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# The Pastoral Ministry

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*Large enough to serve you; small enough to know you.*

Dear Friend:

It is a great pleasure to share with you the information contained in *The Pastoral Ministry* manual. Many people have worked diligently, contributing valuable information from their own reservoir of experience and knowledge in order to make this manual possible.

The duties and responsibilities of pastoral work are many and varied, and it is with respect and appreciation for those who have answered God's call to such a challenging ministry that this material is presented.

Much of the information contained in this manual addresses the practical, nitty-gritty, down-to-earth issues that pastors face but often feel unqualified to effectively deal with. Some people have the mistaken idea that these natural affairs aren't important and that ministers should only have to deal with the spiritual side of life. But as I've often said, the natural *and* the supernatural coming together make an explosive force for God.

The purpose for this manual can be found in Proverbs 4:7-9:

Wisdom is the principal thing; therefore *get wisdom*: and with all thy getting *get understanding*. Exalt her, and she shall promote thee: she shall bring thee to honour, when thou dost embrace her. She shall give to thine head an ornament of grace: a crown of glory shall she deliver to thee.

It is our prayer that this manual will help pastors in their pursuit of the wisdom and knowledge they need to successfully fulfill their God-given assignments.

Please keep in mind that many of the ideas presented in this manual and in *The Ministry of Helps*, the companion volume to this publication, are *general* in nature and may need to be adapted to the unique situations you face in your ministry.

May God richly bless you as you seek excellence in your service to Him and to the saints.

Yours in Christ,

Rev. Kenneth Hagin Jr.

Pastor

## Disclaimer

The purpose of this publication is to provide general information regarding issues that relate to churches and ministries. The information in this manual is *not* intended to provide a comprehensive analysis of the pastoral ministry. Rather, it is a compilation of articles designed to give general concepts and guidelines for effective ministry.

This manual is sold with the understanding that the information presented is not intended to give specific legal or other professional advice to its readers. If the reader has a legal problem or one requiring other expert assistance, the reader should consult with an attorney or other competent, professional persons.

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## Acknowledgment

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## **Section 1**

# **Effective Pastoring**

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# Section 1

## EFFECTIVE PASTORING †

By Kenneth Hagin Jr.

First, let me say that there are no easy steps to becoming an effective pastor. No one in the world can promise you that if you follow 25 easy steps, you'll become an effective pastor! You only become effective as a pastor *when you do what God has told you to do* and *when you minister to the needs of your congregation*. If you do those two things, you will be effective, whether you minister to 10 or 10,000 people.

Too many people measure a pastor's success and effectiveness by the size of his congregation. Numbers don't measure success. Actually, based on a per capita population, you may be ministering to a *larger percentage* of your community in a small church than someone who ministers in a large church in a big city.

For example, take the case of a pastor in a town of 300 people. Although the pastor may only have a congregation of 30, he actually ministers to 10 percent of the town! A larger church in a big city may not be as effective in its community, since it doesn't minister to 10 percent of the population of that city. That's why we need to forget numbers, because they are not an accurate measure of success.

I want to emphasize this: Whether you have 50 or 500 in your congregation, you *are* effective as long as you're doing what God has told you to do and you're meeting the needs of your people!

### **Godly Character: A Pastor's Most Important Qualification**

Too many people consider how well someone can *preach* to be the qualification of a *successful* pastor. Yet in listing the qualifications of a minister, the Bible doesn't even mention pulpit performance, except to say that a minister should be "*apt to teach*" (1 Tim. 3:2).

Nowhere in the Bible's list of qualifications for the ministry does it say you must be an *expert* orator, an *expert* teacher, or an *expert* manager. Instead, most of the qualifications that the Bible *does* list talk about *godly character* (1 Tim. 3:1-13; Titus 1:1-16).

Rather than emphasizing **how well** a minister performs certain functions in the ministry, the Bible focuses on **what kind of a person** the minister needs to be. An effective pastor should be a **good person** — one who has character and integrity. The Bible says a minister must be ". . . a lover of hospitality, a lover of good men, sober, just, holy, temperate" (Titus 1:8).

If we study the life and teachings of the Apostle Paul, we find out that one of

Paul's most important characteristics that made him a success was his godly character. When Paul gave his word, he made his word good. Too many ministers today don't even keep their word.

Also, there are reasons why the Bible says that a minister must be blameless and know how to rule his own household well (1 Tim. 3:2,4,6). If you can't manage your own household, don't try to manage a church! You'd better get your own house in order first.

The Bible also says that a minister shouldn't be a novice, or someone with no training. That's because in order to be an effective pastor, you must enjoy a good reputation outside the church. Whatever the people in your town think about *you* is what they will think about *your church*. And whatever the people in your town think about *you* is what they will think about the people who go to your church.

Another area in the pastoral ministry that is of great concern today is finances and the salary a pastor makes. Many pastors have to decide what their own salary is in their organizational structure, especially if they are pioneering a work.

If this is true in your case, you have to determine what your value is as far as your salary is concerned. In determining your value, you may be criticized. Some may think you make too much money — more than you're worth!

Therefore, a pastor must understand his own worth. He shouldn't think of himself more highly than he ought; but on the other hand, he shouldn't put himself down either. Finding the right balance in this area can be a real challenge, because there will always be those who think the pastor is conceited if he does value himself the way he should.

There will also always be those who love the pastor so much, they would give him the *moon* if they could. However, if a pastor takes advantage of this situation, he could find himself in a dangerous position, and such sin does not go undiscovered.

If a pastor manages the church budget, and he knows his church cannot support an added financial burden at that time, he shouldn't take a raise even though his church or board of advisors wants him to. A man of character would tell his congregation, "Our church is experiencing a tremendous financial burden right now. So even though you want to give me a raise, I'll wait."

The minister of God has to be able to strike a happy medium in this area of finances. He must be a man of sound character who relies on the Word of God and the Holy Spirit. Then he'll succeed in the ministry, and he will be in all things *above reproach!*

## **The Personal Life of the Pastor**

We also need to look at the personal life of a pastor. Despite the fact that a pastor is a public figure, he's also a person with psychological, spiritual, physical, and emotional needs.

It's often easy for a pastor to become so absorbed in the task of ministering and pastoring his church that he ignores his own personal needs of relaxation and private time with the Lord. As a result, little by little, he loses his freshness and vitality in the ministry. Once a pastor becomes weary in well doing, he's a candidate to fall or to fail. Satan has an opportunity to tempt him to get off into deception or sin.

A pastor must first realize that he is a *person* serving God in the ministry. Too many times the pastor, plus everyone else, forgets that he has individual needs, desires, and hurts just like any other person. Sometimes even the pastor's own family is guilty of making him feel like he has no right to his own personality or individuality.

We need to realize that just because we're pastors is no sign that our personal needs are not just as important as the needs of anyone else in our congregation. I'm sure many of you at times have thought you had to forget your own needs and *just go minister*. But if you consistently ignore your own needs, you're going to experience burnout!

There are some practical ways to alleviate the stresses we go through as pastors so that we don't get to the point where we're burned out in the ministry and just want to quit.

For example, as a pastor with a busy schedule, you need to include physical exercise somewhere in your daily schedule. Whatever exercise you choose, you need something vigorous enough to give you a good *physical* outlet. Life isn't all just *spiritual*. And the bigger your church is, the more you'll be under mental, emotional, and physical stress and strain. That kind of stress is even harder on you than hard physical labor.

To remain effective in the ministry, you also need the proper amount of sleep. You must get proper rest in order for your body to function well day after day as you endeavor to keep up with the demands of a busy schedule. You just can't go without the proper amount of sleep for days on end and continue to be effective in the ministry.

Also, it's important to understand that "early to bed and early to rise" is not necessarily the right schedule for every pastor or for every minister. Some people function better in the morning, and others function better at night. Just because some people get up every morning at 5 o'clock to pray is no sign that's what everyone should do!

Learn to arrange your schedule with wisdom according to how *you* work best. If you can study and pray better late at night and it doesn't affect your schedule the next day, then arrange your schedule accordingly. However, realize that whatever schedule you choose, as a pastor you'll have to adjust your schedule from time to time to meet the needs of your people.

And if you're a person who usually doesn't get going until noon, you'll need to make a change in your schedule. You should be at your office at least by 10 o'clock in the morning. Even if you only have 50 people in your church, you need to establish an office somewhere and discipline yourself to go there to work. If possible, your office should be at your church. However, many pastors start their churches in hotels. In that case, an office at the church won't always be possible.

## **A Pastor Should Make Goals for Growth**

In your office, study and make plans for your church. Write down goals you want the church to accomplish and set up timetables for the attainment of those goals. If you don't, you won't reach any goal at all!

If your church meets in a borrowed or rented building, set some sort of timetable for the purchase of property. If you don't, it will be too easy to stay in the same routine and just continue meeting in that hotel.

I can tell you a little secret: When your church meets in a hotel, your congregation will grow to a certain point. But then you're going to start losing people. Attendance will drop, and your congregation will have to start growing all over again.

You see, after a while people want a place they can identify as their own. I remember hearing about a little boy who was riding in the family car with his parents and a few of his friends. As they drove by the Holiday Inn, the little boy exclaimed, "There's my church!" But the other kids in the car started laughing at him and said, "You're crazy; that isn't your church. That's the Holiday Inn!"

Think about how that made the little boy feel. Well, it's the same way with adults. After a while they want a place they can identify as *their* place of worship.

One reason local churches are built is to give people a sense of belonging and identity. That's why it's important for you as the pastor to establish and to impart to your local body of believers realistic goals of growth you can all attain together.

