they as thoughtless as their sign? I'll never know.

Turning left at the light, this next church coming up has a little metal message-board sign. It's been here as long as the church has, a little over 27 years. The paint has peeled and the top is coated with rust. People can't remember how long ago the glass was cracked in the door that can't be opened

was used originally, but that was a couple of paintings ago. The closer one gets, the dirtier it looks, and the corners are rotting. A strange looking vine is now making good use of the sign for its own purposes. The church seems to have money—new playground equipment, resurfaced parking lot—you know, stuff for them. I look at it as if the buildings are for them and the sign is for me. And it says a lot about where someone like me, a nonmember, stands in the scheme of things.

ASTHETIC SIGNS

The three churches we've seen so far

leave me with the same impression I get when going by a country club: MEM-BERS ONLY. Sure, I'm welcome to visit anytime, so long as I'm accompanied by a member. Thanks, but no thanks.

PREACHY SIGNS

Here's a new sign. Big, bright, and colorful. It has a place to put messages. I've been reading it the last couple of months I've driven by it. One week the sign said: "WE'RE LOOKING FOR A FEW GOOD MEMBERS"—a spin-off of the Marine's slogan about looking for a few it's like to not have all the answers. I know Christianity knows a lot about life, but it's what people do with what they know, how they handle it, that makes or breaks the message for me.

For instance, this sign rarely, if ever, uses the word *you* like the other church. They almost always use the word welike we're all in this together. Most of the time the messages they put up are just trying to be engaging and have some fun with those coming by. Every once in awhile, though, they'll zap me with a paraphrased Bible verse to let me know

They are making an effort because they not only change the sign once or twice a week, but they try to say what they say in a way I didn't expect. Last week the message was: THE ARGUMENT YOU JUST WON WITH YOUR WIFE ISN'T OVER YET. I had to chuckle. I guess the pastor, or whoever changes the sign, knows something about marriage. Overall the sign makes me curious: Are the people who go here as real as their sign? I can't help but think I might get more if I walked in the door.

This sign rarely, if ever, uses the word you like the other church. They almost always use the word we—like we're all in this together.

good men. Last week the message was: "A CHURCH ALIVE IS WORTH THE DRIVE." A few messages like this and I'm wondering if they are really concerned about me, or are they just looking to add me to the ever-growing list of who was in their Sunday School last week. My guess is that they are more interested in what I can do for them than what they can do for me.

The other stuff they put on their sign is pretty preachy. They use the word you a lot, as if the messages don't pertain to them. One week it said: "YOU CAN'T GET CAUGHT IN PLACES YOU DON'T GO." And then: "YOU MUST BE BORN AGAIN." I don't disagree with either of those statements, but don't they apply to all human beings? I don't need to be around folks who think they've got it all together and are going to make sure I get it all together. I need to be around people who struggle with the same things I struggle with—who live in the same world I do. In fact, I've always thought that's why God became a man so I could see Him relating to me.

AUTHENTIC SIGNS

I want to show you this last church sign. It is as nice as the last one, but I get the feeling the pastor hasn't forgotten what they are part of the solution and have some answers. But normally they're nonsectarian. They get me to think about things I wouldn't normally think about—things from a bigger perspective.

What impresses me most about this church is I think they care; they aren't indifferent about me-not like the first churches I drove by. It seems they are always putting something on their sign with me in mind. And that's comforting.

CONCLUSION

Me? No, I'm not a member anywhere. I was really involved in a high school youth group once, but, you know kids, I messed up a few times. I wanted to go back, but didn't think I was made of the right stuff. Would I consider going back now? I don't know. That's pretty scary. If I did, I can tell you one thing: this last church is the first church I'd visit. It's the only church that's earned my trust. Maybe you have a point. Maybe I should give it another shot. What are their service times again? 🤮

W. Clayton Brumby, Sarasota, Florida, is a senior sign consultant for the J.M. Stewart Corp. and has written a book on church sign outreach called The Missing Ministry.

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Sirs, We Would See Jesus

From the perspective of the pew, here is a list of what works and doesn't work when it comes to the sermon.

BY J. DIANE AWBREY

From the time I was old enough to be dropped off at a friend's house overnight or attend birthday parties without parental oversight, my father always said the same thing to me. He didn't say, "Have a good time." "Be a good girl." Or "Eat everything put in front of you." He always said, "Remember who you represent."

Somehow, without asking, I knew he meant not just him and Mom, although their position in district leadership might have been motivation enough for some parents to worry about reputation. He meant I should remember that I represent Jesus everywhere I go. My school friends and neighborhood pals weren't always Christians, and from an early age my dad wanted me to remember that I may be the only Christ they would meet.

Now in adulthood, I think of that advice when I visit churches and listen to the preaching. As a long-time listener to many sermons, from camp-meeting revivals to European cathedrals, I have observed some tendencies among preachers that have led me to develop a short list of what works and what doesn't—from the perspective of the pew.

KNOW YOUR AUDIENCE

In all public speaking and good writing, the first consideration is audience. Some sermons I have heard could have been much better if the speaker had simply considered the audience.

In one church, I sat through a Sunday night sermon railing against divorce, drunkenness, and gambling. Since I knew none of these applied to me, I took stock of the congregation. First, I knew of only two divorced

people in the church who were both dealt a blow by their failed marriages. I felt chagrin that their unwished-formarital status had come under public fire. Next, I considered drunkenness. Granted, we were in a college town known for partying, but I seriously doubted if any revelers had taken the trouble to clean up, sober up, and

In one church I attended, the pastor used a month-long series to preach on ways the people could get more involved in the "life of the church," his favorite phrase. Often these sermons took the form of cheerleading, cajoling, or manipulating people into joining Sunday School classes, singing in the choir, or increasing their tithing. All

Another popular tendency among preachers is to superimpose Scripture onto current self-help theories in an attempt to make the Word more relevant.

make it to that particular Sunday night service. Finally, gambling. The state hadn't even passed a lottery at that point. Again, I surveyed the crowd and wondered for whom this tirade could possibly be intended. Such a lack of consideration for the audience—who for a variety of personal reasons that did not include divorce, alcohol, or greed had made the return trip on a Sunday night for worship and exhortation—indicated to me that the speaker had misunderstood both his own purpose and the audience's needs.

STICK TO THE POINT

Another tendency I have noticed is the pastor who uses his pulpit as a means to promote an agenda for church growth. Although I realize the pastor is the leader of the church, he may see the Sunday morning service as his opportunity to address a captive audience, and some may even consider agenda-driven preaching a means of shepherding a congregation into greater involvement, I find such sermons beside the point.

these activities are well and good, but they missed the point. And he missed the opportunity of preaching Christ.

Another popular tendency among preachers is to superimpose Scripture onto current self-help theories in an attempt to make the Word more relevant. This practice and its many insidious forms is merely another kind of proof-texting.

In one church, a Scripture reading before the sermon briefly referenced the friendship between Paul and Timothy. The sermon never once mentioned the Scripture but focused instead on three ways to be a better friend. Audience members-I dare not call them worshipers-were asked to take a personal inventory of their friend-making abilities so they could know in what areas they needed improvement. This example is only one of many I could cite-and you could too-that borrowed truthful eletime-management, self-help, and get-rich-quick pop culture and substituted them for the timeless truth of the gospel.

GET OUT OF THE WAY

One of the most frustrating, albeit sometimes amusing, things about sitting in church is being confronted by the egos of those in charge. In most churches, the leadership takes its commission seriously and gets out of the way so the Spirit can flow through them. Occasionally, however, the attraction of power pushes an ego-driven leader to the fore.

It may seem odd for a fourth-generation Pentecostal to say, but one of the advantages of liturgical churches is that the egos of leaders are kept at bay, at least during the service. The centrality of the liturgy keeps personal expression and self-aggrandizing to a minimum. If the liturgy itself is Christ-centered, the overall experience can be that worshipers' attention is never drawn from Christ to man.

In Pentecostal circles, in which liturgy plays a minor role, if at all, we often encounter the tendency of the speaker to impose himself or herself into the message or onto the overall worship experience. I remember when a noted biblical studies student preached in chapel in college. The only thing I recall about his presentation was that at the end of the sermon he asked us all to sing "one of my favorite songs." I don't remember the song, but I remember how the phrase jarred me out of a spirit

into our churches, and what do we do about it?

First, maybe the effort required to study, think, pray about, write, and revise a meaningful sermon is such that some are looking for quick-fix sermons to avoid the real work of hearing from God, developing the delivery, and applying the text to life. Ranting against social evils, cheerleading, or loosely connecting popular culture to Sunday School stories is easier than staying focused on Christ and Him crucified, with all the emotional, spiritual, and physical demands that such sermons place on both deliverer and hearer.

Second, a concentrated effort to proclaim the Word, both the text and the Person, will—as a by-product—result in lasting change in hearers' lives, the lives of churches, and in personal relationships, time management, or financial well-being.

