

## Shaken Trust

By Herb Mather

- ◆ The treasurer intended to pay the money back that she “borrowed” from the church. Then one thing after another went wrong. First, there were unexpected doctor’s bills. Almost immediately, a bill for car repair followed. As if that were not enough, the furnace at home needed some major restoration. Instead of paying the money back, she kept “borrowing” a little more and then a little more. An audit uncovered a major discrepancy between the bills reported paid and the documentation found in the files.
- ◆ St. Paul and St. John’s churches merged. Each had a parsonage. The merger document stated that the St. John’s parsonage would be sold and the money deposited into a money market account. The corpus and interest could be used only for capital expenditures upon a vote of the governing board of the church. For two years, the Committee on Finance tapped the interest to cover end-of-the-year expenses.
- ◆ Quite a few people in Main Street Church designated their over-and-above giving. Then a crisis hit the community when a major employer closed its offices and moved out of state. A substantial amount of money had been given for the music program and for the future construction of a family life center. In light of the community crisis, the pastor and two other church leaders made a decision to use some of the designated funds to bring in an expert on dealing with unemployment problems.

In each of the three cases listed above, no one *intended* to do anything dishonest. However, in each case there was

deception. Funds were not used for the purposes for which they were given. In each case, church leaders talked to the people in the pew about personal stewardship but did not practice corporate stewardship. Credibility was damaged. Trust was lost. In each church, giving decreased.

In the U.S. economy, we have recently (in 2002) seen what can happen when trust is shaken. It can come crashing down in churches as well as in corporations. Trust can be destroyed in a minute, but it takes years to build it back up. One act of malfeasance, immorality, or sloppy accounting will disrupt decades of good work.

Using money in a trustworthy manner is not a new issue for churches. In 1 Thessalonians 2:1-12, Paul goes into a long defense of his ministry. The strong implication is that there were con artists who had claimed the faith but destroyed the trust. Verse 3 mentions “our appeal,” which likely refers to the appeal for funds for the needy in Jerusalem. He decries “deceit, impure motives or trickery.” Charlatans dressed in religious garb are not the creation of the modern era! Whatever had happened previously in Thessalonica made the apostles’ work more difficult.

In 2 Corinthians 8, Paul goes to great lengths (vv. 16-24) to clarify how the Corinthians can be assured that the money he is asking them to give will be used for the purposes intended. Paul notes that at least three non-related persons will handle the money received through his special appeal. Titus, named in verse 16, is commended, not because of his bookkeeping skills, but because of his eagerness for the gospel. Then, in verse

18, we note that another “brother” will accompany Titus. Finally, in verse 22, Paul says that a third person will also be in the group.

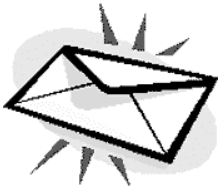
It seems strange that Paul did not name the two “brothers” who were to accompany Titus with the money for the needy in Jerusalem. Did Paul ask the churches to appoint someone or did they come to him and argue that a trustworthy system would help him make his case? We don’t know. Some scholars\* believe that these were persons trusted by the Corinthians. They then persuaded Paul to include them in order to be assured that the funds would be used for the purposes for which they were given. Note in verse 19 that the third brother was “appointed by the churches to travel with us....” Regardless of the circumstances leading to the decision, Paul did everything he could to assure the givers that the funds would get to Jerusalem. All three persons are highly acclaimed for their faith, their zeal for the Lord, and their eagerness for the gospel’s call.

*Transparency* is a buzzword in corporate America today. Churches need to lead the way by conveying transparency over their financial affairs. *Accountability* is not a dirty word. Openness about the processes and uses of money given and raised by churches will lead to trust. Specific steps can be taken by every congregation to help build and maintain confidence and encourage further generous giving.

1. **Designate two unrelated persons to accompany the money** from the time it is placed into the collection plate to the moment it is deposited into the bank. Monies should be deposited as soon as possible after worship. They should *not* be kept in someone’s house overnight!



2. **Select two persons to open the church envelopes** and record the giving and the deposit slips.



3. **Put in place a system for authorizing checks;** be sure it includes (a) two signatures, (b) a plan for authorizing (or refusing) payment of non-budgeted items, (c) a priority system to guide the treasurer in paying bills if there is insufficient money to cover all expenses, (d) monthly reconciliation of the bank statement, and (e) a monthly financial report.

It is *not* satisfactory for the elected treasurer to come in once a week to sign a number of blank checks.



4. **Keep careful, detailed records** of all funds received and disbursed. Enlist the skills of an accountant to set up a system so that it is easy to track both income and expenses according to monthly projections.



5. **Assure that all special gifts are used for their intended purpose.**

6. **Develop a designated giving policy.** For instance, you can set a minimum amount that is required in order to set up a designated fund. (It makes no sense to have fifteen funds, each with under \$100.) Set a policy that any non-permanent designated funds must be spent within a certain time frame – perhaps 12 months.



7. **Provide feedback** to the people about the difference being made in the name of Christ through their giving. Tell human-interest stories about the church's work in the community, throughout the judicatory, and around the world.



8. **Conduct an annual audit.** The audit should be conducted by persons who are not related to anyone who keeps any of the financial records for the church. The audit will include both financial systems and reconciliation of accounts. Were all checks written out of the correct account? Were the expenditures appropriate?

9. **Obtain a copy of *Guidelines for Leading Your Church: Finance*** from Cokesbury (800-672-1789, [www.cokesbury.com](http://www.cokesbury.com)) and make the changes needed in order to come into compliance with sound, trustworthy financial practices in your church.
10. **Celebrate the good work** that is done through the generous giving of the people.

**Integrity and transparency are essential at every step. Be trustworthy stewards!**

Individuals are called to practice good stewardship with everything that they receive – through wages, pensions, gifts, inheritances, and through any other means. Churches are called to practice good stewardship with all of the resources they manage. Church stewardship requires having systems in place that are transparent. Integrity and transparency are essential at every step. Be trustworthy stewards!

\*See Hans Dieter Betz, *2 Corinthians 8 and 9*, pages 72 ff. (Fortress Press, 1985).

**Herbert Mather** is the Director of Christian Stewardship at the United Methodist General Board of Discipleship, Nashville, TN. He is the author of *Don't Shoot the Horse, Holy Smoke!* (with J. Clif Christopher), *Becoming a Giving Church, That's What My Mother Taught Me*, and *Lay Speakers Lead in Stewardship*.

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The United Methodist Church, P. O. Box 340003, Nashville, TN 37203-0003  
KAREN A. GREENWALDT, General Secretary, General Board of Discipleship  
WILLIE FOREMAN, Associate General Secretary, General Board of Discipleship  
STEWARDSHIP STAFF: Herbert Mather, Don Joiner, Mary Boyd

For information regarding newsletter subscriptions or permissions/distribution rights, contact Mary Boyd, [mboyd@gbod.org](mailto:mboyd@gbod.org), tollfree 877/899-2780 Ext. 7076.

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