## **A Pastor Should Minister Love to the People**

Many pastors think that all it takes to be an effective pastor is the ability to preach a good sermon. But I've seen a lot of ministers who were not great sermonizers but who were effective as pastors.

You don't need to have great oratory skills to be an effective pastor, but you do need to know how to *love* the people in your church.

When you love your people, they will love you — not because you're the greatest preacher in the world, but because you minister to them.

There's a big difference between ministering a sermon and ministering to *people*. Ministering to people is being there for them at 2 o'clock in the morning if they need you. Ministering to people is rejoicing with them in happy times and comforting them in their times of sorrow.

Some pastors have the mistaken idea that they're not supposed to sympathize

with people in their times of sorrow. I get angry with ministers when they visit family members who just lost a loved one and begin to preach them a sermon. They tell the people that they shouldn't feel sorrowful because their loved one is better off in Heaven. If the loved one died in the Lord, it's true that he or she is better off. But a pastor should minister *love* to people who are bereaved, not preach them a sermon.

Ray McCauley, pastor of RHEMA Bible Church, South Africa, told me about a time he received a visit from neighbors whose little boy had just drowned in a swimming pool. This couple's little boy was about the same age as Ray's son.

Ray said that all he could think about was how he would feel if his own son had drowned. So Ray just put his arm around the father and said, "We're here, and we're praying for you. What can we do for you?" Later, that man said, "You gave me what I needed just by being there to support me."

So many times we try to make something hard out of something so easy. We think that when someone is bereaved, we've got to give them some kind of "spiritual" help. Most of the time, when people are in that type of situation, they're in such a state of shock, they don't even hear what you say to them. What helps them more than anything else is knowing someone is there with them.

In order to effectively minister to people who are hurting, regardless of their situation, you must show genuine love and concern for them in their time of difficulty. People respond to a kind word more quickly than they respond to a sermon.

Sometimes it's a great comfort to people just to know someone else cares. And many times, your genuine concern for people will open doors for you later to counsel them or minister to them more extensively.

Ministering to the needs of your people is one of the most vital aspects of effective pastoring. Your ability to relate to people and to minister to them is more important than your ability to preach and to teach.

Remember, no one can promise that if you follow 25 easy steps, you'll become an effective pastor. But if you'll stay *people-minded* and if you'll do what God has told you to do, success won't be far away.

## **The Pastor Should Know How To Manage People**

It's also important for a pastor to know how to effectively *manage* the people in his church. I believe the pastor should have a major, instrumental part in the operation of a church. However, I do not believe in pastoral "dictatorship."

As a pastor, you *manage* the people in your church — you don't *manipulate* them. If you manipulate people, you'll eventually lose them. People only allow themselves to

be manipulated for a short period of time. However, most people allow themselves to be lovingly managed forever.

Part of managing people is learning who the best leaders are in your church and delegating important responsibilities to those people. The Bible says, “. . . *know them which labour among you . . .*” (1 Thess. 5:12). Don't use someone in a leadership capacity who isn't leadership material.

When you first start out in the ministry, you may have to do most of the work yourself until you can determine who you can appoint to leadership positions. These leaders should be people who share the vision God has given you and who can help you carry out that vision.

When you first start a church, many who come to your services may be “problem” people who have already left several other churches in that city. Sooner or later these disgruntled people — habitual murmurers and complainers — will want to become leaders in *your* church.

If you allow them to become leaders, everything may run smoothly for a while. But when you begin to manage your church the way a pastor *should* manage it, these people will balk. They'll want things done *their* way. Then you might have a church split on your hands.

Some of these “problem” people can be salvaged to become productive workers in the ministry. But the majority of them will probably just leave your church and go to someone else's church. Often they'll continue to be murmurers and complainers for the rest of their lives.

So know those who labor among you, and know how to effectively manage people. If you don't know anything about managing people, I suggest you take some courses in management at a local college or university.

Managing people is an important aspect of effective pastoring, whether you pioneer a church or take over the pastorate of a church that already exists. If you take over the pastorate of an existing church, the best thing you can do is work with the already established program of that church until you “sell” yourself to the people.

Once you've earned the respect of the congregation and they believe in you, they'll follow you. Then you can begin to teach and train the people regarding the various changes you would like to make.

However, in some areas you won't be able to make drastic changes. When you're determining which areas can be changed and which cannot, be sure to look at both sides of the issue — the minister's side and the congregation's side.

## Church Government

Take the subject of church government for an example. First, let me say, *there is no such thing as the perfect church government*. There is no clear-cut Bible pattern for church government — *period!* Many people read things into the Word of God and use scriptures to support their views on church government. But those scriptures don't necessarily mean what these people try to make them mean.

I don't entirely favor the independent form of church government, which gives the pastor total control of the operation of the church. In this type of church government, many so-called pastors who "answer only to God" have literally robbed their congregations.

In these cases, I don't blame people who have been cheated for wanting some say-so in church government. After all, many times these people are the ones who have had to pay off the pastor's personal debts after he left town. They are probably also the ones who have had to pay off *church* debts that were incurred because money was collected from God's people for one purpose, but was used for something else instead.

On the other hand, churches that have a congregational type of church government can also have their problems. I've seen pastors who were forced to live on next to nothing; at the same time, the people in the congregation who set the pastor's salary had everything they needed to live well.

There simply isn't any cut-and-dried Bible pattern for church government. Somewhere in the middle of the independent and congregational methods of church government is a happy medium that can be reached. For example, I believe there needs to be some kind of accountability on the pastor's part for church finances. Someone besides the pastor and his wife should have access to the church financial reports.

That kind of check-and-balance system makes sure the finances are kept in order. It also helps the people in your church feel comfortable about the way the finances are used. Finally, it protects the pastor from being accused of any wrongdoing in the area of church finances.

It doesn't matter who you are or how big your church is, no one has all the answers for a successful ministry. It's important that you have goals and plans, that you keep accurate records, and that you know how to work with people. But most of all, to be effective as a pastor, you must *do what God has told you to do*, and you must *minister to the needs of your people!*

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† We are indebted to Robert C. Anderson's book, *The Effective Pastor*, for some of the concepts in this section.



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## **Section 2**

# **The Minister's Wife**

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## Section 2

### THE MINISTER'S WIFE

By Mrs. Lynette Hagin

I believe there's a great need today among wives of ministers for *practical* information. I want to share some practical information with you in this article, and I especially want to concentrate on the area of pastoral ministry.

Did you know that you are privileged to be called to the ministry? I know there are times when you really wonder if it is a privilege, but I want to assure you that it is!

I'm certain you have already experienced some of the pressures that come with the ministry. Pressures will always be a part of your ministry, but you can learn how to handle them if you acquaint yourself with some of the practical aspects of the ministry and prepare well in advance.

I'm not going to tell you that it's easy, because the ministry is *not* an easy task. It's an *awesome* responsibility, but I can't think of any other calling that is more rewarding!

There will be times when you'll be tempted to become discouraged. When those times come, I suggest that you meditate on Romans 11:29: "*For the gifts and calling of God are without repentance.*"

This verse has meant a great deal to me through the years and has brought me through some difficult times. *The Amplified Bible* says: "For God's gift and His call are irrevocable — He never withdraws them when once they are given, and He does not change His mind about those to whom He gives His grace or to whom He sends His call."

So know that you can't quit in times of discouragement, because God never changes His mind about those whom He has called. *Your husband* is called, and *you* are called.

Remember that behind every *successful husband* and behind every *successful minister*, there is a *good wife*. As a good wife, there will be times when you'll have to remind your husband of his call. There will be times when *you* will be your husband's *only* support.

For example, if he doesn't do as well as you know he can in delivering a sermon, *don't* tell him. He already knows it! What he needs at that moment is your *support*. You'll need to *encourage* him. Build confidence into him! Learn now how to deal with the negative in a positive way, because that's what counts.

The ministry is the most rewarding profession in the world, and I would not trade it for any other. But you must realize that there are times when you'll have to rise to new challenges and encourage yourself in the Lord.

For instance, people may say things that hurt you. There may be times when you are criticized, and you'll realize that not everyone likes you. Or people may be jealous of you — and let you know it! Also, you'll probably make some mistakes in the ministry.

But it's so important that you and your husband don't both become discouraged at the same time. If you're both down, who will lift you up? It will be during the difficult times that you and your husband will have to learn to encourage each other.

It's your duty and responsibility to always be your husband's biggest fan, friend, and supporter. *You may be the one who either keeps him in the ministry or causes him to leave the ministry.* Your attitude is so important! There are many men who are not in the ministry today because they had a wife who didn't encourage them when they needed it and who didn't remind them of their calling and responsibility to God.

It requires all the attributes of a godly woman to be a minister's wife. And whether you like it or not, as a minister's wife you *do* live in a glass house. Sometimes it's not fun, but you just learn to make the best of every circumstance.

You won't be able to wallow in self-pity because you are criticized. Just turn unjust criticism to your advantage by realizing that if you weren't doing something good, the enemy wouldn't try to defeat you with the criticism of others. That's an example of how you can make every circumstance a positive situation.

As a minister's wife, you'll also have to be careful how you dress. Always dress modestly. You can be fashionable yet modest. I normally dress conservatively because *I don't want what I'm wearing to detract from what I'm saying.*

Learn to wear clothes that accentuate your best qualities. You can be in style without trying to look like a teenager. Look your age. There is nothing so attractive as a woman who is growing older gracefully. So dress modestly, but do take pride in how you look. As the pastor's wife, you are the example that other women will follow.

This brings up another point: *As the pastor's wife, it is important that you become involved in the activities of the church.* This doesn't mean that you have to do everything yourself. Obviously, you don't have time to do everything yourself.