Oswald Chambers supports this view of the centrality of preaching Christ: "If we preach the effects of Redemption in human life instead of the revelation regarding Jesus, the result in those who listen is not new birth, but refined spiritual culture. . . . We [preachers] have to see that we are in such living sympathy with God that as we proclaim His truth He can create in souls the things which He alone can do." 1

It may seem odd for a fourth-generation Pentecostal to say, but one of the advantages of liturgical churches is that the egos of leaders are kept at bay.

of worship and into thinking, Are we singing this song because it will help us worship or are we singing it because it's your favorite? Such offhand comments are usually harmless, but an accumulation of them interjects the ego of the speaker into moments that should be focused entirely on Jesus.

WHAT TO DO?

How have these types of sermons crept

Churches have long been built on the foundation of a pastor's commitment to preach the Word. In one case, exposition of the Word is all that happens during certain services. The congregation comes prepared to have the Scripture opened to them in a prayerful, steady, challenging way, and the pastor comes prepared (in every sense of the word) to expound the Word.

In another situation, the pastor announces which book of the Bible he will delve into during Sunday night sermons for as long as it takes to cover it sufficiently. Sometimes this means the congregation can expect a systematic, expository digging into the same book for a few months. Sometimes it means they stay in that book for over a year. But the people know that when they regularly attend Sunday evening service and follow the sermon, they are deepening their understanding of Jesus. As their understanding of Jesus strengthens, the social evils that used to attract them fall away, they increase their commitment to church-related agendas, and their need for pop cultural quick fixes diminishes. The pastors of these two churches have grasped the point of proclaiming the Word.

In one of the churches of my childhood, I remember playing on the platform after service. I was just tall enough to see the top of the pulpit, and playing preacher was always a way of filling time before Mom and Dad were ready to leave. This particular pulpit had a large plaque placed where those speaking could see it and those hearing could not. It read, "Sirs, we would see Jesus." I asked my dad about it later, and he referred me to the passage in John 12:21 in which certain Greeks asked Philip for access to Jesus just after His Triumphal Entry into Jerusalem. But, my dad explained, the statement was really just a reminder to all who stood in that pulpit and dared to address the congregation—as all who stand in any pulpit should be admonished—to remember whom they represent. 🥊

J. Diane Awbrey, Ph.D., is a freelance writer. She lives in South Burlington, Vermont.

E N D N O T E

Oswald Chambers, My Utmost for His Highest (Westwood, New Jersey: Barbour and Company, Inc., 1963), November 9.

Everybody Needs Some Faith

Everyone needs a fortifying faith, and who better to show the way than you—the preacher.

BY WAYNE M. WARNER

Forty-four million people passed through Chicago's O'Hare Airport last year, reports columnist George Will.

Without exception, 44 million people obeyed a disembodied voice, electronically amplified, telling them to get into the cylindrical aluminum membrane waiting to hurl them through the upper atmosphere. Although few understood the process, most were docile enough to join the crowd as instructed.

Will suggests faith plays a greater part in life than most realize.

Every preacher knows people who exercise qualities of faith they don't recognize. People assume faith belongs to a prescientific era inferior to the present, but since September 11 uncertainty runs deep. Mugged by terrorism and dragged around a dark corner, the nation feels vulnerable.

While most use more faith than they can or will admit, the need is great for

faithful preachers who understand the times and know the direction to go (1 Chronicles 12:32). Accustomed to finding security in Wall Street stocks, bonds, and other assets, too many struggle with fear, uncertainty, and pessimism. No member of the community is better equipped to inspire faith, give direction, and lead the way in recovering a positive outlook than the Lord's servant.

He was just another preacher when he was injured while putting up a tent for an evangelistic crusade and forced to conclude 13 years of ministry. Charles W. Naylor spent the next 41 years suffering from a spinal injury. Frozen to a bed of pain, Naylor discovered that "faith produces the building blocks wherewith we build up life."

At one point Naylor fell into despair. While drowning in hopelessness, he discovered faith is basic to life. As scientific discoveries expanded elsewhere, the victim found the helping hand of faith in the Bible. He reminded readers often that they could use faith to build lives that earthquakes of adversity could not destroy.

Naylor became a man of the Book as God filled his heart with an indestructible trust. God had not deserted him but had armed him with a new awareness of His person and power. Sharing his newfound self-acceptance, Naylor wrote *The Secret of the Singing Heart*.

Naylor overcame his adversity, like a tree branch rising up after being weighted down with a heavy snow. Though he was weak physically, his faith grew strong. Friends and strangers visited his Hoosier home and listened to the song bubbling from deep within. Ministering from his bed through counseling and writing, he concluded,

There's no defeat in life

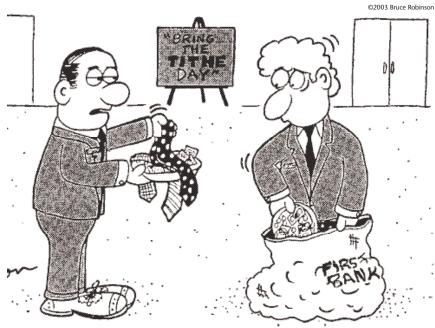
Save from within;

Unless you're beaten there

You're bound to win.²

One touched by Naylor was the boy who delivered the newspaper, Robert Reardon. Reardon knew Naylor's story because Naylor became a well-known parishioner of Reardon's preacherfather. After becoming a university president, Reardon recalled words from Bishop Carpenter's "Some Pages From My Life," which he copied on the flyleaf of his Bible as a youth. He shared them with the graduates at a terrorizing time, words reminiscent of the helpless but not hopeless cripple on his paper route.

"At first you will think you can do everything," the Bishop had said, "then you will be tempted to think you



"Pastor has to work on that lisp!"

can do nothing; but don't let yourself be cast down. You will learn that you can do what God has for you to do."

Christianity is easier to believe than many realize, concluded R.G. Lee, a prince of Southern Baptist orators. He reminded audiences it takes a focused faith to become an atheist or an infidel. Lee suggested the atheist must believe Providence is merely a dream, that prayer is merely a useless exercise, and that sorrow has no hope of healing. He must believe heaven is a vain hope and death is without anticipation. Moreover, he must believe that conscience has no authority and that sinful behavior holds no accountability.

"That is the belief of the infidel's unbelief," Lee concluded. "Infidelity and atheism and agnosticism will not do to live by. They will not do to die by." One can neither believe without believing that he believes, nor disbelieve without believing that he believes, Lee stressed.

An unknown poet put it in perspective for everyday living:

Doubt sees the obstacles,

Faith sees the way.

Doubt sees the darkest night;

Faith sees the day.

Doubt dreads to take a step,

Faith soars on high;

Doubt questions, "Who believes?"

Faith answers, "I."

When Bryant Kirkland retired from Manhattan's Fifth Avenue Presbyterian Church in 1987, he continued preaching and writing. As part of his writing, he corresponded with his grandson, complimenting him for good grades and his goal of becoming a teacher.

Kirkland encouraged his grandson toward that goal, especially in view of faltering families, marital turmoil, and a world warring with itself. He acknowledged the drift away from the spiritual life and wondered about the world his grandson would face. He compared what he saw with the old rocking chair belonging to his wife.

Shortly before retiring, Kirkland had gathered up the pieces of her

rocking chair, its glued joints all dried up and the pieces collapsed, and took them to be reglued. Finally, he compared the moral structures of his college days with those of his grandson and concluded with what he hoped would be a good future for his grandson.

"Remember," he added, "you are not doubting God but rather doubting your own concepts of God. Your concepts are bound to change and grow, but God remains faithful and true."

Everyone needs a fortifying faith, and who better to show the way than you—the preacher. •

Wayne M. Warner is a retired pastor and a freelance writer who lives in Battle Creek, Michigan.

E N D N O T E S

- 1. C.W. Naylor, *The Secret of the Singing Heart.* (Anderson, Ind.: Warner Press, 1954), 96.
- 2. R.G. Lee, *The Must of the Second Birth*, (Grand Rapids: Revell, 1959), 95.
- 3. Ibid., 95.



Inviting the Evangelist: Key Steps for Extending Invitations

Here are steps to maximize the effectiveness of the evangelist in your church.

BY MARSHALL M

M. WINDSOR

When Philip the evangelist and the other apostles were sent out for parts unknown, they had already been told not to worry about taking anything "except a mere staff; no bread, no bag, no money in their belt" (Mark 6:8, NASB). They would simply stay where hospitality prevailed—in the home of another believer. Philip never gave a thought to fuel bills, credit card payments, maintaining a vehicle, booking flights, insurance, or paperwork and postage.

Today's society demands far more from itinerate ministries than a pure heart with a passion for God. Gone are the days of stopping by someone's home unannounced—without at the very least calling ahead. If you are not on the schedule, you may not get invited inside. The challenge of balancing schedules, family, and finances

Incorporating the ministry of the evangelist allows the pastor to focus on the spiritual formation of the believer who has come to faith in Jesus Christ. This discipling engages all areas of human growth: intellectual, emotional, as well as behavioral; and it demands extensive planning and prayer. For this reason, the following steps serve as guidelines to help pastors maximize the effectiveness of an evangelist in the local church.

