

# Baptist Pastors Gauge Year-End Giving in Deepening Financial Crisis

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As pastors gauge the first indicators of year-end giving for 2008, they would do well to consult that chapter for consolation. "People say churches should anticipate 6 percent to 15 percent less than last year in receipts," said Wilson, pastor of First Baptist Church in Dalton, Ga.

His congregation is only 2 percent below last year's budget "a very fortunate occurrence considering Dalton's symbolic place in the nation's housing slump. Largely employed by the city's nationally known floor-covering factories, Dalton's residents started feeling the effects of the nationwide slowdown in home construction nearly two years ago.

"Our folks have been incredibly generous despite the 24-month recession-like climate here," Wilson told EthicsDaily.com. "We're probably an exceptionally hard-hit area."

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“The nice thing about it is you don’t have to convince anybody that there’s a crisis,” said Wilson. “All non-profits are in the same boat. When you do begin to wonder where the next meal is going to come from, Matthew 6 takes a new depth of meaning.”

A few hours to the northeast of Dalton, in Winston-Salem, N.C., Bill Ireland, pastor of Ardmore Baptist Church, finds himself glued to the financial pages bearing news of the Wachovia Corporation debacle.

“We simply had to reduce everything, big and small,” said Ireland.

As Wachovia’s founding city copes with the sting of the bank’s near-collapse last month and the pending buyout by Wells-Fargo, so do the churches surrounding the bank’s former headquarters.

Ireland said that he anticipates a budget shortfall of \$100,000 to \$200,000 this year. A congregation that has 600 to 700 people in attendance on a typical Sunday, Ardmore Baptist has been accustomed to a generous outpouring of year-end gifts. But this year, Ireland said, “Our hunch is that we’ll receive less than we’ve received previously.”

With many local residents taking financial hits as a result of Wachovia’s troubles, Ireland is left to identify the lesson in humility. “It’s a reminder that nothing is permanent except God. Period. It’s where we are,” he said.

Even churches with relatively secure financials are looking to cut where they can “primarily in the areas of educational resources and mission funding.

David Washburn, senior pastor of First Baptist Church in Waynesboro, Va., said his congregation of 460 is planning a budget of \$835,000 for 2009, compared with \$810,000 for 2008.

“Nothing that we planned has been curtailed,” he said. “We started a \$350,000 capital campaign in April, a relatively small campaign for us, and we’re continuing to receive pledges. We didn’t scale back and pushed through with that.”

Still, Washburn said the church projected a decline in giving and may cut its mission funding dollars. He said his staff may have to get creative with purchasing fewer curriculum items per class and not underwriting book studies for adult classes.

“As a staff, we scaled back our continuing education budget,” he said. “I asked each staff member to roll it back this year to do our part to keep the budget in line.”

Matt Cook, pastor of Second Baptist Church in Little Rock, Ark., said his congregation is 10 percent behind budget, so, naturally, variable costs are an easy target.

Trying to avoid layoffs, Cook said the church will most likely limit the upcoming mission trip to Puerto Rico to those who can afford to pay for it. Another cut is in the funds the church distributes to the area’s poor. If previously Second Baptist Church helped poor non-members on a first-come, first-served basis with their unpaid bills, now Cook said the program will be limited to those with whom the church has established a relationship. On top of that, the church has put a freeze on every staff salary and is looking to cut its training budget.

Bobby Dagnal, pastor of First Baptist Church in Lubbock, Texas, said that he also expects a decline by the end of the fiscal year ending March 30, 2009. Still, the church has not seen a downturn in giving.

“I believe December will be telling as we normally have between 15-20 percent of our annual budget given in that single month,” he told EthicsDaily.com. “I’m prepared to see a decline in the range of 5 percent to 7 percent by fiscal year-end.”

Come what may, Dagnal’s church is prepared to weather the tough times by keeping some positions vacant and blending other responsibilities (for instance, those of pastoral care and senior adults) in the hands of a single employee. While anticipating further cuts in the 2009-10 budget, Dagnal said the reductions will

most likely come in areas such as staff development and media.

On a positive note, the congregation has not postponed or canceled any major projects, and Dagnal drew a positive conclusion: "One of the benefits of this economic downturn is that it does make us even more aware of our role as stewards of the resources entrusted to us, and will lead to established practices of fiscal responsibility that need to be performed at all times and in all seasons "good or bad."

Short of naming the failure of mortgage-backed securities to create wealth "for both private investors and the houses of worship as recipients of their largesse "Matthew 6 has the pastors' worries covered.

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