But remember, you're the "first lady" of that church. The other women of the church should follow *your* example. If you aren't the example they need, they'll end up looking to other women in the church to be their role models. But if your husband is the pastor, you're the example they need to follow.

Not only should you be involved in the church activities, but in the women's functions, you should be a *leader*. You may think you are not a leader. But who says you're not? The Word of God certainly doesn't! The Word says, "*I can do all things through Christ which strengtheneth me*" (Phil. 4:13). You can do anything in Christ that you set your mind to accomplish!

As a pastor's wife, you *are* a leader. You just don't know it yet! If you don't think you have the wisdom to become a leader, all you have to do is ask God. He'll give you the wisdom and knowledge you need to fulfill your responsibilities (James 1:5).

When I look back to the time when my husband and I first entered the ministry, it's amazing to me how much ability and wisdom I thought I *didn't* have. But when I asked the Lord for the grace and the wisdom to be a good pastor's wife, He gave it to me!

The question always arises, "What if I have little children? How can I get involved?" That is a valid question, because as a wife and mother, your first responsibility is to your husband, and your second responsibility is to your children. Your third responsibility is to the ministry God has given you as your husband's helpmeet in the ministry.

Yes, you will have to be diligent to accomplish your role as wife, mother, *and* co-laborer in the ministry. Therefore, you must learn how to plan your days!

It's amazing how much you can accomplish in a day if you organize your time. One of the best organizational methods I have found is to write everything down that I want to accomplish in a given day. I usually do this the night before.

I cannot stress enough how important it is that you and your husband are in the ministry *together!* If *your husband* is called — then *you* are called, because you and your husband are *one*. If you don't sense that calling to the ministry, talk to the Lord about it, and He will make it real to you. But you need to have that call established in your *heart* to carry you through times of pressure.

Personally, I didn't have any trouble understanding my call as a pastor's wife because I grew up in a pastor's home. I was secure in that role. But when my husband's ministry changed from the pastoral to the evangelistic ministry in the 1970s, I was *not* secure in that role.

I knew it was important that I felt called to the evangelistic ministry too. If I didn't sense God's call on my life to be an evangelist's wife, I knew I could easily discourage my husband.

So I earnestly sought God. I prayed, "God, I know You are not a respecter of persons. If You told my husband about a change in direction, You can tell me too. I just ask You to give me confidence and assurance in this new direction." And God did!

Being in the ministry with your husband does not mean you will take over his duties. In other words, don't try to preach if he's the one who is called to preach. You are to *complement* each other, not *compete* with each other!

You don't take over your husband's responsibilities in the ministry, but you *do* get involved and help him in the ministry. I have seen so many ministries in which the woman did not participate in any of the functions of the ministry. Do you know what happens in those situations? That couple grows apart!

If the wife doesn't become involved, there is a part of her that is unfulfilled. Her husband gets all the attention, and she is left out. This can cause real discord in the marriage. There is no common ground for a marriage like this, and they end up with nothing to talk about.

When the children are young, a husband and wife can talk about their children. But eventually a day will come when the children are gone, and she'll find herself married to a "stranger."

When a man is in the ministry, that is his whole life. Often that will be all he wants to talk about. And if his wife doesn't participate in the ministry with him, it leaves room for the devil to come in.

For instance, suppose another woman in the church *does* assume some type of leadership role. Then the pastor, as the head of that church, has something in common with that woman. Since he has the responsibility of the church, at times he'll need to confer with her.

Do you see how this can give place to the enemy in your marriage? That's why it's so important for *you* to be the first lady of that church and for *you* to be the one with whom your husband confers concerning church matters. Then together you can plan projects or implement changes.

So whether you think of yourself as a leader or not, it would behoove you to become one!

The reason I stress this is that *I have never seen the devil's strategies running as rampant in marriages as they are in this day!* And I'm not just seeing problems in marriages of people who have been in the ministry for two years, five years, or even ten years. The enemy is attacking the marriages of people who have been in the ministry as long as twenty-five years!

Also, let me mention another aspect of the enemy's attack on marriages that you need to be aware of. There is something very attractive about a man of God in the pulpit. After all, he's preaching the Word!

So you will have to be alert and keep an ever-watchful eye open, because certain women will try to gain the attention of *your* husband! Their own husbands may have neglected them, and they might just be looking for the attention of a man. Whatever the case, you may have to warn your husband at times about other women's intentions because, as a woman, you will probably be more aware in this area than he is.

If you see that a woman is continually approaching your husband, you can handle the situation *discreetly*. The next time she tries to approach him when you're around, just sweetly put your arm through his, and let her know with a look that *you are the queen of your household!*

This brings up another important point. *Your husband should never counsel a woman alone.* The Bible says to shun the very appearance of evil and not to give place to the devil (1 Thess. 5:22; Eph. 4:27).

When as a pastor, your husband is called upon to visit a woman in the hospital, you should always go with him. Also, you should always enter the hospital room first to make sure the woman you're visiting is presentable.

The truth is, there are times in a hospital situation when a woman just does not want a man to see her. For instance, my husband and I once visited a woman in the hospital, and I went alone into her room to talk to her. She had just had surgery and wasn't wearing any makeup. When I asked her if she'd like my husband to come in and pray for her, she said, "Oh, no! I don't want him to see me like this!"

In marriage and in ministry, there is a right and a wrong time for a woman to speak. It is important that you choose the right time to speak or voice your opinion.

*Never embarrass your husband in front of others.* This is so important. For instance, don't contradict your husband in public. If you work in the church office, your husband is always right! When other people are present, your husband is always right! When the two of you are alone, you can give him your opinion, but never contradict him in public.

As a minister's wife, you will need to know a little bit about everything. You'll be surprised at the things people will expect you to know. People will want to counsel with you on every conceivable subject. Personally, I try to learn as much as possible in every area that I can, because in the ministry I never know when I'm going to need that information.

For instance, sometimes you'll need to assist in weddings. You'll need to know on which side the respective families are to be seated, how to cut the wedding cake, and things of this nature. So get a good education in these matters — you're going to need it!

You should also be knowledgeable about wedding and baby showers, because as the pastor's wife you'll be expected to give many for women in the church. This responsibility may sound trivial, but it is essential to the role of a pastor's wife. You learn to be instant in season, out of season, and in between seasons!

Learn how to entertain and prepare appealing dinners for *two* or for *two hundred*. Also, learn how to set a pretty table, not just for company, but for your own family. You set an important example for your children when you treat your family as specially as you do company.

In your marriage, strive to build a relationship with your husband. Be his best friend. **Marriage is never easy, just as the ministry is never easy. Both of you will have to *build* both your marriage and your ministry!**

You need to learn *how* to communicate with each other. In the ministry, there may be times when your friendship with your husband is the only friendship you have.

Also, you should be careful not to choose your close, intimate friends from among your own congregation. *You* will have to be a friend to the women in your congregation, but *they* should not become *your* close, intimate confidantes. Find a friend — for example, another minister's wife — with whom you can share outside your own congregation.

I know it's the heart-cry of each of us who are ministers' wives to become the kind of wife, mother, and co-laborer in the ministry whom God can commend with the words, "Well done, thou good and faithful servant." And because we've chosen to stand by our husbands to help them fulfill the call of God to the ministry, on that great day when our names are called, we'll hear God say, "You have been a godly woman and have fulfilled Proverbs 31!"

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## **Section 3**

# **Pastoral Care: Counseling and Hospital Visitation**

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## Section 3

### PASTORAL CARE: COUNSELING AND HOSPITAL VISITATION

Some people prepare for and even enter the pastoral ministry with the mistaken idea that ministry primarily entails preaching to the multitudes. They envision grandly ascending the church platform to address the yearning masses who eagerly await each pearl that escapes from their lips, before being whisked away, only to prepare for the following week's glorious oration.

Any seasoned pastor would smile at the fallacy of such notions. Pastoral ministry certainly does include teaching and preaching, but it is primarily a "people business."

The Lord Jesus Christ, who is the Great Shepherd, certainly ministered to the multitudes. But He also spent time ministering one-on-one to people. He didn't just love crowds; He loved *people*. Jesus revealed His Shepherd's heart when He spoke of a shepherd who left his ninety-nine sheep and went into the mountains to find the one sheep that had gone astray (Matt. 18:12-14).

The local church is to be more than an evangelistic center, even though people should have an opportunity to be born again at church. And a church is also to be more than a teaching center, even though people need to hear the teaching of God's Word in order to grow spiritually.

The genuine pastoral anointing and ministry in operation produces something more than just an evangelistic or teaching center; it brings forth a true local church — a *spiritual family*.

In the Old Testament, God brought forth a strong rebuke through the prophet Ezekiel to the shepherds (representing the pastoral ministry), because they were not fulfilling their responsibility to God's people (Ezek. 34:1-16). A genuine pastor cares and is concerned for his flock, and he sees to it that they are ministered to properly.

This section focuses on two important areas of pastoral ministry: *counseling* and *hospital visitation*.

#### I. COUNSELING

##### A. Knowledge of the True Counselor

1. To be truly effective in counseling, a pastor must first understand the identity of the True Counselor. The Bible clearly establishes the fact that God is the Counselor (Ps. 33:11; Ps. 73:24; Prov. 8:14; Jer. 32:17-19).