BE PROACTIVE

Finding an evangelist may be a challenge for the pastor who has had no previous experience conducting an evangelistic meeting. One source for finding an evangelist is the national evangelists Web site: www.evangelists. ag.org. Visitors to this site can search for a particular evangelist or ministry.

Today's society demands far more from itinerate ministries than a pure heart with passion for God.

while maintaining a passion for holiness continues to hold a preeminent place in the heart of ministers.

But God has given certain gifts to the body of Christ to further His kingdom. One of those gifts is the evangelist. Evangelization is proclaiming the gospel for the purpose of making converts, whether one-on-one or in crusades. No matter what the vehicle, the pastor needs evangelism and should feel the freedom and confidence in the ministry of the evangelist.

Pastors can also call the national Evangelists Office at 1-417-862-2781, ext. 1302, for contact information on any Assemblies of God evangelist.

Another source of information is other pastors. Ask them about their past experiences with evangelists you might be considering. Visiting with pastors at sectional, district, and General Council functions can provide a wealth of information about possible evangelists. Many pastors are willing to share their wisdom and experiences.

Request brochures, cassettes, videos, and/or CDs from evangelists for current or future reference. Many evangelists also have Web sites that provide information on schedules, endorsements, and ministry focus.

If the evangelist is in your area, visit a service to observe his or her ministry, but don't use one visit alone to make a decision. Combine this with some of the above-mentioned steps to get a well-rounded knowledge of the evangelist.

BE PROFESSIONAL

Whether you are calling the evangelist or an evangelist has called you, be open and honest with him or her. If you don't invite evangelists that you haven't met, tell them. If you don't feel the Holy Spirit leading you to schedule a meeting right then, say so. Perhaps have the evangelist call you later in the year. Evangelists appreciate definitive answers. Treating others the way you would want someone to treat you glorithe Lord and reveals a Christ-centered fellowship of believers.

Don't be pressured into scheduling a meeting. If you feel pressured during the course of your conversation, graciously let the evangelist know you don't feel good about scheduling a meeting right now. God has given the church the fivefold ministry offices for propagating the gospel and edifying the Body. Having an evangelist should be a win-win situation for all involved.

Communicate expectations before the service. Open communication is a vital key to success. Inquire about the needs of the evangelist—financial and otherwise. Will the evangelist preach and sing? If singing accompanies his ministry, what equipment is needed? Is PowerPoint or video used during the preaching part of the service? If you are not equipped for certain aspects of a revival. Let them know that you are anticipating a wonderful move of the Holy Spirit. Involve your church in prayer prior to the scheduled meeting. point for someone who has never been to your church but came to visit the revival services. Evangelists come along-side pastors to preach good news to the unsaved but also to help revive the pastor, the pastor's family, and the community of believers.

Believe God for the impossible, because He alone makes the impossible possible.

the crusade.

Promote the meeting in ways that work best for your church and community. These may include a write-up in the bulletin, bulletin inserts, posters, newspaper advertisements, radio or TV spots, or providing the information on your church's Web site. If you are not familiar with the types of publicity your evangelist uses, communicate this concerning what each one of you will supply and what is normally done. Communication is key.

ministry, state that up front. Agree on accommodation needs and transportation expenses as soon as possible. And above all, let the Holy Spirit guide you in every aspect of working with the evangelist. I also recommend James Davis' book *The Pastor's Best Friend: The New Testament Evangelist* published by Gospel Publishing House. This book contains valuable information concerning working with an evangelist and scheduling a meeting.

Tell other pastors in your area about your upcoming meeting or crusade. Invite them. They may need a spiritual refreshing in their lives, and the Holy Spirit moving in your services may be what they need.

This is their revival too, and your posi-

tive affirmation will help convey a

sense of ownership. It has been said

that we can do more together than we

can do by ourselves. People with a pas-

sion for God will only enhance

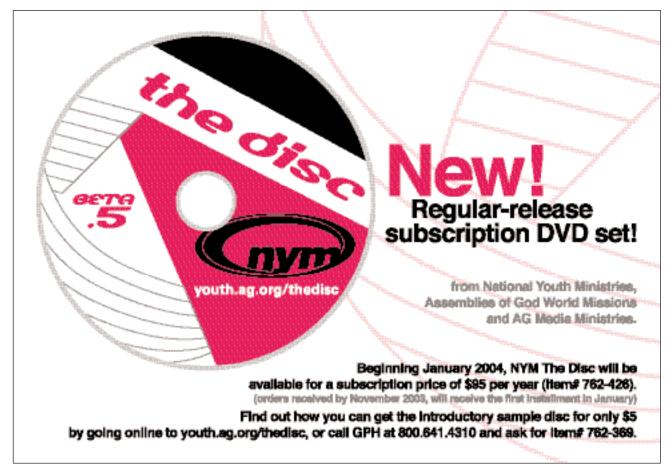
Then believe God for the impossible, because He alone makes the impossible possible. **?**

BE POSITIVE

Revivals have a way of changing lives. Your crusade may be the turning

Inform your congregation about the

Marshall M. Windsor, Springfield, Missouri, is a full-time evangelist and student at Assemblies of God Theological Seminary and an assistant in the national Evangelists Office.



SERMON SEEDS



THE BIRTH OF A KING

INTRODUCTION:

Though it may not always be apparent, Christmas commemorates the birth of the King of kings and Lord of lords. The Bible has significant information concerning Christ the King.

MESSAGE

1. A King is foretold by prophets

(Numbers 24:17; Psalm 2:6; Isaiah 9:7).

- 2. A King is sought by Wise Men (Matthew 2:1,2).
- 3. A King is recognized by followers (Luke 19:38; John 1:49; 12:12,13).
- 4. A King is declared by himself (John 18:37).
- 5. A King is rejected by enemies (John 19:19).

6. A King is acclaimed by the universe (Psalm 72:10; Isaiah 47:4; Zechariah 14:9).

CONCLUSION:

Today men may bow in the presence of the Savior. Eventually every knee will bow and every tongue confess that Jesus Christ is Lord (Philippians 2:10,11).

-Hardy W. Steinberg

WHATEVER HAPPENED TO GOD'S GRANDCHILDREN?

Romans 8:14-21

INTRODUCTION:

Many people take pride in their Christian heritage. They think being a second-, third-, or fourth-generation Christian will get them through. But God doesn't have grandchildren.

MESSAGE:

- 1. "For as many as are led" (verse 14).
 - a. God wants you. There is no question about being a wanted child.
 - b. The Holy Spirit is assigned to make you a child of God (John 1:12,13).
 - c. We are the children of God (1 John 5:1–4).

- 2. "For ye have not received the spirit of bondage" (verse 15).
 - a. Look at what you have received—adoption.
 - b. You are no more a servant (Galatians 4:1–7).
 - c. He hath chosen us (Ephesians 1:3-6).
- 3. "The Spirit itself beareth witness" (verse 16).
 - a. This is one spiritual birth certificate.
 - b. We are all one in Christ—equal to anyone (Galatians 3:26–29).
- c. We are a sweet smelling savor (Ephesians 5:1,2).
- 4. "And if children, then heirs" (verse 17).

- a. We receive all the benefits.
- b. We are heirs according to hope (Titus 3:4–7).
- c. But we also receive chastening (Hebrews 12:5–8).
- "For I reckon that the sufferings" (verse 18).
 - a. The last chapter isn't written yet.
 - b. We are sons of God without rebuke (Philippians 2:14–16).
 - c. Behold what manner of love we receive (John 3:1–3).

—Warren McPherson Springfield, Missouri

FORGETTING CHRIST AT CHRISTMAS

INTRODUCTION:

It's so easy to forget Christ at Christmas. Not only do non-Christians forget Christ, but also Christians forget. There's so much to do at this time of the year—shopping, baking, visiting family and friends. If not careful, even the most dedicated Christians forget.

MESSAGE:

1. Forgetting the purpose of Christmas.

- a. Christmas is the birthday of Jesus. We celebrate His birth, but how many give Him a gift?
- b. Christmas is the fulfillment of the promised Savior (Genesis 3:15; Isaiah 7:14; Isaiah 9:6).
- c. So many place their focus on gifts and seeing friends that they forget the real meaning of Christmas. Beware of forgetting the purpose of Christmas.

2. Forgetting the person of Christmas.

 Many spell Christmas as X-mas. If we remove Christ from Christmas we remove the meaning of Christmas.
 Without Christ there would be no

- Christmas. Christmas should always center around Christ.
- b. The birth of Christ was so great that the angels announced it (Luke 2:9–14). The shepherds wanted to see the baby Jesus (Luke 2:15–17). The Wise Men traveled to see Him, bringing gifts (Matthew 2:7–11).
- c. The whole world pauses to remember the person of Christmas—Jesus Christ.

