Money Leadership for Thriving Congregations

The Role of Rostered Leaders in Stewardship Ministry

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Among the most controversial aspects of pastoral ministry are the role of the pastor in the congregation's stewardship ministry and the role of the pastor in the financial life of the congregation. There are all sorts of societal taboos that come into play here. First, there is the societal taboo that says money, along with sex and politics, are not suitable topics for public conversation. Second, there is the "church" taboo that makes a distinction between the spiritual matters of the faith and the business matters of the church.

Many congregations don't want their pastor involved in either stewardship ministry or the financial life of the congregation. If one accepts the spiritual/financial distinction that lies at the heart of the second taboo, then an obvious application of that distinction is that the pastor more than anyone else should limit himself or herself to spiritual matters. More than once I have talked to pastors who have been taken aside by one of the business leaders at the beginning of their ministry in a congregation and told, "Pastor, you don't have to worry about money issues here at First Church. We will take care of the business end of the congregation, you worry about spiritual matters."

Congregations often don't want their pastor involved in the financial matters of the congregation because of the spiritual/financial division that they wrongly imagine exists. I also wonder if there aren't other, more sinister reasons at work. I wonder if congregations don't want the pastor involved in the financial business of the congregation because they are afraid the pastor might want to change things. I wonder if people don't want the pastor involved because the pastor might just find out that people's financial stewardship isn't what it should be.

I also wonder if something far deeper isn't going on here. People don't want the pastor involved because as long as the spiritual/financial division is intact, then people don't have to hold their financial lives up to the light of scripture. As long as the spiritual/financial division is in tact, religion can be kept in a safe box that does not have to impact the business that fills the rest of the week. I also wonder if this isn't about power and control. For those who direct the financial life of the congregation, keeping the pastor out of this realm of the congregation's life preserves the power and control of those who are involved.

Let us not imagine, however, that this is a one-way street. In most cases the pastor is not seeking a central place in the stewardship and financial life of the congregation. There are a number of reasons many pastors would just as soon let the spiritual/financial division remain intact.

First, pastors have been raised with the same taboos as everyone else. Many pastors are no more comfortable talking about money than the people in the pew are. Pastors also know that people can react strongly when they feel a taboo has been violated. Not wanting to go out of their way to make people mad, many pastors would just as soon not talk about money.
Second, pastors know that salaries make up the largest single category in most congregational budgets. They are uniquely aware that talking to people about giving can be perceived as being very self-serving. No pastor would ever want a person to think that the pastor is talking about money just so the pastor can get a raise. Sometimes pastors avoid this possibility by simply not talking about money at all.

Third, some pastors know that their own stewardship house is in disarray, and therefore they aren’t comfortable talking to others about stewardship. In some cases, this is a very painful situation for the pastor. A young pastor in her first year of ministry once said to me, “I have fifty thousand dollars in school loans. By the time I make my school loan payment, my car payment, and buy groceries, I’m out of money. I can’t even think about tithing, so how in the world can I ask the members of the congregation to do something I’m not doing?” In other cases pastor’s stewardship houses are in disarray because they have never learned what it means to be a good steward. In either case, pastors who are not good givers are very unlikely to talk about financial stewardship.

Some congregations don’t want their pastor to talk about money. Some pastors don’t want to talk about money. Loren Mead talks about a “conspiracy of silence” in this matter. The “conspiracy of silence” is an often unspoken agreement that everyone will be more comfortable if money isn’t talked about in the congregation, especially by the pastor. As long as this conspiracy of silence holds, then we can continue to imagine that the financial/spiritual distinction holds. As long as this distinction holds, then this part of our lives that the Bible sees as being very important in our relationship with Jesus is safely shielded from that relationship.

When the financial part of our lives is shielded from our relationship with Jesus, then finances will always be a problem for that relationship. As long as we imagine that finances and faith don’t mix, then some of God’s people will wrongly imagine that what they do with their money has nothing to do with their relationship with Jesus. Some will want to keep it this way, and therefore will get angry if their pastor insists on talking about money, and getting involved in the stewardship ministry of the congregation. Never mind. It is precisely for this reason that the pastor must talk about money and be involved in the stewardship ministry of the congregation.