2. Also, we read in Isaiah 9:6 that among other titles in His earthly ministry, Jesus was to be called the Counselor. And in Isaiah 11:2, we discover that “the Spirit of counsel and might” was to rest upon Him.
3. As Jesus approached the time of His departure, He spoke of another Comforter or Counselor, *the Holy Spirit*, who would come and abide with believers. Jesus promised that the Holy Spirit would dwell in believers, teach them and remind them of Jesus’ words, guide them into all truth, and show them things to come (John 14:16,26; 16:13-19).
4. The pastor who recognizes these truths will not place primary focus on himself as he counsels others, nor will he cultivate an unhealthy dependence on himself. Instead, he will point people to God and His Word.
5. Contrary to the way some people think, it is not the pastor’s job to solve people’s problems. Rather, the pastor’s role is to share spiritual truths in a practical way in order to assist people in applying the Word of God to their lives. The pastor’s goal should be to help people align their attitudes, thoughts, and conduct with the will and purpose of God, thus enabling them to experience the God-kind of life.

#### B. Limitations and boundaries

1. As you counsel people, it is vital to understand your limitations and boundaries. There are ways a pastor can become involved in a counselee’s life *detrimentally* rather than *beneficially*.
  - a. For instance, a person receiving counsel can form an unhealthy dependency on the pastor, looking to him as his *source* of help. In reality, the pastor is only a temporary *vessel* through which a person can receive help from God, who is the True Source.
  - b. It is one thing to offer encouragement and support to a person as he gets back on his feet. But it is another thing entirely when the person continues to depend on the pastor’s counsel as an perpetual means of support without ever learning to draw on God’s word for himself.
  - c. I once heard someone say, “We should do for others what they cannot do for themselves. But we must not do for others what they *will not* do for themselves.”

Although we can and should pray for one another, comfort and encourage one another, and so forth, it is still true that each of us must work out his or her *own* salvation with fear and trembling (Phil. 2:12).

- d. Pastors must avoid the temptation to try to make other people’s decisions for them. For instance, a pastor should be careful about the way

he answers the question, "Pastor, what do *you* think I should do?"

1. Instead of passing out quick answers, it is best to put the ball back into the person's court, so to speak. Tell the person you are counseling, "I don't know. What do *you* think you should do?" Or "I don't know. What are your options? What are the potential positive and negative ramifications of those options?"
2. An old adage that is worthy of a pastor's consideration says, "*Give a man a fish, and he eats for a day. Teach a man to fish, and he eats for a lifetime.*"
3. Therefore, when you counsel people, discuss the Bible with them. Pray with them. But allow people to make their own decisions.

### C. The "Four D. P." Approach

Although there are no ironclad formulas for ministering to people who seek spiritual assistance, I have found the following to be a helpful format in working with people in counseling situations.

#### 1. Determine the Person's Purpose

- a. What is it that the person hopes to accomplish by speaking with his pastor? What are his objectives?
- b. It is vital to establish the answers to these questions at the beginning of your counseling relationship so both you and the person who needs counseling know where the counseling session is headed.
- c. Helping the person establish his objectives is also very helpful in keeping a discussion on track.

#### 2. Discover the Problem

- a. What is it that is keeping the person from achieving his objectives?
- b. Sometimes the problem is not what the person thinks it is. For example, the counselee may blame another person for his difficulties, when in fact his real problem is a wrong attitude or unforgiveness toward that person.
- c. It is very important for a pastor/counselor to be a good listener. Proverbs 18:13 says, "*He that answereth a matter before he heareth it, it is folly and shame unto him.*" And James 1:19 instructs us to be "*. . . swift to hear, slow to speak. . . .*"

Learn to restate the counselee's remarks in your own words and to

ask him open-ended questions. These are two good ways for you to obtain a thorough understanding of the situation.

When counsel is given before the facts are fully known, there is strong likelihood that the counsel will be inaccurate and ultimately detrimental.

### 3. *Define the Principles*

- a. What does God's Word say about the person's objectives and challenges?
- b. The pastor's and counselee's knowledge of God's Word establishes a framework for working through the entire situation.

### 4. *Discuss a Plan*

- a. What can the person begin to do that will enable him to practically and spiritually implement the principles of God's Word in his life?
- b. This is the "how to" stage in which the person is able to explore and discover new ways of acting on God's Word.

## D. A matter of trust

1. The people in your church need to trust you as their pastor. They should feel confident of your unconditional love.
  - a. People will not come to you for help (and they probably won't keep coming to your church either) if they believe you will condemn, belittle, and criticize them because of their problems.
  - b. Such fear will cause people to avoid you altogether or to put on a false front of victory to avoid your harsh judgment. If either is the case, you won't be in a position to be able to minister to people's needs.
2. Not only do your people need to know you will love, forgive, and accept them unconditionally, but they also need to know that you will keep what is shared in strictest confidence.
  - a. Inappropriate disclosures (whether public or private) of information communicated in a counseling session not only destroys the credibility of the pastor; such indiscretion may also cause a person to never again trust *any* pastor.
  - b. Of course, there are certain situations in which it is appropriate (and sometimes legally mandated) for a pastor to contact the proper authorities, such as in cases of child abuse or when there is a real possibility that the counselee may harm himself or others.

- c. Since laws vary from state to state, it is wise to obtain appropriate and specific legal counsel whenever questions arise about reporting such cases.

#### E. Delegating the work load

1. It is apparent in large settings that one person cannot personally minister to every need in the congregation.
  - a. For example, in Exodus 18, Jethro saw Moses exhausting himself as he tried to take care of every person's need by himself.
    1. Jethro told Moses that what Moses was doing was not good and that he couldn't take care of every situation by himself.
    2. Jethro instructed Moses to find qualified, God-fearing men to help him. They were to handle the simpler problems; the more difficult problems were brought to Moses.
  - b. In like manner, a wise pastor is continually in the process of training and raising up workers and ministers under him — people who can be extensions and expressions of the same pastoral heart that God has placed in him.
  - c. Certainly some situations arise in which members of the congregation legitimately desire the direct ministry of the pastor or a member of the pastoral staff. But in the case of many non-critical needs, godly lay leaders can offer support and encouragement.
  - d. When a pastor delegates these areas of ministry to qualified workers in the congregation, it not only lightens his load, it also gives the saints a sense of fulfillment as they get involved in the work of the ministry.
    1. For instance, you may have a banker in the church who would be glad to help counsel people about budgeting.
    2. Or there may be a person in your church who has been delivered from a life of chemical addiction or alcoholism who would be delighted to befriend and offer support to someone struggling with a similar situation.
    3. Of course, ministry from the church is not meant to take the place of professional help when such help is necessary. Sometimes a person who is in a crisis situation (e.g., a person experiencing eating disorders or someone dealing with chemical dependency) needs to seek medical or other professional assistance.

## F. Supplemental support

1. Some pastors may desire to start a divorce-recovery group or self-esteem group in order to provide special ministry to those who might need and desire such help.
  - a. A pastor should not hesitate to make outside referrals when such referrals are necessary.
  - b. However, neither should a pastor neglect to identify and utilize qualified people in his congregation who desire to offer spiritual support to those in need. Selecting such qualified people to be support-group leaders is one way to accomplish this.
2. Another way a pastor can supplement and expand the pastoral-care ministry of the church is to make available to church members a wide range of books, videos, and cassette tapes.
  - a. In the church world today, we are blessed to have available to us many excellent materials that offer godly counsel regarding family, marital, emotional, and financial issues from a Christian standpoint.
  - b. A pastor who has done his homework and has made such materials available will find them to be very helpful in reinforcing his personal ministry to people. Often these resources may even preclude the need for counseling sessions.

## G. Pitfalls in counseling

There are some danger areas to be aware of as a pastor when you work one-on-one with people.

1. One of the often-mentioned problems in counseling is that it can consume too much of a pastor's time.

As a pastor, your responsibilities include much more than just counseling people. If you're not careful, you'll become overloaded in this area, and other parts of your life and ministry will suffer.

2. There are several steps you can take to protect your time when counseling.
  - a. Screen situations properly.
    1. Most pastors realize it is not necessarily appropriate to meet with everyone who wants a session.

2. For instance, it is not generally considered ethical to counsel people who attend other churches. These people should be referred back to their own pastor.
- b. Determine whether or not the person's situation can be taken care of on the phone.
1. Many situations for which people request a counseling appointment can actually be handled just as well (and usually in less time) by phone.
  2. When the person calls to request an appointment, the pastor can ask, "May I ask the general nature of what you want to discuss?" If the person's need or problem is not too complex or serious, the pastor can suggest discussing it at that time by phone.
- c. If the pastor determines that a counseling appointment is appropriate, it can be beneficial for the pastor to inform the person of time limits when setting up a counseling appointment or before the session actually begins.

Some situations will require more time than what was initially allotted. But establishing a set time frame often helps a person get to the necessary points of discussion without wasting time on irrelevant subjects or details.

- d. It is often needful to direct the flow of the session.
1. Some people ramble on with seemingly endless and repetitive illustrations that really add nothing to the session (except to lengthen it).
  2. When this occurs in a counseling session, you should let the person know that you grasp that particular concept by summarizing the essence of what the person has been saying. Then move the session forward by introducing another thought or question.
  3. Other people are more withdrawn and may require specific questions from the minister before they will share important details.
  4. To put it bluntly, some people share far more than you need to know, and others share too little. Therefore, a pastor may need to limit some people on certain occasions and at other times, draw people out.
- e. If follow-up sessions are necessary, it is good to begin by reviewing your notes from the previous session. Then the pastor should determine to what degree the person is implementing the counsel which was previously given.

If you find that the person is not acting on what has already been discussed in previous sessions, it may be necessary to evaluate whether it would be a productive use of your time to continue meeting with him, or whether he might need more in-depth help than you can offer.