3. Forgetting the peace of Christmas.

- a. The prophet Isaiah said Jesus would be the Prince of Peace (Isaiah 9:6).
- b. The angels said the birth of Christ would bring good tidings of great joy to all people (Luke 2:10).
- c. Jesus said He would leave His peace with us (John 14:27). The only way to have peace is to have Christ in your life.
- d. During the Christmas season there are many lonely people. More suicides are committed at this time than any other time of the year. Without His peace there will be loneliness.

4. Forgetting the pardon of Christmas.

- a. Christ came for one reason—to forgive man of his sin. He came to seek and save the lost (Luke 19:10).
- b. The pardon of Christ and God's love are shown clearly in John 3:16. All who call on Him will be saved (Romans 10:13). He forgives all sin (Psalm 103:3). His blood cleanses from all sin (1 John 1:7).
- c. Don't forget or neglect His pardon at this time of the year.

CONCLUSION:

Beware that you don't forget Christ at Christmas. Attend church. When writing Christmas cards and notes, say "Merry Christmas" rather than "Merry X-mas." Put Christ in Christmas, and keep Him in all your Christmas plans. Don't be so busy that you forget Christ at Christmas.

—Croft M. Pentz Waynesboro, Pennsylvania



JESUS, OUR IMMANUEL

Isaiah 7:14

INTRODUCTION:

One of the most blessed truths concerning Christ's birth is expressed in the lines of "Hark! The Herald Angels Sing": "Veiled in flesh the Godhead see, Hail th' incarnate Deity! Pleased as man with men t' appear, Jesus our Immanuel here."

MESSAGE:

1. What Immanuel means.

- a The meaning of the word Isaiah used in this text was understood by Jews but not by Gentiles. We are given this interpretation in Matthew 1:23: "God with us."
- b. God is with us-He was Deity manifest in the flesh (1 Timothy 3:16).
- c. God with us-He lived among men, revealing God the Father to them (John 14:9).
- d. God with us-He is still with us today (Matthew 28:20). Weymouth's rendering of this verse is: "I am with you

always, day by day, even to the close of the age."

2. What Immanuel does for us.

- a. He saves us. He became partaker of our flesh and blood that He might die for us (Hebrews 2:14,15). That is why He was named Jesus (Matthew 1:21).
- b. He sustains us. Because He passed through the same experiences we have in this life, He is able to help and comfort us when we need it (Hebrews 2:17,18).
- c. He strengthens us. The Greek word "with" used here (God with us) has the strongest possible force. It does not mean "in company with." It means "together with," "sharing with." It implies close fellowship. God is united with us. His power is our power. His ability is our ability. Paul could say, "I can do all things through Christ which strengtheneth me" (Philippians 4:13), for the Lord was with him.
- 3. What Immanuel expects of us.

- a. We must keep our eyes on Him. "Looking unto Jesus" (Hebrews 12:2); looking at the eternal, not the temporal (2 Corinthians 4:18).
- b. We must practice His presence. We must set the Lord always before us (Psalm 16:8) and keep our minds fixed upon Immanuel (Isaiah 26:3).
- c. We must walk in His way. It does not say, "God walked with Enoch," but "Enoch walked with God" (Genesis 5:22). Only those who follow the path of obedience to His revealed will can have the blessing of "God with us."

Joseph and Mary supposed Christ was with them on the return journey from Jerusalem, but "found him not" (Luke 2:44,45). Let us never grow careless about the things of Christ but be sure at all times that we have "God with us"—Jesus, our Immanuel.

-R.C. Cunningham

THANKSGIVING

Psalm 100

INTRODUCTION:

Every fourth Thursday of November we celebrate Thanksgiving. However, every day should be thanksgiving for the child of God. Jesus told the story of 10 lepers being healed and only one returned giving thanks (Luke 17:12-17). Look at Psalm 100, a great thanksgiving psalm.

MESSAGE:

- 1. The praise and thanksgiving (verse 1).
 - a. Thanks and praise should be normal for God's people.
 - b. We should give thanks for all things (1 Thessalonians 5:18).
 - c. Notice the phrase "all ye lands." All people should give thanks.
 - d. We should not forget all His benefits (Psalm 103:2).
- 2. The practice of thanksgiving (verse 2).
 - a. There is enjoyment in serving God and being in His presence (Psalm 16:11). It's

- impossible to praise and complain.
- b. After being beaten and placed in stocks, Paul and Silas could sing praise to God at midnight (Acts 16:25).
- c. Paul spoke of singing and giving praise to God (Ephesians 5:19,20). Singing is one method of praising and 5. The person in thanksgiving (verse 5). worshiping God.

3. The people and thanksgiving (verse 3).

- a. We must recognize God. There must be faith in Him (Hebrews 11:6). We must have faith that He is God and that He made us.
- b. We were created in His image (Genesis 1:26). Being made in His image, we have a soul and may communicate with Him. Not evolution—but created by God. We are His children (John 1:12; 1 John 3:2).

4. The pattern of thanksgiving (verse 4).

a. Note Psalm 103:1,2. Thank Him in song, praise, and worship. Thank Him by living for Him.

b. All earth and heaven should praise Him (Psalm 69:34). We should bless His name. His name is above all names (Philippians 2:9–11). Through His name only is there salvation (John 14:6; Acts 4:12; Romans 10:13).

- a. God is good. He is good in all ways. (Romans 8:28).
- b. We may not understand the good for us now, but we will understand it as good later.
- c. His mercies keep us from destruction (Lamentations 3:22).
- d. His mercy is eternal.

CONCLUSION:

Thanksgiving should be a vital part of our everyday life. Thanking God for our blessings extends them; failing to thank Him may end them. Count all your blessings, and you will be thanking God every day.

-Croft M. Pentz, Waynesboro, Pennsylvania

SERMON SEEDS



KNOWING WHO'S KNOCKING

1 Samuel 3:1-10

INTRODUCTION:

One of the biggest challenges we face in our relationship with God is the ability to know God's will for our lives. The key to knowing God's will is being able to know when God is speaking to us.

As we examine 1 Samuel 3:1–10, we discover four principles of "knowing who's knocking" that will help us discern God's voice as we seek His will.

Here are the four principles of knowing who's knocking:

MESSAGE:

1. People can help us know who's knocking (verses 1,8).

There were three people involved here.

- God—the Revealer. God is not the only person who knocks. We must be careful to prioritize the knocks.
- b. Samuel—the receiver. We are responsible for what God is saying to us first. If we can't determine God's voice for ourselves, we can't determine it for others.

- c. Eli—the reliant. Those who are spiritually mature can aid us in our ability to know who's knocking. Those with whom we associate in our everyday lives can help or hinder our ability to know who's knocking.
- 2. Position can help us know who's knocking (verses 2,3).

There are two keys to Samuel's position.

- a. Samuel was relaxed. Physical weariness can affect our spiritual readiness.
- Samuel was removed. We need to remove ourselves and get alone with God.
- 3. Problems can hinder us from knowing who's knocking (verses 7–9).

There are three problems Samuel faced that we also face.

- a. Relationship problem (verse 7). It's difficult to recognize the voice of someone with whom you have no relationship. God's purpose in speaking to non-Christians is to begin a relationship.
- b. Revelation problem (verse 7). God's

- Word is His revelation to us. It's how He shows us who He is.
- c. Recognition problem (verses 8,9). Samuel did not recognize God's voice.
- 4. Posture can help us know who's knocking (verses 5, 8–10).
 Samuel's attitude helped him recognize God's voice. The three postures that helped Samuel can help us.
 - Samuel was ready (verse 5). He was eager, enthusiastic, willing, and wanting to hear from God.
 - b. Samuel was resolute (verse 8). He was persistent and steadfast.
 - Samuel was responsive (verse 9,10). He obeyed Eli, his reliant. He obeyed God, his Revealer.

CONCLUSION:

Knowing who's knocking is not always easy, but it can be accomplished. We must be willing to take the necessary steps of preparation to be able to recognize God's voice and then respond to it.

-Randy Cartwright, Jerseyville, Illinois

WHY I AM PROUD OF THE GOSPEL

Romans 1:16–18, NKJV

INTRODUCTION:

"I am not ashamed of the gospel of Christ" (verse 16). What a statement for Paul to make. There were many reasons why Paul could have been ashamed of the gospel of Christ—philosophically, religiously, politically, sociologically.

By understanding several reasons given in this passage why Paul was not ashamed, we can fully appropriate the benefits of the good news in our lives and be motivated to share the gospel with others.

We should be proud of the gospel . . .

