



## 2000 ANNO DOMINI

The time of the “new millennium” is quickly approaching (technically, it is still over a year away, but let’s not be technical). As I am writing this a week ahead of time (we’ll be in Reno next week, Lord willing), I have checked over the church finances for the year. Do you know that something is dreadfully wrong with our church?

I have a book in my office which someone with good intentions gave me several years ago - *“The Church Finance Idea Book.”* I was scanning through it recently and found that we are doing everything in precisely the wrong way! Let me quote from this book. *“One of the most common strategic errors in carrying out the annual budget process is the development of the budget before the commitments are even received.”* The author then proceeds to explain what is wrong with this.

You see, before we drew up a budget for the year 2000, we should have sent each family a letter asking what they intended to give in the year 2000. Even better, we should go out and visit each of you and discuss your year 2000 giving with you. There are certain strategies that are deemed to be effective. Instead of asking how much you will give next year, ask how much you will increase you giving. This makes it known that you are expected to increase your giving and, besides, saying you are going to increase your giving by \$10 a month sounds better than saying that you will increase it to \$110 a month. The smaller dollar amount sounds more palatable.

I will not make any more comments on that book - I can’t, I tossed in the trash where it belongs. The entire book leaves out one thing which is of the utmost importance - GOD!

Berean Bible Church has never asked for pledges for the coming year and we do not intend to. We seldom preach about giving from the pulpit. What you give for the Lord’s work is a matter to be settled between

two parties: you and God. It is none of the church’s business to look into your financial affairs and inform you what you should give.

The trouble with the way we do our finances is that one can never plan a budget without knowing how much income will be available - apart from God. You know what?

In 1998, the giving for the year was \$1,602.51 over what the budgeted giving was for the year - a whopping 1.96% difference! Do you know that few organizations can come that close at budgeting the income for a year? This year, as of this writing, we are \$1,996 short of the budget for the year and there are still two Sundays left. I expect that when the year end arrives, we will be within ½ of 1% of what was budgeted for this year.

When you take the Lord into your financial planning and let Him have His way, you need no “Ideas” from a book to do your budgeting. You put together a budget based on what, after making it a matter of prayer, you feel that Lord wants the church to do in the coming year. Then you figure out what that will cost. If you do your job correctly and prayerfully, the total budget should be reasonable. If it is a reasonable budget, it is also reasonable to expect that God will provide the needed finances for the planned ministry in the coming year.

I truly believe that our finances are the way they are because each of you have been giving as the Lord has been leading you, many of you giving quite sacrificially. We may have shortcomings in this church but none of these are in the area of giving and financial planning. I truly believe that a church that is healthy financially is also healthy spiritually.

God bless each of you in ...

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