- f. If after implementing the above steps counseling still consumes too much of a pastor's time, he should ask himself these questions:
1. Is my pulpit ministry practical and applicable, or is it irrelevant and theoretical? Am I effectively teaching my congregation by precept and example how to study the Word and develop their prayer life so they can learn to receive answers for themselves?
  2. Do I need to host or conduct a seminar with a special emphasis on specific issues?  
  
(For example, if you are facing excessive marriage problems in your church, you may want to consider teaching a series on the subject.)
  3. Am I utilizing resource materials that will assist my congregation in the areas of their lives where they are struggling?
  4. Am I training and utilizing workers within the church who can assist me in ministry in certain situations?

**Note:** You are responsible to oversee your workers. They should give account to you as they help you minister to people.

For example, should a lay leader who is counseling a person at the pastor's request recognize that the counseling situation is taking on a more serious nature, he should communicate that to the pastor and obtain the pastor's advice on the matter.

5. Am I encouraging people to receive outside, additional help when necessary (e.g., medical doctors, lawyers, or professional Christian counselors)?
3. Another potential pitfall in counseling is the danger of people who desire counseling for wrong motives.
- a. It is unfortunate that people sometimes come to a pastor seemingly to receive counseling when their real purpose is to get the pastor on their side in a controversy or dispute.
  - b. A pastor is wise to avoid getting caught in the middle of two feuding parties or taking sides in conflicts in which there may well be considerable fault on both sides.

- c. It is important to realize that people typically tell you their story through the filter of self-justification.

Therefore, it is vitally important to refrain from forming an opinion until you have heard *all viewpoints* of any story. Proverbs 18:17 (NIV) says, "He who states his case first seems right, until his rival comes and cross-examines him."

This is one reason why it is important to involve both the husband and the wife in marriage counseling for optimum results to be realized.

- d. Also, a pastor must remember to use caution in what he says in a counseling situation. He should always maintain the awareness that people may quote him, and that what is quoted may or may not be stated accurately in the context in which it was originally said.
- e. It is very important that pastors keep accurate records of counseling sessions. The pastor should document the essence of what the counselee stated and what counsel was given in response. Counseling reports should be kept under lock and key. In some cases, a pastor may also choose to tape a session.

Documentation is important not only for the sake of refreshing one's memory before a follow-up session, it could also be of vital assistance should the pastor ever be accused of giving counsel he did not actually provide.

- 4. Another potential danger in counseling is the adverse effect it can have on a pastor personally.
  - a. It is possible for a pastor to become depressed or calloused as he listens to people talk about their problems day in and day out.
  - b. God does not want a pastor to personally carry everyone's problems. No human being is equipped to do that.
  - c. It is extremely important for the pastor to maintain joy and compassion in his heart and ministry. This is possible when one truly knows how to cast every burden upon the Lord.
  - d. The pastor should possess and exhibit honest concern in dealing with people. However, he must keep himself from becoming emotionally embroiled and entangled in their problems. Although he cares for people, he needs to maintain an appropriate degree of objectivity.
- 5. Perhaps the most devastating pitfall a pastor must guard against when he is ministering one-on-one to people is the development of improper and illicit relationships.

- a. People seeking spiritual help are often vulnerable.
  1. For instance, a woman who is starved for attention at home may find great comfort in talking to a strong, male authority figure who attentively listens to her and shows care and concern.
  2. At the same time, a pastor can find equally unhealthy satisfaction in helping an attractive woman who gratefully praises him for his wonderful ministry.
  3. In this kind of situation, what starts out as "counseling" could actually become the breeding ground for serious temptation and even adultery.
  4. Although many think a problem exists in this kind of situation only if the counseling relationship becomes physical or sexual, the problem actually begins with an unhealthy emotional attachment or ego gratification.
- b. A pastor must always keep in mind that the devil is subtle. He does not mind taking his time to gradually erode moral boundaries and to provide justification and rationalization for being in dangerous situations. The devil will try to progressively inject both parties with deception.
- c. Generally speaking, it is our recommendation that women counsel women and men counsel men.
- d. If the pastor does counsel a woman, he should not do so alone. His wife, secretary, or an associate minister should also be present.
- e. The pastor must also be honest with himself if he ever finds himself attracted to another person and should not seek to legitimize the relationship under the guise of ministry. He should remind himself of the disastrous results that would accompany any such relationship.

#### H. Summary of thoughts on counseling

1. Counseling can be one of the more challenging aspects of pastoral-care ministry. However, counseling also offers the opportunity to demonstrate in a tangible way God's love and concern for people.
2. Yes, there are pitfalls to avoid. But a wise pastor who conducts himself properly can avoid these pitfalls and be a rich blessing to people on a personal level.

3. To be as effective as possible in counseling, a pastor should take advantage of the wealth of information that is available to ministers and counselors from a Christian perspective.

Of course, this alone doesn't make him a "psychologist," or even a "professional counselor," and a pastor should never present himself as such unless he actually has earned the proper degrees and received appropriate certification.

4. However, a pastor will benefit from acquiring accurate knowledge regarding human behavior and interaction, communication and listening skills, personality types, conflict-resolution skills, and information concerning specific issues such as depression, domestic abuse, chemical dependency, eating disorders, etc.
5. The truth is, we live in a very complex world where complex problems exist. The pastor who acquaints himself with such matters will be far more effective in ministering to people in times of crisis.
6. Some fear that the gleaning of such information will lead a pastor to take a more psychological approach in counseling as opposed to spiritual ministry toward people.

However, no matter how much a pastor learns about any subject, he is always responsible to not only minister in the power of the Holy Spirit, but to keep the gospel of the Lord Jesus Christ and the Word of God first and foremost in his ministry. After all, Jesus' words spoken in John 8:31-32 are still true today: ". . . *If ye CONTINUE IN MY WORD, then are you my disciples indeed; And YE SHALL KNOW THE TRUTH, and THE TRUTH SHALL MAKE YOU FREE.*"

## II. HOSPITAL VISITATION

### A. The purpose and effect of visitation

1. Although this section addresses hospital visitation, the same principles also apply when visiting others who are in need, including ill people who are housebound or people in nursing homes.
2. When a pastor reaches out with love and support in spiritual ministry to church members **and their families** in times of crisis and special challenges, a **special bond of appreciation and respect** is often established between the pastor and those to whom he is ministering.
3. A pastor and congregation that strive to "be there when it counts" help people realize the value of belonging to a loving church family with a committed pastor.

For example, numerous RHEMA Bible Church members have related the great impact the pastoral staff and congregation made on them by their visible demonstrations of support shown during their own hospitalization or that of a family member.

4. Tangible expressions of love can come in the form of flowers from the church; regular visits by the pastor, pastoral staff, and other church members; meals brought to the home; assistance with child-care; and in some cases, assistance with housecleaning and even laundry.

Some of these examples of ministering to others may not sound “spiritual,” but they are nonetheless important and are often extremely meaningful to the people receiving these expressions of care.

B. When and how often to visit

1. The type and nature of pastoral care to the hospitalized will be governed by the situation itself.
  - a. It is advisable for a member of the pastoral staff to be with a person and his family prior to surgery.
  - b. It is usually very appreciated if someone stays with the family throughout the entire procedure.
  - c. In critical, life-and-death situations, a member of the pastoral staff should stay with the family.
  - d. In more routine procedures, a trained volunteer can usually perform this task quite well. It also works out well for care-workers to stay with the family in shifts during long operations.

**Note:** For guidelines on developing a Hospital Care-Team in your church, please refer to the information given in *The Ministry of Helps Manual*, the companion volume to this manual.

- e. Unless a family requests their privacy, they are usually quite appreciative of having someone with them during such times.
2. Naturally, the regularity of necessary visits to the patient varies from case to case. But the visits should be frequent enough for the patient and family members to be assured of the church family’s love and concern. Of course, the type of support given should increase in more critical situations.
  3. As a general rule, RHEMA Bible Church endeavors to check on patients daily through either a member of the pastoral staff or a hospital care-team member. On some days, phone contact might be made, but a patient should typically receive several visits in a given week.

### C. Understanding the hospital

1. It is important for the pastor to obtain an understanding of hospitals in general, as well as of the particular hospitals where he will most often be visiting patients.
2. It is recommended that he go to the chaplain's office (if the hospital has one), introduce himself, and inquire as to any policies or guidelines the hospital may have regarding clergy visitation. For example, some hospitals provide identification badges and special parking for ministers.
3. When visiting a patient, a pastor needs to keep in mind that the patient has submitted himself to the care of the hospital. Therefore, all guidelines of that institution should be respected and observed.
4. A pastor should not do anything that would be considered intrusive within the medical arena (e.g., give medical advice, attempt to get patients out of bed, etc.).

Remember, you are visiting the patient to offer spiritual support, encouragement, and prayer, so it's important that you recognize and remain within those boundaries.

5. It is also appropriate to show respect and deference to medical personnel. If you demonstrate good judgment and show proper respect, you'll find that your presence in the hospital will be welcomed.

### D. Understanding the patient

1. A pastor also needs to be sensitive to the needs of each particular patient.
  - a. For example, in many cases, a person's recovery involves a process in which ample rest is an important part.
  - b. It is usually best to keep visits short (five to ten minutes is usually good). You don't want to wear the patient out by staying too long so that he wishes you hadn't come!
2. Also, it is important to respect the patient's privacy.
  - a. Realize that he or she may feel quite vulnerable.
  - b. When the patient attends or is a member of your church, you can usually safely assume that your presence is welcome.

However, on referrals (e.g., when the patient is a relative of a church member), it is good to make sure that *the patient* (and not just the person who gave you the referral) desires that you visit him or her.

- c. You should always knock first on the door before you enter the patient's room. Even after you've been told, "Come in," you should identify yourself before entering. The patient might think it is the nurse coming back for the bedpan!
3. Upon entering the room, the pastor should be sensitive, not only to the physical condition of the patient, but to his or her spiritual and emotional state.