MESSAGE:

- 1. Because of its substance (verse 16: "the gospel of Christ").
 - a. It is good news ("the gospel") in contrast to the bad news of the world.
 - b. It is Christ-centered ("of Christ").
- 2. Because of its dynamic (verse 16: "it is the power of God to salvation").
 - a. It is all-powerful ("power of God"). All

- other religions have their dogmas and codes of ethics to live by, but they do not have the dynamic for achieving them.
- b. It is saving ("to salvation") and saves the whole person.
- 3. Because of its scope (verse 16: "for everyone who believes, for the Jew first and also for the Greek").
 - a. It is exclusive ("for everyone who believes").
 - b. It is inclusive ("for the Jew . . . and also for the Greek").
- 4. Because of its mode (verse 17).
 - a. It is revelational ("for in it the righteousness of God is revealed").
 - b. It is progressive ("from faith to faith").
 - c. It is appropriated by faith ("the just shall live by faith").
- 5. Because of its results (verses 17–32).
 - a. Revelation of the righteousness of God to the believer ("the righteousness of God is revealed").
 - b. Actualization of the righteousness of

- God in the believer ("the just shall live by faith").
- c. Condemnation of unbelievers who suppress the truth (verses 18–20).
- d. Mental depravity of unbelievers who twist the truth (verses 21–23).
- e. Moral abandonment of unbelievers who exchange the truth for the lie (verses 24–32).

CONCLUSION:

Are you proud of the gospel or embarrassed by it? If you are proud of the gospel for its substance, dynamic, scope, mode, and results, you will want to praise God for this good news.

If you have been ashamed to accept the gospel, open your heart to receive it today so you will gain all of its wonderful benefits and avoid the judments described in Romans 1.

—Jesse K. Moon Waxahachie, Texas

S E R M O N



8 E E D 8



VOTE FOR THE FAMILY

Genesis 18:17-19

INTRODUCTION:

God knew Abraham was a strong family man, the spiritual leader of his household. The family is the first institution God created. It is the foundation of all society. When the family is strong, its influence will strengthen every other institution. When the family is weakened, the effects will be felt in every area of life. Our times call for renewed commitment to the family's integrity.

Such commitment focuses on . . .

MESSAGE:

1. The sacredness of marriage bonds.

- a. The divine origin of marriage (Genesis 2:20–24).
 - God wisely created two people whose characteristics would complement one another, so each would be incomplete without the other.
 - (2) A marriages' real bonds are deeply spiritual, involving the whole person.
 - (3) The "one flesh" nature of marriage is so vital that it supersedes all other human relationships.
 - (4) God made it clear in the beginning that His marriage plan is one woman for one man for life.
- b. The mutual responsibilities of marriage (Ephesians 5:22–33).
 - (1) Love is the glue that cements two lives together in marriage.
 - (2) Both partners must work to keep it strong. God did not make the marriage contract one-sided.
 - (3) Paul clearly spelled out the sacred obligations of both partners.
 - (4) The sanctity of marriage is emphasized by Paul's comparison of the husband-wife relationship to that of Christ and the Church.

2. Parental responsibility to children.

- a. The highest responsibility is spiritual training (Deuteronomy 6:6,7; Ephesians 6:4).
 - Although it is an old adage, its truth never needed more emphasis than it does today: "The hand that rocks the cradle rules the world."
 - (2) It must not be forgotten that the hand of the father also helps rock the cradle.
 - (3) Nurturing children is a partnership. Neither parent can consign the responsibility solely to the
 - (4) A consistent example is the most powerful kind of teaching.
 - (5) Withholding needed discipline does not show love but a lack of real concern.
- b. God's special gifts (Psalm 22:9; 127:3; 139:13–16).
 - Children are God's gift to parents.
 Their conception and birth is a beautiful miracle.
 - (2) Although not directly stated in the Bible, it is strongly implied that life begins at conception (Psalm 139:13–16).
 - (3) The child in the womb is a real person (Luke 1:15,44). Its life is as sacred as it will be when it enters the world through birth.
 - (4) The destruction of the unborn child cannot be considered anything else but murder.
 - (5) The rewards of fulfilling parenthood's responsibilities far outweigh the hard work.
- 3. Loving concern for older family members.
 - a. Unselfish devotion (Genesis 45:9–11; 50:1).
 - (1) Joseph had it made. He could

- have disclaimed responsibility for his elderly father's welfare, but he loved him too much for that.
- (2) God had blessed Joseph materially as well as spiritually, and he was anxious to share those blessings with his father in his time of need.
- (3) The sick and elderly often bear the brunt of society's increasing rejection of the sacredness of human life. Increasingly we see euthanasia rearing its ugly head. We have witnessed the horrible spectacle of a medical doctor assisting people in committing suicide.
- (4) Christians must resist this wicked spirit that is now spreading its tentacles everywhere.
- (5) The well-being of children is enhanced by their concern for their parents (Ephesians 6:1–3). There is no age limit on this honoring of parents.
- b. Recognizing their contributions (Leviticus 19:32).
 - (1) The elderly who are also godly are a blessing to everyone (Proverbs 16:31).
 - (2) Those who have passed the tests of the years have much to teach others. Physical infirmity does not mean the end of usefulness.

CONCLUSION:

Never has the family been under such vicious attacks from every quarter. Christians must keep their biblical perspective of the family strong and not be influenced by the spirit of the age. Keeping our families intact and our homes full of love, joy, and godliness is a challenge we must accept and to which we must commit every ounce of strength. If God's people let down the standard, no one else is going to take it up.

-Kenneth Barney, Springfield, Missouri

GIVING THANKS

Ephesians 5:20

INTRODUCTION:

A thankful heart recognizes God as the source of everything. A heart filled with gratitude sees beyond the difficult circumstances and sees the sovereignty of God.

MESSAGE:

1. When to be thankful.

- a. Always.
- b. "In everything" (1 Thessalonians 5:18).
- 2. For what are we thankful?
 - a. For God's pardon (Romans 6:17,18).
 - b. For God's provision (Acts 27:35).
- 3. How to be thankful.
 - a. In the name of our Lord.
 - b. Because of who He is.
- 4. To whom do we give thanks?

- a. Unto God, the Father.
- b. For all good gifts (James 1:17).

CONCLUSION:

Thanksgiving from the heart is an expression of trust in Christ.

—Harley Allen Roseville, California



CANDLELIGHT COMMUNION

Christmas is a busy time of year, especially for the church choir and music ministry. Adding another service can add stress to your staff and congregation. But a Christmas Eve candlelight Communion service can impact your community. Many people whose churches do not have Christmas Eve services will attend. Often people bring family members and friends who do not know Christ as Savior. This provides opportunity to share the gospel.

The following principles will help you plan an effective service while keeping preparation to a minimum.

1. Keep it short.

By Christmas Eve, people are often worn-out and stressed out. Keep your service between 1 hour and 1 hour and 15 minutes long. Everyone will appreciate it and be more willing to return next year.

2. Keep it simple.

The main components of the service are worship, devotional, and Communion. Then add whatever else will enhance the service within the time frame. These may include special music, ensembles, choir, children's choir, or a human video. Do not overwork people in rehearsing for this event. Choose music that will require only one rehearsal. The music doesn't need to be flashy or impressive; it just needs to be well done and help people worship.

3. Be creative and opportunistic in selecting service components.

Look for something in your music department and church that could enhance the service without straining people with extra rehearsals. One year our children's choir sang a song from their Christmas musical. Another year the youth did a human video. Have the choir use a song from its Christmas musical.

4. Keep it meaningful and intimate.

Our church is contemporary. However, for this service we create a more formal and traditional atmosphere. Connecting with the past helps connect people with the Savior. To accomplish this, we use a number of elements:

Candles. Our church owns candelabras. If your church does not own them, they can be rented from flower

shops.

Use Christmas hymns. Christmas hymns often evoke meaning. Even those who do not regularly attend church are generally familiar with them. We want those who do not know Christ to know some of the songs. If you use a chorus or two, do it while Communion elements are being distributed.

Scripture reading. Assign someone to lead Scripture reading. If you have pew Bibles or use a program, have the congregation read with you, or do a responsive reading.

"O Holy Night." For our people, the service would not be complete without someone singing "O Holy Night." To keep it fresh, we change where we put it in the flow each year.

Pastoral greeting. This is one of two services each year (the other is Good Friday) when all the pastors and their wives are at the doors to greet people. It gives us opportunity to greet new people and wish them and their families the best at Christmas.

However you construct this service, if you will keep it simple, short, and meaningful, it has the potential to become one of your most anticipated services each year.

-Paul Boisvert, York, Pennsylvania

ENLISTING AND KEEPING VOLUNTEERS

With so many things competing with church members' time and commitments, recruiting and retaining volunteers can be difficult. Traditionally, women have been the main volunteers in the church. However, now that more women are working outside the home, their time is I imited. Now both men and women find time scarce.

How can churches more effectively recruit and retain volunteers?

Inform church members of volunteer opportunities. Unless people know about volunteer opportunities, they cannot sign up. Use church newsletters, bulletins, or bulletin boards to announce needs. Clearly outline what people are being asked to do: skills needed, time commitment required, training provided, and whom to contact for more information. Often new church members are not informed well enough about volunteer opportunities.