As the spiritual leader of the congregation, the senior pastor must shatter the “conspiracy of silence” by talking about money. The pastor must do this for the spiritual health of the people in the congregation. As long as the pastor refuses to shatter the “conspiracy of silence,” then the conspiracy will continue. Because of the unique position of the pastor, he or she alone is in the position to end the false spiritual/financial dichotomy.

How should the pastor talk about money? How should the pastor be involved in the stewardship ministry of the congregation? In some congregations, very carefully and very gradually. In other congregations, the situation may allow the pastor to move naturally into these two areas. Pastors and the lay leaders should have an open and candid conversation about this matter, and together determine a plan of action.
Here are some helpful suggestions about how pastors can be healthy stewardship leaders in the congregation:

* The pastor should preach on stewardship issues when the assigned text deals with these issues. Since the Gospels talk so much about money and possessions it is inevitable that the assigned Gospel will occasionally contain one of these passages. When this happens, the pastor should preach on the text forthrightly. It is important to note that these texts will not lead the pastor to talk about the need of the church to receive. Rather, these texts will talk about the need of each worshipper to consider their finances in the light of their relationship with Jesus, and the need of each worshipper to give generously from that which God has entrusted to them. This is an important distinction, and can blunt some of the criticism that the pastor is always asking for money.

* The pastor must be a part of the stewardship leadership team. When a pastor talks to me about the stewardship team by saying, “they do this,” I know that stewardship ministry in that congregation is not what it could be. Stewardship ministry is too important to the spiritual lives of the members of the congregation for the pastor to not be involved. Because of his or her biblical and theological training, the pastor is uniquely positioned to keep the stewardship team on track in understanding stewardship ministry to be about the need of the giver to give and not the need of the church to receive. The pastor simply must be a key stewardship leader.

* The pastor should model effective stewardship. Despite all the cultural taboos, the pastor needs to talk about money, and about his or her own personal financial stewardship. If the pastor is tithing or beyond, the congregation should know that. If the pastor has circumstances in his or her life that block this, the congregation should know about them. One of my great stewardship mentors was a colleague in my first call. Pastor Dan Sander talked so honestly and openly about money and about his personal stewardship that I don’t think it ever occurred to anyone that he shouldn’t be doing this. His caring candor defused the taboos.

* The pastor should know what each person gives to the congregation. I am aware that in some congregations this is the final taboo. I have heard the common complaint, “If the pastor knows how much people give, the pastor will let this influence his or her ministry to people. He or she will cater to the big givers.” My standard answer to this is that if your pastor would structure pastoral care around giving levels, then you have much bigger problems than what the pastor does or doesn’t know.

Because wealth and what we do with the money and possessions God has entrusted to us is such a huge issue in our relationship with Jesus, the pastor must know what people give. How is the pastor to help people grow in their relationship with Jesus if he or she is kept in the dark about how much people give? The pastor needs to have access to giving information, and the pastor needs to handle this information just as the pastor handles everything else the pastor knows about people’s lives-confidentially and pastorally.
*The pastor should learn who their allies are in talking about money and giving. In every congregation there are people who will object to talking about money. One first call pastor recalled mentioning money from the pulpit once during the first year of ministry. After worship a member came up and gave him an earful. It was many years before this young pastor was comfortable talking about money again.

While talking about money may not be comfortable for some people, it is Scriptural. How often did Jesus talk about money and possessions? Most parables teach at least one lesson about these two topics. If Jesus felt teaching about money and possessions was important, then these topics should be a regular part of preaching in the congregation.

By listening and observing, a pastor can learn who the faithful stewards are in a congregation. The giving of these people may take different forms, but there is clearly a heart for giving. During the year take a few minutes to talk with these faithful stewards individually. What is their story? How has giving helped these people grow in faith? The answers to these questions can guide the pastors’ approach to talking about money, possessions, and healthy stewardship.

The role of the pastor in the stewardship ministry and the financial life of the congregation can be very tricky ground on which to walk. There will always be people who will want the pastor to stay as far away from these areas as possible. Some of these people will be people of influence in the congregation because they may well be the business leaders of the community who have assumed prominent roles in the “business” life of the congregation. The pastor will need to proceed carefully here, but the pastor must proceed. Scripture makes it all too clear that there is an intimate relationship between one’s faith in Jesus and how one deals with money and other material wealth. For the pastor to abdicate his or her role in stewardship ministry is simply not an option.