For instance, people who believe strongly in divine healing sometimes feel guilty that they are in the hospital. They can be concerned that other Christians might criticize them for having a "lack of faith."

4. Always remember the purpose of your visit. You are there to show the love of God and to encourage the person's faith.
  - a. It is not appropriate to discourage a person from receiving medical treatment or to present faith in such a way as to promote or encourage "denial" in a patient.
  - b. Express love and encouragement to the person. If you sense guilt in the patient, don't hesitate to let him know you are glad he is receiving needed medical attention. You can also remind him that faith and medicine *complement* rather than *oppose* each other.
  - c. It is important to realize that the patient is already dealing with a physical condition. The last thing he needs is a condemning or judgmental church assuming that he has sin in his life!
  - d. Instead of being criticized, how much better off a patient is when he is assured that not only are the doctors doing what they can do, but *God* is on his side, and the pastor and church are also praying for him!

When a person knows that God, the pastor, the church, and the doctors are all *for* him, that knowledge can greatly boost his confidence. And his recovery will be enhanced as he senses the love and support of his spiritual family.

#### E. Ministering to the patient

1. When visiting those who are hospitalized, a pastor should certainly follow the biblical practices of laying hands on the sick, anointing the sick with oil, and praying the **prayer of faith** (Mark 16:18; James 5:14-16). These can all be important factors in the healing process.

However, it should not be overlooked that the pastor's positive and supportive presence can be a blessing in that it reminds the patient of *God's* faithfulness and His abiding Presence.

2. Sometimes pastors underestimate their effectiveness because a spectacular miracle or instantaneous healing does not occur when they minister to a patient.

However, it's important to keep in mind that "*A merry heart doeth good like a medicine . . .*" (Prov. 17:22). Therefore, even if your visit simply brings cheer and comfort to the patient's heart, your time spent with the person is profitable.

3. Proverbs 4:22 tells us that God's Word is health (or medicine) to all our flesh. Therefore, it's good to make sure the patient has edifying books and tapes so they can feed their spirit with God's Word during their time in the hospital.
4. It is certainly appropriate to share a scripture or two before praying with a patient, but patients typically do not like to feel as if you are preaching to them.

#### F. Other practical tips

1. If possible, call and determine a time when it is best to visit the patient. In doing so, you avoid the following:
  - a. Meal times.
  - b. Times when tests are being run.
  - c. Times when other visitors are present.
2. It is ideal if a pastor's wife can accompany him on hospital visits. If that isn't possible, the pastor may want to find another gentleman from the church to accompany him.
3. Dress nicely and neatly. Be well-groomed and sharp in your appearance. Avoid strong perfume/cologne, since this could adversely affect a patient who might feel nauseous.
4. Be sensitive about talking too loud or making loud noises. This is especially true when visiting patients with head injuries.
5. Don't draw a lot of attention to yourself in the hospital. You are not there to witness to everyone, or to go from room to room.
  - a. Note that in John 5:1-13, Jesus ministered in a setting that was probably a close equivalent to a hospital in our day.

- b. In doing so, Jesus went in, ministered to one person, and slipped out without drawing any attention to Himself or involving Himself with any of the other “patients” who were present.
  - c. There could be an occasion when a roommate of the patient you are visiting might initiate a request for prayer. It is certainly appropriate to pray for the person when such a request is made.
  - d. Otherwise, realize that you are at the hospital simply to minister to the person from your church and be careful not to make any unwelcome intrusions.
6. It is not necessary to lay your hand on the person’s forehead when praying. Holding the patient’s hand is no less effective and is probably more comforting to the patient.

But however you touch a person when you pray, remember to be sensitive to the patient’s physical condition. Even laying your hand lightly on some patients could cause them pain and discomfort. For instance, it would certainly be wise to avoid laying your hand on the shoulder of someone who has just had shoulder surgery!

7. Pray positively and confidently. You may feel impressed to pray a specific way. But as a general rule, it is good to ask and thank God for the following:
- a. For His peace in the situation.
  - b. For His faithfulness.
  - c. For His Presence — He is always with us.
  - d. For the stripes on Jesus’ back that He received for our healing.
8. When the patient is about to undergo surgery, it is also good to ask and thank God for the following:
- a. For a successful surgical procedure.
  - b. For giving the doctors wisdom and skill.
  - c. For no complications.
  - d. For the patient’s speedy recovery.
9. Be sensitive to the fact that some people feel very strongly about their privacy, especially in regard to certain kinds of physical conditions. For example, Brother Smith **might not** appreciate the pastor requesting prayer from **the pulpit regarding his upcoming hemorrhoidectomy.**

G. A time to weep and a time to laugh

1. A pastor will probably deal with life-and-death cases where healing is not manifested and the person dies. In these cases, the importance of the pastor's role certainly does not diminish, but rather increases.
2. When a pastor realizes that in all likelihood a patient will die, his role is to help spiritually and emotionally prepare the patient and the family for the patient's death.

In the midst of emotional responses and reactions, the Word of God remains a sure foundation on which to stand, and the pastor represents God's peace and stability to families in troubled times.

3. On a more positive note, the purpose of other pastoral visits to the hospital will be to celebrate with a family when a baby is born or to give thanks for healings, recoveries, and good reports.
4. Whether your role is to weep with those who weep or to rejoice with those who rejoice (Rom. 12:15), your ministry to church members and their families in the hospital is an important part of pastoral ministry.
5. Even as the Holy Spirit used Titus to comfort Paul when he was in distress (2 Cor. 7:6), the Holy Spirit will manifest His concern, care, and compassion through you to comfort others. And as you visit those in need, you'll find that your heart becomes knit together with those to whom you minister because of the love of God in operation.



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## **Section 4**

# **The Wedding Ceremony**

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## Section 4

### THE WEDDING CEREMONY

As a minister, and especially as a pastor, you can expect to be called upon many times to conduct weddings. The following material is designed to give the minister general guidelines regarding this all-important task. This article addresses three primary topics:

1. Premarital Counseling
2. Policies and procedures regarding the use of church facilities and equipment
3. Planning and performing the ceremony itself

If these three areas are handled efficiently, the pastor and church have served their people well in matters pertaining to weddings.

#### Premarital Counseling

It is important to understand the immense responsibility the minister has, not only to conduct a wedding ceremony, but also to provide spiritual guidance and godly counsel to the engaged couple.

Those who have counseled couples after marriage know how essential a solid foundation is in building a stable and healthy home. With the high divorce rate and the enormous pressures confronting families in our society today, it behooves every minister to provide the best counsel possible to couples seeking marriage through his church and ministry.

Some ministers approach premarital counseling by asking the couple if they want to ask any questions about marriage. Then the minister may share a few thoughts about marriage before discussing the ceremony.

However, it is important to realize that the couple is often so much "in love" and "starry-eyed," they don't know what questions to ask. They also readily agree with any positive advice the minister may offer. But in reality, very little of what the minister is telling them may be sinking in. That's why a more in-depth type of premarital counseling involving more than one session can be beneficial in preparing a couple for marriage.

Before discussing the format and philosophy of premarital counseling used at RHEMA Bible Church, it is important to note that we are speaking in generalities, not in absolutes. We realize that there are couples who never receive any premarital counseling whatsoever. Yet because they possess a measure of spiritual maturity and commit themselves to walking in love toward one another, they develop very loving, strong marriages.

On the other hand, there are also couples who received much instruction, read many marriage books, and listened to many tapes about marriage. Yet they did *not* make a success of their relationship.

Premarital counseling does not offer any absolute guarantees. But it *does* provide couples with an opportunity to grow together as they gain knowledge and wisdom to help them build a strong marital foundation. Therefore, we believe that a higher percentage of healthier, stronger relationships result from couples who participate in premarital counseling.

We have adopted an approach to premarital counseling that encompasses three basic elements:

1. Instruction
2. Identification
3. Interaction

## **Instruction**

*Instruction* is the first element of premarital counseling. Instruction about the subject of marriage is based on the eternal principles of God's Word. It is fortunate that many excellent books, as well as audio and video tapes, offer wonderful information to married couples and to those considering marriage. A pastor can select some of these resources as homework assignments for the couple.

Some of the basic subjects of instruction that help couples preparing for marriage include:

1. Recognizing God as the Author and Architect of marriage
2. Recognizing the union that is established in marriage

In marriage, people should not lose their individuality, but they *should* surrender their right to independent living.

3. Recognizing the respective role of each person

The husband is to be a Christ-like leader, not a dictator. The wife is to be submissive, but not a doormat.

4. The offering of mutual support

A couple needs to learn how to bring out the best in each other (Eccl. 4:9-12).

5. Establishing effective communication skills

Gary Smalley and John Trent have co-authored some excellent materials on this subject, as has Norman Wright.

6. The importance of friendship in the marriage

7. Family planning and birth control

8. Sexual adjustment

Two books considered to be excellent sources of information on this subject are *Intended for Pleasure* by Dr. Ed Wheat and *The Act of Marriage* by Tim and Beverly LaHaye.

9. Budgeting and financial planning

10. In-Laws

The couple needs to know how to keep their in-laws from becoming "out-laws"!

## Identification

*Identification*, the second element of premarital counseling, encourages the couple to realistically identify and recognize the strengths and weaknesses or "growth areas" of their relationship.

There are 16 questions on the back of the RHEMA Bible Church Wedding Request Form, to which the couple provides *written* answers (*see* sample on pages 4-9 and 4-10). It is realized that the couple could merely give answers they feel are "expected," but at least they are challenged to think about issues pertaining to expectations, strengths, weaknesses, goals, desires, etc.