Inspire current and potential volunteers by having biblical reasons for volunteering. Include testimonies from others who have volunteered and from the recipients of volunteers' ministry. How has being a volunteer helped me grow spiritually? What effect has this volunteer



testimonies during a church service or have teenagers talk about a special teacher.

Equip volunteers. Nothing can turn a positive experience into a disappointing one like not knowing what you are supposed to do and not having the right tools to do the job. Train each volunteer. Make sure expectations are understood. Give adequate books, materials, and supplies to accomplish the task. Be available to answer volunteers' questions. Help volunteers evaluate what was positive and what needs improvement regarding their ministry opportunity.

Be adaptable. Old routines are not always best. Perhaps two people say they can take care of nursery duties for 3 months, but that is all they want to do. Can volunteers job share? Having teams helps when one volunteer cannot show up. It also alleviates isolation and encourages new ideas as volunteers meet and plan together. Team teaching, rotation schedules, and including people of all ages to volunteer opens up possibilities.

Appreciate volunteers. When you show volunteers they are important, it elevates their sense of mission. Have special recognition services, write thank you notes, commend them for their work, and ask them how things are going. Certificates and banquets also show appreciation.

Too often volunteers are overlooked, overworked, and undersupported. Be careful not to burn out volunteers. Be aware of untapped resources as well. Volunteers are the backbone of the church; without them the church's ministry is limited.

-Malinda Fillingim, Rome, Georgia

SEND US YOUR IDEAS

Enrichment will pay up to \$50 for each published account of a program idea. Send your ideas, along with a detailed description, to: Ministry Ideas, *Enrichment* journal, 1445 N. Boonville Ave., Springfield, MO 65802-1894.

E-mail: You may send your ministry ideas to: enrichmentjournal@ag.org.

FEAR VS. FAITH

The children's Christmas play was about to begin. The director was counting children to make sure all were where they were supposed to be. One shepherd child, David, was missing.

When the director called for him, she heard his small voice coming from behind a large wall, "I'm in here."

Walking to where she heard the sound, she sat down beside David, a 7-year-old boy.

"David, are you feeling all right?" the director asked.

"Yep, just a bit scared. There are lots of folks out there. I don't want to do it."

The director held David in her arms and told him he was acting like a real shepherd; for, when the angel told the shepherds the good news of Jesus, they too were scared.

"Really? Wow. What did they do?"

"Well," the director replied, "They just kept thinking about Jesus and how wonderful a gift He was. So tonight, when you get scared on stage, just look at the baby Jesus in the cradle and think about how wonderful He is. Then you won't feel so scared."

David thought about it, and finally decided to go on with the show.

Afterward, he ran up to the director and shouted, "You're right, I just kept looking at Jesus and I wasn't scared at all."

Life can be scary at times, no matter how young or old we are. And with the fear that comes along in life, we are empowered by faith that conquers fear. Our faith tells us to keep looking at Jesus.

-Malinda Fillingim, Rome, Georgia

MAN GETS KIDNEY FROM EX

"There are some people who wouldn't give so much as a prechewed piece of gum to an ex-spouse.

"Alicia Martin and Mike Hultquist are not those kinds of exes.

"When Hultquist's kidneys failed last year because of an inherited disease, a transplant surgeon at Good Samaritan Regional Medical Center found the scenario amusing. Martin said when she asked how he [the doctor] would prepare for the transplant if he were her, he responded, 'If I were you, I wouldn't be giving a kidney to my ex-wife, but that's your business.'

"The two were married for 8 years before divorcing in 1993. Their sons are Wilson, 11, and Michael, 13.

" 'If there was one thing Michael and I always said to each other, it was we will do whatever it takes to be sitting side by

side for the kids at every function,' she said.

"Hultquist is also an active and loving father, taking his boys to play golf and riding bikes with them. Martin wanted to make sure he could continue to fulfill his role in their lives.

" 'I can't not do this and look at my boys,' she said. 'It was never a question in my mind. My only question was, would I match?'

"'To see someone you love slowly die in front of you and know that your kids are watching that . . . I cannot tell you the pain we went through,' she said.

"'But there are no regrets. In my mind, I think that if anything were to ever happen, I've only got one kidney. It doesn't depress me or tell me I shouldn't have done it. I look at Michael every day and say. "Thank God, I did." 'Martin said."

Unlike this man who was Martin's ex-husband, we were actually enemies against God when He gave much more than a kidney to save us (Romans 5:10). Our Heavenly Father gave His only Son!

Taken from: "Man Gets Kidney From Ex-Wife," Sunday News-Leader (Springfield, Missouri), 15 December 2002, by Anne T. Denogean.

—Submitted by Steve D. Eutsler, Springfield, Missouri.

NEW HEART, NEW DESIRE

John Meinhardt had a question that he had wanted to ask for a while. When he finally met Leanne, the wife of the man whose donated heart had saved his life, he had his chance to ask, "Did Melvin like pizza?"

John had never cared for pizza, but since the transplant, he couldn't seem to get enough. Leanne replied that pizza had been one of Melvin's favorite foods.

Ezekiel 36:26,27 says, "I will give you a new heart and put a new spirit in you; I will remove from you your heart of stone and give you a heart of flesh. And I will put my Spirit in you and move you to follow my decrees and be careful to keep my laws" (NIV).

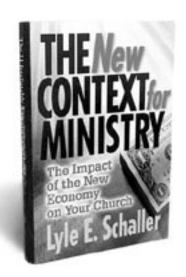
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E-mail: You may send your illustrations to: enrichmentjournal@ag.org.



book reviews



THE NEW CONTEXT FOR MINIST

Lyle E. Schaller (Abingdon Press, 340 paperback)

Economics are a critical facet of cl administration. Considering the c any effort rests heavily on leader How do you develop the resourc accomplish your goals?

Schaller puts in perspective events of the past and their impa the church and its mission. "From Tuesday to Black Tuesday": (1) the market crash on Tuesday, Octobe 1929, and (2) the events of Tue September 11, 2001. The role of cl leadership today is radically different from 75 years ago.

Schaller's central thesis is "The new American economy, which was interrupted but not derailed by the events of 9-11-01, and the new American Protestant ecclesiastical culture, which began to be visible in the 1960s, have transformed the roles and responsibilities of parish pastors [and] congregational leaders.... This new American economy and the new American religious culture have created a need to replace the old playbook on 'How to do church.' "

Thorough notations make this book an excellent reference, a must-read for

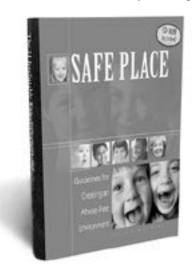
those who are formulating a plan for church growth and capital development

—Reviewed by David L. Bowman, regional consultant for the Assemblies of God Foundation, Trust and Investment Services, Springfield, Missouri.

SAFE PLACE

Marv Parker, editor (Christian Publications, 154 pp., paperback)

Every pastor will benefit from reading *Safe Place*, but some pastors are going to see an immediate relevance to their own church and will study it with pen



and notepaper in hand. They will urge board members and other key leaders to use *Safe Place* as a tool to establish church-wide procedures for children and adults.

Parker's focus is on safety, but his topic pivots on two different points: Protecting workers in the local church or ministry who are serving in a paid or volunteer capacity, and establishing a safe environment for people of every age.

Much of the data in *Safe Place* will seem most applicable to those who work with children and youth.

Other information is of immense value for those whose ministry involves adults or children who have been diagnosed with AIDS or other diseases. Several pages are devoted to a technical discussion on occupational exposure to blood-borne pathogens. Of special interest is the insertion of official statements other churches have created, such as, "A Statement from the Elders on HIV (the AIDS Virus) and Our Church's Response to Those Infected," and "AIDS/ Communicable Disease Policy."

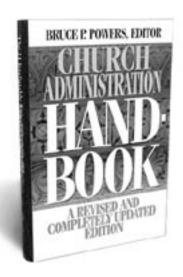
More than 20 easy-to-use forms are provided on a companion CD, including a Reference Check Record, a Screening Volunteers form, Church Activity Report, and forms that will help in recruiting and training workers.

—Reviewed by Eileen Rusk, Springfield, Missouri.

CHURCH ADMINISTRATION HANDBOOK

Bruce P. Powers, editor (Broadman & Holman, 320 pp., paperback)

The Church Administration Handbook is an appropriate description of this comprehensive church administration guide. This revised version guides pastors, lay leaders, and Bible school students through the rigors of managing the church in today's business-oriented society. Powers and his associates, pastors, professors, and church administrators divide the book into three major sections: How a Minister Relates to Organizations and People, How a Minister Performs Administrative Responsibilities, and How a Minister Develops Leadership and Ministry Skills. Chapters include such topics as: Administering People, Office Administration, Planning and Budgeting, Church Publications, Food Services, Designing and Managing Facilities.



school students and small-church pastors, struggling with issues as budgeting, volunteer recruitment, and legal issues, will benefit more from this guide than the seasoned pastor who has already developed an administrative style. However, the pastor with experienced administrative skills will find the book useful, especially for examples of meeting agendas, job descriptions (volunteer or staff), and staff-relationship ideas.

