
Small Talk

strengthening the small
Unitarian Universalist
congregation

December 2006

We are aided in our spiritual lives and made whole by what we give.

—Michael Durall,
Beyond the Collection Plate

Greatest Challenges #4: Money, Money, Money!

by **The Rev. Jane Dwinell, small congregation consultant**

There's an old joke that goes like this:

When a crowd had gathered around his booth, the strongman at the county fair took a lemon, cut it in half, and squeezed both halves dry, draining the juice. He then told the crowd, "There's a hundred bucks for whoever can get another drop." Several burly young men lined up to give it a try—to no avail. Finally, an elderly woman clutching her purse said she'd take a turn. The strongman laughed, and handed her the two halves. She held them, and squeezed—and out came another cup of juice. Everyone oohed and aahed in amazement. "How did you do it?" the strongman asked. "I'm the church treasurer," she said as she pocketed her money and walked away.

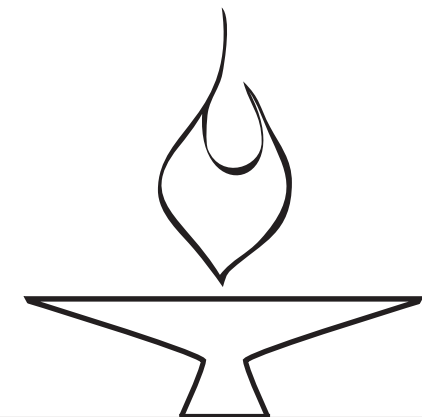
Churches—do they ever have enough money? My survey at General Assembly indicated that finances were an issue for many of you. Money is a challenge for every congregation – no matter the size. Here are some thoughts about the financial life of your congregation.

Money is a necessary fact of life

All congregations—large and small—need a certain amount of income to pay for what they do. Whether you're a handful of people wanting to buy hymnal and send a member to a District conference, or a group that needs to repair the roof and pay your administrator a living wage, you need money.

People are often uncomfortable talking about money. We have messages from our childhood to face. Some folks think it is crass to talk about money in the context of a religious community. Others worry that people will think that money-talk is begging-talk and

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About Small Talk

Small Talk is a newsletter published monthly by the Rev. Jane Dwinell, small church consultant.

Small Talk is devoted to strengthening the small Unitarian Universalist congregation through informative articles, resources, and good ideas.

the Rev. Jane Dwinell,
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If you have questions, comments, or ideas for future issues of Small Talk... if you'd like to publicize your small church's events... or if you'd just like to chat about small congregations...

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will be turned off. It's important to remember that money is just a vehicle to help your congregation be the best they can be.

Remember that money is simply something that you exchange your life energy for. You work, you get paid. As individuals and families, we consider how to spend the money that we worked to receive—to keep a roof over our heads, to feed our families, to purchase entertainment, goods, health care, and transportation—and to donate to causes that we feel are important.

Money is just a fact of life. Learn to talk about it in your congregation.

## Educate your congregation

Most people's eyes glaze over when handed a budget. Find creative ways to talk about the reality of the bills you have to pay, and the cost of things you wish for. Have the financially-savvy folks and the creative minds get together to come up with ways to educate the larger congregation. Here are some ideas:

🌸 Have a regular newsletter column or notice in the Order of Service that describes the cost of an item or two—the heating bill for the year, crayons and paper for the kids, coffee for Social Hour, organ and piano tuning, District and UUA contributions, the phone bill, or the post office box rental. Share the information on a regular basis. Include pledges paid to date and other income as well.

🌸 Make a game of it with the kids (and make sure the adults are listening!). Several years ago when the show “Who Wants to Be a Millionaire?” was popular, I created a set of questions (mimicking the show) about the cost of things at church, and used them during the children's time during Pledge Sunday worship. Besides being a great deal of fun, everyone learned a lot.

🌸 Have a poster of the “item of the month” displayed on your bulletin board. This could reflect the newsletter or Order of Service column, or be its own thing. Each month you could highlight a different aspect of church life—worship, staff, religious education, buildings and grounds, outreach, etc.—and its cost.

