

Overcoming Four Coming Church Financial Firestorms

Written by Keith Hamilton

It had been years since the brush had been cleared around the old home place. It seemed the firestorm came out of nowhere. Rick meant to spend last summer taking time out of his busy schedule to cut down the thick underbrush, but he thought he could do it later. Now as he looked at the black, charred remains of his once beautiful home, he wished he had taken the time to do the one thing that might have saved his home: **Clear the underbrush.**

Likewise, churches must take time to “clear the underbrush” to help prevent the coming firestorms in church finances. Churches that take the time and energy to address the following church financial firestorms will be better prepared to meet the coming challenges in the next few years. If a church does not take time to get its financial house in order it may not survive the coming firestorms.

Firestorm One: Lack of Stewardship Education in the Church.

Many of the older church leaders were taught as young Christians the importance of bringing the whole tithe into the storehouse of God. The church is in a financial struggle with so much competition around it from other Christian and non-Christian organizations. The church must reclaim its position as the Bride of Christ. Christ died for His church. The church is the one organization that must be held above all other organizations.

The next generation of young believers must be taught the tithe should be given to the “storehouse,” not to another organization. While other organizations are important, they cannot take the place of Christ’s church. However, many churches have failed to claim this place of importance in financial giving. Unless the church clears up this misunderstanding quickly, many churches will find themselves without the necessary financial basis to operate in the coming days.

Firestorm Two: The Graying of the Church Congregation.

It would not take even a casual observer long to notice how many of our Southern Baptist churches are filled with senior adults. In many churches if the senior adults stopped giving next Sunday, the church would have to close its doors within a week or two because of the lack of financial support.

God has given each church an unique opportunity to challenge their older church members to give part of their estate to help support their church. Many senior adults have faithfully tithed to their church for years. Would it not be natural for these same individuals to tithe on their estates to help support the church they love and cherish financially for years to come? Churches must act today to prevent this coming firestorm of the graying the congregation. Baptist foundations are available in each state convention to assist churches in helping create estate stewardship plans for their members.

Firestorm Three: The Changing Role of the Church Treasurer.

Overwhelming government regulation, record-keeping requirements, and time constraints are quickly changing the role of the volunteer church treasurer. Many church treasurers are becoming frustrated and besieged with their responsibilities. It will become increasingly more difficult for many churches to find someone to fill this challenging role.

To overcome this coming firestorm, churches will have to provide church treasurers the necessary training and resources to help fulfill this valuable role. However, providing the training and resources will not be enough. The church must begin to recognize the role of church treasurer as a special calling of God. The task of serving as a church treasurer is not simply a position to be filled. The church treasurer must be called of God to assist the church of God in handling its finances above reproach.

Firestorm Four: The Lack of Trust in Organizations.

Americans have grown to distrust many of the icons of society. The next generation is not going to support a financially church based on the principle of trust only. The church will have to earn the trust of its young members.

- Church financial policies must be adopted to ensure the finances are handled properly and with integrity.
- Church budgets must reflect the vision of the church making a difference for the cause of Christ.

It is not going to be business as usual. The firestorm is coming. The church must have a clear vision from the Lord and its financial budget and policies must reflect that vision.

The firestorms are coming, but there is still time for the church to clear the way to help prevent them from destroying the church. The time to react and clear the underbrush is now before it is too late.

About Dr. Hamilton

Keith Hamilton, D.Ed.Min, CFP, CRPC is with the [Georgia Baptist Convention](#). He has written several publications on establishing church designated funds, managing your household finances, and protecting your church and ministry from identity theft. Check out www.churchfinancialservices.org for more help.