The authors use the Ephesians 4 model of church leadership—equipping the saints to serve—rather than instructing the pastor to become the administrative superman.

One disappointment with the Church Administration Handbook is its bureaucratic approach versus strategic approach. It begins by clarifying the church's mission, defining its vision, and setting strategic goals to accomplish that vision. Church policies, administration, and procedures become merely guides to better accomplish the strategic goals. The Church Administration Handbook approach is piecemeal. Vision is only mentioned indirectly in the book. A strategic approach to the book would have begun with mission, proceeded to vision, and then placed church administration in that context. -Reviewed by Michael Comer, organiza-

tional consultant, First Assembly of God, Winston-Salem, North Carolina.

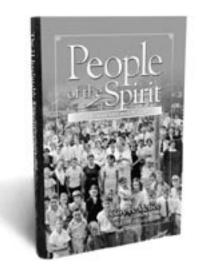
PEOPLE OF THE SPIRIT

Gary B. McGee (Gospel Publishing House, 750 pp., hardback)

Gary McGee, veteran faculty member of Assemblies of God Theological Seminary, has provided for the Assemblies of God a fresh, up-to-date history of the Fellowship. Peot the Spirit is not a typical institut history. Instead of a detached, ile assemblage of mountains of McGee has captured the essence c revival movement. The striking fe of the book is the priority give firsthand accounts and to biogr cal sketches. This gives the reade sense that he or she is listening the heroes of the faith. The pe selected include a significant nu of unheralded people who ren service to the Movement.

The book is comprised of 26 ters arranged in six units. None c chapters is lengthy. Each chapter has a self-contained bibliography with a recommended reading list for those who wish to pursue the topic featured in that particular chapter. The down-to-earth language of the book will appeal to laypersons and ministers.

The author, while not focusing undue attention on the problems faced by the Assemblies of God, has nonetheless openly and honestly acknowledged some of the painful trials that are part of every revival movement. This objectivity gives the book a ring of authenticity.



People of the Spirit promises to have wide appeal. It is an important and useful instrument for updating the story of the Assemblies of God.

—Reviewed by William W. Menzies, Ph.D., longtime Assemblies of God

Safe Place is designed to assist leaders of local church and ministry organizations in creating policies for safe people to minister in safe places through safe programs. "This is an excellent book that is . . . an invaluable tool based on solid research." REV. PAUL WISLOCKY Christian Life Assembly, Camp Hill, PA CD-ROM included with forms you can personalize for use in recruiting and training volunteers. \$19.99 CHRISTIAN PUBLICATIONS, INC. Call 800.233.4443 or visit www.christianpublications.com and order today!



book reviews

PREACHING CHRIST FROM THE OLD TESTAMENT

Sidney Greidanus (Wm. B. Eerdman Publishing Company, 390 pp., paperback)
Pentecostal preachers face a wide range of homiletical choices, and many disagree about what counts for good preaching. In light of first-century options, the apostle Paul stood with this plain conviction: "We preach Christ crucified" (1 Corinthians 1:23). Likewise, Greidanus' burden is crystal-clear: "In preaching any part of Scripture, one must understand its message in the light of that center, Jesus Christ."

Greidanus, professor of preaching at Calvin Theological Seminary, blends hermeneutics and homiletics to help pastors work out their commitment to Christ-centered preaching. First, he demonstrates the necessity of preaching Christ and preaching from the Old Testament. He then surveys the instructive but rather checkered history of christological interpretation, as expressed in preaching from apostolic to modern times. The theoretical foundation of the book that follows is a well-illustrated treatment of seven biblical ways in which the testaments are united in Christ. He concludes by laying out a 10-step process for constructing

PREACHING CHRIST from OLD TESTAMENT

A Conference office Method Method CHRIST METHOD C

Christ-centered sermons, and in student into his study (so to s] work through the process with : rate messages.

Pentecostal readers will i ately notice the Reformed the framework and take issue with sor pretations, but none shoul or minimize the enormous offers. Greidanus is hermeneutica vincing and homiletically sour book will inspire you with fres bilities for presenting the life-c message of Jesus.

—Reviewed by Robert Stallman assistant professor of Bible and нергем, Northwest College of the Assemblies of God, Kirkland, Washington.



James Shaddix (Broadman & Holman, 180 pp., hardcover)

What drives the preaching event? Is it the call of the marketplace—felt needs, seekers' interests, and captivating narrative? Or is it the call of Scripture—explaining the text, unraveling the flow of thought, and focusing on the ultimate glory of God? If you are looking for an answer to these questions, read Jim Shaddix's *The Passion Driven Sermon*.

It would be hard to find a more carefully crafted defense of expository preaching. Shaddix challenges today's preachers to reject the pressure of a consumer, feeling-oriented, and pragmatically focused culture in favor of the deep conviction that the clear exposition of the text of Scripture will provide the ultimate answers to all of the problems facing persons of every age. Such an understanding of preaching, argues Shaddix, frees the preacher to be a serious expositor of God's Word rather than a faltering pop psychologist who



moves from one perceived numan need to another—exposing at every turn the impossibility of such a task.

Most helpful is the author's review of biblical exposition as demonstrated by some of the church's greatest preachers. In each case, these great expositors were committed to the clear explanation of Scripture as fully adequate to build and equip the church for its work in evangelizing the world.

Some will take issue with Shaddix's strong aversion to narrative—story-telling preaching. His argument goes like this: Narrative was the method required by the initial account of the gospel—hence, the Gospels. Didactic was the method required for the explanation of the gospel—hence, the Epistles. The appropriateness of these delineations may be open to question, but the point is worthy of reflection.

As today's preacher tries to find the way through all of the cross currents that tend to exert a distracting influence, *The Passion Driven Sermon* will provide both ballast and inspiration.

—Reviewed by Richard Dresselhaus, senior pastor, First Assembly of God, San Diego, California, and executive presbyter.

THE LIFE OF THE MIND: A CHRISTIAN PERSPECTIVE

Clifford Williams (Baker Book House, 95 pp., paperback)

The author provides a primer on the foundational underpinnings of intellectual pursuit. Acknowledging the tension for Christians between the heart and mind, he systematically addresses the questions that normally emerge as any person navigates this classic dilemma.

This volume provides a remarkable explanation for why intellectual inquiry is a contributor and not a deterrent to strengthening of faith. Such an integrated approach to the heart and mind tension is a necessary consideration for any mature Christian wishing to seriously interact with a rapidly changing world.

While this volume acknowledges the tension between a modern world and emerging postmodernity, it does not address a most crucial dimension of current philosophical discussion, most specifically, epistemology or how we arrive at and validate truth.

Notwithstanding, this concise primer will equip both young and not so young inquisitive minds. Sugarmhing to the

THE LIFE OF THE MIND

relativism of postmodernity is a poor option for all Christians. Christians without a broad-based awareness of a history of thought will be hostage to pop cultures and fads that dominate our day. Serious and in-depth inc need not impair our spirituality and volume provides initial foundatior such an integration.

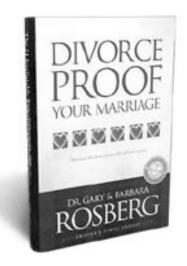
—Reviewed by Bryon Klaus, D.1 president, Assemblies of God Theolo Seminary, Springfield, Miss

DIVORCE PROOF YOUR MARRIAC

Gary and Barbara Rosberg (Tyndale H
Publishers, 368 pp., hardcover)
In Divorce Proof Your Marriage,
Rosbergs discuss critical issues that
destroy a Christian marriage, and
to be sensitive to areas that cause
ples to compromise. This book is packed
with biblical truth and doable solutions
for problems that every couple faces.

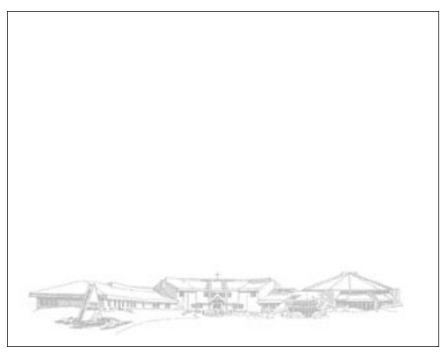
The authors address the critical concern of divorce in the church. They uncompromisingly fight for the family and point out numerous ways to build a strong marriage. They write with transparency, honesty, passion, and determination. While people often feel that doing what a book suggests is the hard part, this book lets couples know they can follow through on the advice.

The book points out hot buttons in



six facets of love that will strengthen any marriage. The book's tone portrays a deep love for people and the Godgiven institution of marriage.

The seven-part book targets the issues with excellence and practicality. It can be used in a series of messages, a marriage class, or as a tool for a marriage retreat or seminar. Pastors, teachers, and colleges and universities need to add *Divorce Proof Your Marriage* to their must-read section. The book is timely, will help heal marriages, and gives pastors an excellent tool to fight the tragic divorce scourge in our country.





news & resources

KEY BEARERS MUST GROW WITH PRISON POPULATION

Did you know that one out of every 132 U.S. citizens is serving time behind bars? That is why a ministry like Key Bearers, entering its ninth year, is so vital.