## Plan to give some of your money away

Generosity breeds generosity. Many congregations now share the plate with a local non-profit organization. Monthly or weekly, you give away the whole collection (minus pledge-specific donations) or

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some percentage of it. The governing board, or other decision-making entity, chooses the organization and announces it ahead of time so people are sure to have extra cash or a check handy. Congregations who do this find that the amount of money that is collected does not drop in relation to the amount of the donations—conversely, it tends to rise. Besides the fact that it’s the right thing to do, it also gives your congregation a good name in the community.

### **Have a clear mission/vision for your congregation**

People give to a specific need or goal rather than just to pay the electric bill. Make sure your congregation has a clear-cut mission/vision. Then people can feel that their donation/pledge is going to something meaningful and specific. Sure, it’s important to pay the bills and keep the heat on, but it’s also important—as a religious community—to be good stewards of our buildings, to pay our staff a liveable wage, and to help those less fortunate in the wider world.

It’s true that if a congregation has a good idea that flows from their mission/vision, the money will be there. You just have to ask.

### **Don’t whine about money**

Try to remain upbeat about your income and expenses, whatever they are. Know that you can reach your financial goals—with honest talk, congregational education and a clear mission/vision, it is possible. Keep in mind that money is just a fact of life, that bringing in more members to help balance the budget will not work, and that everyone can give something—even if it is some of their time. (Remember: money is something we exchange our life energy for. Our congregations can accept pledges of time as well as money for things that we might have to otherwise pay for, such as snow

shoveling, lawn mowing, piano tuning, and cleaning services.)

### **Be sure to ask**

Whether it’s the weekly offering taken during worship, the yearly canvass, or a capital campaign, you’ve got to ask—and ask clearly and with enthusiasm. Some people will just give money out of habit, but generally you have to ask. There is no right and wrong way to do this—there are many ways with your imagination the only limit. Some congregations like to use humor, others like to use a spiritual tack, some like to ask one-on-one, others in writing, and still others from the pulpit. Try different ways to ask, otherwise people will get bored and complacent.

**Generosity breeds generosity. Many congregations now share the plate with a local non-profit organization.**

A word on fundraisers: don’t rely on them to balance the budget. They are not the panacea that many people think they are. In fact, most fundraisers don’t raise that much money, and often drain the congregation of energy. Think of them as community building events instead of fundraisers. There are ways to make some serious money with fundraisers, but the average spaghetti dinner or chicken pie supper won’t do it. I’ll talk about this in a future issue. In the meantime, send me your stories if you have held a very successful fundraiser.

Raising money is hard work, and you have to be persistent. Money itself is fraught with emotional issues. It is tied into the local, state, and global economies. Congregations’ self-esteem can go up and down with the cash flow.

### **Money isn’t everything**

The truth is that you can have a gathered religious community without spending a dime—many churches started that way.

All it takes is some committed people to come to-

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gether with a vision, and who are willing to take the time to create it. You can sing, listen to meaningful words, care for one another, and do something for the larger community—all without spending money. So relax about the budget and the canvass, and think of what other wonderful things your congregation could do with life energy made visible—money.

*For more on money, check out the March 2005 issue of Small Talk on The Annual Canvass. Next month's topic—Conflict and Change.*



## About this issue

*This issue is the fourth in a series of Small Talks addressing the five greatest issues facing small congregations, as voiced by visitors to the small congregation booth at General Assembly 2006. The top five, in no particular order, are:*

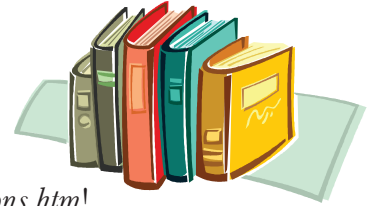
- Growth**
- Member retention and burnout**
- Professional ministry**
- Finances**
- Conflict and change**

## Need a Consultant?

Ellen Germann-Melosh, former District Executive of the Mountain Desert District, is now available as a small congregation consultant to serve congregations west of the Mississippi. You can contact her at [ecgermann@earthlink.net](mailto:ecgermann@earthlink.net) or 520.529.0990.

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