Also, the couple is given information regarding "Ten Wrong Reasons for Marriage." The purpose for this is to help couples identify wrong motivations for pursuing marriage. The following is a brief summary of the ten wrong reasons that should be covered in premarital counseling:

1. Lust

We understand that it is natural and normal for a person to sense a physical desire for the person they plan to marry. And certainly there is nothing wrong with desiring intimacy with one's future spouse. On the contrary, it would be of great concern to a pastor or counselor if a person desiring to get married did not sense any physical desire for the other person.

However, we emphasize to the couple that marriage needs to be founded on far more than just a physical attraction or desire.

2. Infatuation

We're not against falling in love, but we recognize that it doesn't take the place of *growing* in love together. If you merely "fall in love," you can also "fall out of love."

If "love at first sight" occurs, that's fine, but we encourage people to take a good, long, hard, second look to make sure it is not just infatuation, but the kind of love that lasts a lifetime.

3. Being in love with the idea of marriage

This is different from being genuinely in love with a person.

4. Fear of not getting married

Some people are afraid that if they don't take the present opportunity to get married, they may never find another opportunity. Again, this is far different from genuinely loving a person and sincerely desiring to spend the rest of one's life with that person.

5. Coercion (Pressure)

Some people get married due to pressure from family, friends, or their betrothed. Marriage is a decision far too important to be rushed into. It is a lifelong commitment. Therefore, both partners need to get to know each other well enough to feel comfortable about the relationship.

Also, people should not allow circumstances to pressure them into a quick marriage. For instance, if the woman gets pregnant, that does not necessarily mean that marriage is a "solution." However, if the couple was planning to get married anyway, it might be best to proceed.

In other situations, the relationship may not have been a healthy one from the beginning. In these cases, marriage could be a second mistake following the first mistake. Prayerful consideration of the responsible options is required in these cases.

Another form of coercion occurs when people mistakenly believe that the Lord has "told them" to marry a certain person. In other words, they feel God is pressuring them into marriage.

I am not saying that God will not guide people and give insight or confirmation regarding a marital decision. But God does not "order" people to get married, thereby guaranteeing a successful marriage.

Even when God's peace accompanies a couple's decision to get married, that couple still has to continually work at improving their relationship. They must still invest their time, energies, and best efforts into the growth of their relationship if it is to be successful.

It would be extremely unwise for a couple to get married only on the basis that they felt "God told them to." Other relational aspects necessary for a healthy marriage (love, willingness, desire, communication skills, and so forth) should also be present and developing.

Philippians 2:13 says, "*For it is God which worketh in you both to will and to do of his good pleasure.*" If it's actually God's will that a particular couple marry, both people should exhibit the willingness and desire to grow in these relational qualities.

#### 6. Rebound situations

It is generally ill-advised to enter into marriage while "rebounding" or recovering from the emotional distress of a divorce, the death of a spouse, or a broken engagement or relationship.

The fact that someone seems comforting in a time of distress does not guarantee that he or she will make a good lifetime companion. In the midst of distress, such a determination can be difficult for a person to make accurately.

#### 7. Money

Money in itself is not wrong to acquire, but it should not be the motivating factor for marriage. Many have painfully discovered that money alone does not bring happiness or guarantee a successful marriage.

#### 8. Escaping problems

Some people marry with the mistaken notion, *If I just get married, all my problems will go away.* In reality, they may be jumping out of the proverbial frying pan into the fire!

Some people who are lonely or in a bad home situation see marriage as "a way out." It's understandable that people want to get away from problems. But what will they do when they face marital problems? Will they escape those problems by jumping *out of* the marriage the same way they escaped other problems by jumping *into* the marriage?

#### 9. Pity

Some have actually gotten married in part because they felt sorry for the other person and did not want to hurt him or her.

## 10. Unreasonable expectations

Some cherish the idea that the person they are marrying will be perfect or that their bad habits, tendencies, personality traits, and so forth, will change after marriage.

Both people must come to understand that their chosen lifetime mate is imperfect. Then they must be willing to love each other just the way they are.

The person getting married should decide if he or she can be happily married even if the other person does not improve.

This decision does not negate the importance of each person striving to be the best he or she can be, and it should not be used as a cop-out to avoid seeking self-improvement. However, this decision does help minimize the disappointment created by unrealistic expectations and reduces the frustrations of trying to change the other person.

A tool used at RHEMA Bible Church that is very helpful in identifying the strengths and weaknesses of relationships is the Prepare-Enrich Inventory. It is necessary to attend a one-day training seminar in order to be certified to administer and evaluate this inventory.

The Prepare-Enrich Inventory consists of 125 statements to which each person records their level of agreement. Their responses are compared and contrasted in such categories as Personality Issues, Conflict Resolution, Communication, Children and Parenting, Religious Orientation, and several others.

This inventory also provides insights regarding the couple's family backgrounds. It provides a good springboard for discussing positive and negative patterns from their upbringing that they desire to incorporate into or keep out their marriage.

## Interaction

As strengths, weaknesses and other attributes of the relationship are identified, it is important at the same time to also incorporate *interaction*, the third element of premarital counseling.

Interaction refers to the couple actually getting involved in dialogue about issues pertaining to their relationship. In other words, the couple doesn't passively listen all the time. They are actively involved in the process of counseling.

It is during times of interaction that couples will either find success in their ability to work through issues and reach mutually acceptable agreements, or they will discover they've reached an impasse on certain points. Occasionally, a couple decides

not to get married because of serious differences they are unable to resolve or important areas about which they do not agree.

There may be disappointment in such cases, but it is far better to have such serious problems discovered in premarital counseling than years later when issues previously ignored finally erupt and result in the destruction of a marriage.

Once the couple has satisfactorily completed the premarital counseling, the pastor can agree to conduct their ceremony with a good conscience because he knows that the couple is building on a strong foundation.

It should be stressed that a minister is not under any obligation to perform a marriage ceremony with which he is uncomfortable. However, it is usually not wise to be overly strict in refusing to marry a couple for less than serious reasons, since this may only serve to alienate them from the church. And in most cases in which a pastor refuses to marry a couple, the couple just finds someone else who *will* marry them.

Obviously, it would be unscriptural to marry a couple when one person is a Christian and the other is not (2 Cor. 6:14-16). In other cases, the minister may recommend a couple to take more time in developing their relationship before marriage.

It is also good to encourage the couple to make marriage-enriching materials a regular part of their spiritual diet. This can be encouraged by making good marriage-building materials available in the church bookstore and by teaching occasionally from the pulpit about marriage and the family.





# RHEMA Bible Church Wedding Request Form

Bride's Name			Last	First	Middle	Age
Address				Home phone		Work phone
City				State		Zip
Born again? <input type="checkbox"/> Yes <input type="checkbox"/> No			Spirit-filled <input type="checkbox"/> Yes <input type="checkbox"/> No?			
RHEMA Bible Church member? <input type="checkbox"/> Yes <input type="checkbox"/> No						
School of the Bible attendee? <input type="checkbox"/> Yes <input type="checkbox"/> No					Which class?	
RBTC student? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, 1st or 2nd year? _____			
RBTC alumnus? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, year graduated: _____			
Have you been married before? <input type="checkbox"/> Yes <input type="checkbox"/> No						
If yes, number of times married: _____				Number of children from previous marriage(s): _____		
Employer			Position		How long	

Groom's Name			Last	First	Middle	Age
Address				Home phone		Work phone
City				State		Zip
Born again? <input type="checkbox"/> Yes <input type="checkbox"/> No			Spirit-filled <input type="checkbox"/> Yes <input type="checkbox"/> No?			
RHEMA Bible Church member? <input type="checkbox"/> Yes <input type="checkbox"/> No						
School of the Bible attendee? <input type="checkbox"/> Yes <input type="checkbox"/> No					Which class?	
RBTC student? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, 1st or 2nd year? _____			
RBTC alumnus? <input type="checkbox"/> Yes <input type="checkbox"/> No			If yes, year graduated: _____			
Have you been married before? <input type="checkbox"/> Yes <input type="checkbox"/> No						
If yes, number of times married: _____				Number of children from previous marriage(s): _____		
Employer			Position		How long	

How long have you known each other? _____	How long have you been engaged? _____
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PREFERRED DATE OF CEREMONY	PASTOR PREFERRED FOR CEREMONY
#1	#1
#2	#2
#3	#3
#4	#4

*Using other sheets of paper, please write out brief but accurate answers to the following questions. Each person should give his or her own answers. The responses to these questions should accompany the Wedding Request form when it is returned to the church office.*

1. What are your personal convictions about marriage?
2. Please list ten descriptive words that describe the traits you appreciate most as demonstrated by the person you are planning to marry.
3. Please list five descriptive words that describe the traits you least appreciate as demonstrated by the person you are planning to marry. These would be traits in your future spouse you would desire to change, or at least see improved.
4. What kind of a spouse do you expect to be? What are the characteristics you will be exhibiting toward your spouse over the coming years?
5. What do you feel are your responsibilities toward your spouse in this marriage?
6. What kind of a person do you expect your spouse to be toward you? What characteristics do you expect your spouse to exhibit toward you over the coming years?
7. What do you feel are the responsibilities of your spouse toward you in this marriage?
8. Are there any areas of conflict in your relationship at this time? Are there any areas where you have strong differences of opinion? Are there any subjects which you cannot discuss without getting into strife?
9. If you had difficulty in your marriage, or if your spouse was having difficulty, would you consider seeing a marriage counselor? Why or why not?
10. Where do you see yourself as a couple five years from now? Twenty-five years from now? For example, where will you be? What will you be doing?
11. What positive traits from your family upbringing (particularly from your parents' relationship) would you like to see implemented in your marriage relationship?
12. What negative traits from your family upbringing (particularly from your parents' relationship) do you want to keep out of your marriage?
13. What is your basic financial plan for your marriage? Will you have a budget? Do you have financial goals? Who will pay the bills? Who will decide what to buy, etc.?
14. What is your plan concerning a family? Do you want to have children? When? How many?
15. Why do you believe the person you are marrying is the right one for you? Why do you believe you are the right one for this person?
16. What things have you been doing to build a strong foundation for your marriage? (Examples: communication, books, tapes, premarital classes, etc.)