By the close of 2003, more than 4 million copies of *Today's Pentecostal Evangel* and the Spanish-language *Evangelio Pentecostal Hoy* had been provided to the incarcerated via Key Bearers since 1996. Funds to pay for these copies come entirely from donations by Key Bearers contributors. Every cent given goes to pay for the printing and postage of the *Evangels* used in the Key Bearers ministry.

To find out how your church can become involved in Key Bearers, please call Light for the Lost at 1-800-988-0292 or visit the *Evangel's* secured Web site at www.pe.ag.org.

CIRCULATION INCREASES FOR EVANGELIO PENTECOSTAL HOY

Following a spring promotional mailing to Assemblies of God churches with

Spanish-speaking adherents, bundle subscriptions to *Evangelio Pentecostal Hoy* increased by more than 20 percent. By early July, paid circulation for the quarterly periodical had surpassed 24,000 copies.

Churches can begin a bundle subscription to *Evangelio Pentecostal Hoy* by calling Gospel Publishing House Customer Service at 1-800-641-4310. Annual bundle subscriptions are just one dollar per four quarterly issues. In other words, a church receiving 25 copies of each quarterly edition pays only \$25 for a full year of *Evangelio Pentecostal Hoy*.

"MOMENTS FOR MOMS" FREE E-MAIL DEVOTIONALS FOR WOMEN

Enjoy devotionals from writer Kim Snider by sending a short note to: momentsformons@ag.org, or by logging on to www.womanstouch.ag.org. You will receive a Scripture-based e-mail twice a week. Devotions touch on all aspects of Christian parenting and family life. Some of the topics Snider

discusses are: "Children Who Lack Confidence," "Tell Your Teen To Wait Until Marriage," "Face the Truth," and "Nothing To Fear But Fear." "Moments for Moms" is a special feature of the *Woman's Touch* e-zine, by the national Women's Ministries Department. Pastors and leaders who seek devotional writings for church newsletters can follow the reprint guidelines provided at the conclusion of "Moments for Moms."

NATIONAL CHILDREN'S MINISTRIES LEADERSHIP CONFERENCE

The biennial national Children's Ministries Leadership Conference will be held April 27–30, 2004, at Central Assembly of God in Springfield, Mo. The theme, "Kids Aflame—Fanning Into Flame the Gift of God" (2 Timothy 1:6), will set the stage for the estimated 2,000 children's leaders from across the nation who will come to sharpen their children's ministry skills.

The national Children's Ministries Agency will host 10 workshop sessions, with 170 workshops, along with 6 general sessions. Seven, four-hour in-depth training preconference sessions will also be offered. The registration fee includes breakfast, lunch, and conference notebook.

"Plan on coming and bringing your entire staff for this dynamic time of sharpening your skills while being refreshed by the Spirit," says David Boyd, director for the national Children's Ministries Agency. "It is our desire that this 'Kids Aflame' conference will light you afire with fresh passion for children and that through you the children of your community will become 'Kids Aflame' for Jesus."

General Session Speakers

Tuesday evening, April 27—David Bovd



"Whoa, Pastor Rick. When you said your wife put you on a strict fiber diet, I had no idea it would be that rigid!"

Boyd

Wednesday evening, April 28— Thomas E. Trask

Thursday morning, April 29—Mary Boyd and Ed Corbin

Thursday evening, April 29—Dan Betzer

Friday morning, April 30—Joey Ellis Friday evening, April 30—Randy Christensen

Preconference Sessions, April 27, 12:30–4:30 p.m.

Dick Gruber—"The All-New Children's Church"

Joey Ellis—"Developing Your Children's Ministry"

Jeff Smit—"Imagine That!"

David Boyd—"Church Ministry
Techniques"

Carolyn Burwell—"Early Childhood: Today's Challenge for Tomorrow's Future"

Sandy Friesen—"Learning Styles for Children"

Deborah Gill—"The Biblical Basis for Women in Ministry"

Early Bird Registration—before Nov. 14, 2003: \$135 (individual); \$110 (spouse); \$115 (group of five or more); \$50 (student, full-time); Preconference Session: \$35.

To register, visit the Children's Ministries Agency Web site: www.4 kids.ag.org or contact the national Children's Ministries Agency by calling 1-417-862-2781, ext. 4009; or e-mail: 4kids@ag.org for registration brochures.

FREE 2004 BENEVOLENCES CHILD CARE CALENDARS NOW AVAILABLE

Hillcrest Children's Home and Highlands Child Placement Services and Maternity Home are again offering free calendars to you and your church families. The calendar covers 16 months, beginning with September 2003 and continuing through December 2004.

Each page of this 10 1/2- by 9 1/2-inch calendar has a full-color picture of a baby or child and an inspirational Scripture. National holidays and Benevolences

days are clearly marked, with large daily squares for your personal notes.

To receive free calendars for yourself and your church families, please e-mail your request to benevolences@ag.org. Visit our Web site: benevolences.ag.org.

HIGHLANDS BABY BOOTIE CLUB DAY IS FEB. 15

Highlands Child Placement Services and Maternity Home is the pro-life ministry of the Assemblies of God. Through the Highlands Baby Bootie Club your church or church group can get involved in saving the lives of babies.

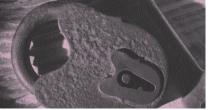
Baby Bootie Club Day, Sunday, Feb. 15, is a good opportunity to share the ministry of Highlands with your church, and to receive an offering for this ministry.

For more information on Highlands or the Baby Bootie Club, visit our Web site: www.highlands.ag.org. Free Baby Bootie Club brochures are available by calling 1-417-862-2781, ext. 2182, or by e-mailing: benevolences@ag.org.

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Simply Above Reproach

once heard a church worker express the following rationale for her regular practice of overcrowding church vans with children and also disregarding car seat laws: "Well, nothing has ever happened." That careless attitude put children in danger of bodily harm, put the church in danger of a lawsuit, and put the local body in danger of bringing shame upon the work of the Lord. Eventually something did happen, and it caused the church much grief.

As ministers, we need to be so focused on imitating Christ in our conduct that everything we do is above reproach, both inside and outside the church. If we do this, we will most likely avoid costly lawsuits and many other sticky issues that arise from carelessness.

If Christ is truly honored in a church, finances will be in order, legal policies and procedures will be followed fastidiously, and church facilities—however humble they may be—will be clean and presentable. Whether a church is multimedia with multiple staff or a smaller church with one pastor, things can always be done with excellence. In fact, sometimes the larger church with a faster-paced schedule may be in greater danger of allowing necessary policies to inadvertently slip between the cracks. Various drivers drive the vans throughout the week for a variety of events. Does every driver follow the same standard? Ministry leaders and staff pastors see money come and go in their budgets. Does each ministry handle money with equal integrity?

The desire to lift high the name of Christ inevitably leads to a life characterized by truth, honesty, and integrity. This reminds me of Nathanael, about whom Jesus said, "Here is a true Israelite, in whom there is nothing false" (John 1:47). The KJV says "in whom there is no guile." Is that how Jesus describes the ministry He has entrusted to your care: Behold, a Pentecostal ministry in which there is no guile?

Paying attention to legal issues, finances, and church facilities shows the true spirituality of a church and pastor. Why? Because these concerns involve the long-term welfare of the church, its reputation in the community, and its opportunities for spiritual and numerical growth. The pastor who proactively tackles these concerns presents the big picture of church ministry well to all those who he or she influences. When these things are in order, then the opportunity for ongoing, productive ministry is much higher. Conversely, when pastors let these facets of ministry slip into disrepair, then the church loses countless ministry opportunities.

The pastor who says things like "God has called me to preach, not to study insurance policies" as an excuse for outdated policies and procedures is both naive and selfish. Financial and legal policies and procedures protect

the sheep and their shepherd. Real-life shepherds show deep concern for the welfare of their sheep.

The sheep in your congregation are intelligent people created in the image of God. As such, they deserve your love, care, and concern. They deserve policies that will ensure the long-term vitality of their church. They deserve a clean, well-maintained building in which to worship. They deserve the excitement that comes with involvement in ministries that are above reproach. The pastor who carefully watches over these administrative concerns shows love and concern in a tangible way.

Never before has the world cast a more cynical eye on the inner workings and purposes of the church. That can intimidate us and make us withdraw into ineffectiveness or motivate us even more to present squeaky-clean ministries with pure motivations. Shake off any ego that might hold you captive and strive for openness and authenticity in all you do. People are crying out for authenticity in the church. Pastor, lead the way. Go about your daily routine, and do it above reproach. In time people both inside and outside the church will stand and applaud. The result will be changed lives, established trust, and a church in which there is nothing false. ?

Brett Nelson, former assistant editor for Enrichment journal, is a candidate missionary to Burundi, Africa.

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