## **Policies and Procedures Regarding Usage of Church Facilities and Equipment**

Once it has been officially determined that there will be a wedding, facilities need to be secured for the following:

1. Rehearsal
2. Rehearsal Dinner
3. Wedding
4. Reception

Some or all of these events may be held at the church, depending on the desire of the bride and the availability of church facilities. Those facilities that will be used must be reserved on the church calendar, and all necessary people should be contacted (church wedding coordinator, sound man, custodian, etc.).

*(Note:* Included in this section is the *Wedding Manual* of RHEMA Bible Church that we give to the prospective bride. The manual contains policies of the church regarding weddings and receptions. We have also included a brief outline detailing the role of the church wedding coordinator.)

After the bride has reviewed the *Wedding Manual*, the church wedding coordinator should meet with her and go over all the items that are available for rental from the church. Some churches have a wide selection of equipment, such as candelabra, candles, punch bowls, serving trays, tablecloths, etc. If a church does not have these items available, the bride will need to rent desired items from an outside company.

The coordinator should also answer any questions the bride may have and make arrangements to make sure everything is prepared and set up properly for the wedding and reception. It is vital that the bride comes to a perfectly clear understanding of what the church provides and what she is responsible for herself.

### **Planning and Performing the Wedding Ceremony**

In planning the ceremony, it is advisable to present the bride and groom with a *Wedding Outline Work Form* (see sample on pages 4-33 and 4-34), to be used in determining the Order of Service for their wedding. The bride can be selective about the number of songs desired and their placement in the ceremony. She can also decide if she wants to include the Unity candle ceremony and Communion as a part of her wedding.

As long as requests are reasonable and consistent with the dignity of the ceremony, it is good to allow the bride considerable flexibility and latitude in the planning

of the ceremony. After all, it is her special day, and there is nothing wrong with tailoring the ceremony to her liking.

It is very important for the minister to ensure that all of the items on the Order of Service (songs and music especially) are noted appropriately in the pages of the book from which he is officiating the ceremony. Otherwise, the minister may inadvertently continue through the ceremony when he should have paused for a song.

**(Note:** We have included two sample ceremonies at the end of this section. We have formatted them in such a way that a minister can copy, cut, punch holes, fill in the blanks, and place in a small three-ring binder. He will then be ready to use the samples to conduct a wedding.)

Space does not permit presenting all of the important aspects of wedding etiquette and protocol. However, a good etiquette or wedding planning book can be referred to for such information on many of the appropriate do's and don'ts.

The pastor, or the coordinator who develops the Order of Service for the ceremony, should be aware of wedding etiquette (i.e., who comes in when, in what order, who sits where, where the attendants stand, etc.). In some cases, the pastor himself directs in these matters. In other situations, the church coordinator or a coordinator hired by the bride will handle such details.

Once the Wedding Outline Work Form has been completed, the church secretary can type out an Order of Service (see sample on pages 4-37 and 4-38) and make copies for all musicians, ushers, the sound man, and so forth, who will be participating in the service.

It is good to distribute the Order of Service at the rehearsal, as it greatly helps the ceremony flow in a smooth and organized fashion.

At the rehearsal, it is suggested that someone mark where each member of the wedding party will be standing with a small piece of tape. It is important to "walk through" each step of the ceremony during the rehearsal, including the processional and recessional. Ideally, the rehearsal should not take more than an hour. Before dismissing, it is good to cover the following:

1. The minister should obtain the marriage license from the bride and groom for his signature. Following the ceremony, the minister will sign the marriage license, along with the best man and the maid of honor. The minister will then file the license with the appropriate government office.
2. Find out who will be bringing the rings.
3. Make sure someone will be bringing the Communion elements.
4. Make sure the bridal party knows where the respective dressing rooms are and what time everyone needs to be dressed for pictures.

It is important for the minister to arrive early enough on the day of the wedding to make sure everyone is ready to carry out their part of the service.

With good spiritual and natural preparation, the wedding should be a beautiful and memorable time not only for the couple, but for all who attend.



# **RHEMA BIBLE CHURCH WEDDING MANUAL**

## **INTRODUCTION**

In today's society, marriage embodies social, legal, and religious considerations and customs. The church recognizes the validity and importance of all of these considerations.

The social aspects of marriage are emphasized at such functions as showers, luncheons, rehearsal dinners, and receptions. Legal considerations are provided by the laws of the State. The spiritual and religious elements are maintained through the local church.

RHEMA Bible Church is concerned that the marriage ceremony be held in a Christian context and in an atmosphere of worship. The marriage ceremony conducted in the church is a religious ceremony. It is one of the most sacred rites that a minister performs under the ordination and authority bestowed on him by the church and recognized by the State.

In order for you to have a sacred and dignified ceremony, you are asked to make careful and thorough preparation, spiritually as well as practically. The pastors and staff of RHEMA Bible Church extend every possible assistance to you so your church wedding will be a memorable experience.

Serious study and careful judgments have gone into the preparation of the wedding policies of RHEMA Bible Church and the suggested procedures related to weddings and wedding receptions.

Please read the following material carefully. We thank you in advance for your compliance.

## **WEDDING REQUEST REQUIREMENTS AND PROCEDURES**

1. The Wedding Request Form must be completed and submitted to the church secretary at least six months prior to the wedding date. The questions on the back of the form must be answered by both individuals.
2. A minimum of six months' notice is required to reserve church facilities. No weddings or receptions may be held in the church on Sundays, Thanksgiving Day, Christmas Eve, Christmas Day, New Year's Day, or New Year's Eve.

3. RHEMA Bible Church is under no obligation to perform any wedding ceremony, and a pastor may at his own discretion refuse to perform a wedding ceremony.
4. The following requirements have been established by the pastoral staff of RHEMA Bible Church:
  - A. At least one of the persons being married must be a member of RHEMA Bible Church.
  - B. Couples should be in the habit of and plan to continue attending at least two out of three RHEMA Bible Church services per week.
  - C. Both bride and groom must read the Wedding Manual and agree to all wedding policies.
5. When the couple returns the Wedding Request Form to the church office, the church secretary will do the following:
  - A. Give the couple a copy of the RHEMA Bible Church Wedding Manual.
  - B. Instruct the couple regarding the books, cassette tapes, and video tapes required in completing the premarital counseling process.
  - C. Give the couple the Prepare-Enrich inventory. This is to be completed within one week and returned with a \$25 check made payable to PREPARE-ENRICH, INC.  
  
This inventory takes approximately one hour to complete and is designed to help determine the couple's compatibility in a number of areas. The couple will be contacted approximately two weeks following the completion of this inventory for a counseling session to discuss the results of this inventory.
  - D. Establish a *tentative* date for the rehearsal and wedding. This date will *only* be officially confirmed *after* the couple has counseled with a member of the pastoral staff who then agrees to perform the ceremony.
6. Once the date has been officially reserved, the church wedding coordinator will contact the bride to discuss specific details.
7. A \$50 refundable damage deposit is required to use the church facilities for the wedding. All other fees are listed on the Wedding Information Form.

## **RESPONSIBILITIES OF THE BRIDE**

1. Complete the Wedding Request Form at least six months prior to the wedding and submit it to the church secretary.

2. At least two weeks prior to the wedding, complete the Wedding Information Form from this manual and return it to the church along with the applicable fees (*see* sample on page 4-27). The bride is responsible for all fees to the church.
3. The bride will be held responsible for the actions of the wedding guests while they are on the church premises. There is to be no smoking or drinking of alcoholic beverages anywhere on church premises.
4. The bride must see that the photographer, florist, caterer, and any others involved in the wedding preparations are aware of and understand the regulations as stated in this brochure.
5. The bridal couple is responsible for any and all music and decorations, including making any necessary arrangements with the pianist, organist, or other musicians.
6. The bridal couple is responsible for appointing someone to oversee the following on the day of the wedding:
  - A. Directing the ushers in the lighting of candles.
  - B. Directing the ushers in the seating of guests and mothers.
  - C. Directing the processional.
7. The bride is responsible for selecting those who are to be responsible for the reception setup, serving, and cleanup.
8. Rice *CANNOT* be used inside RHEMA Bible Church facilities or on the property outside. As an alternative, we suggest the use of birdseed.

However, birdseed cannot be used inside the buildings. All birdseed bags must be handed to the wedding guests as they leave the facilities. *DO NOT* leave the bags where guests can pick them up *inside* the facilities.
9. If Item #8 is not adhered to, RBC's \$50.00 refundable damage deposit will *not* be refunded.

## **FLORIST**

1. The bride must provide the name and the telephone number of the florist on the Wedding Information Form.
2. Baskets of greenery, flowers, or candelabra must not obstruct the entrance of the wedding party.
3. The only candles permitted for use on RHEMA Bible Church premises are "chase" candles. (These are the metal candles with wax candle refills.) Due to the air flow

in the chapel, this is absolutely necessary. Should any others be used, all air-conditioning and heating will be shut down or the candles will be removed.

Please make sure your florist understands this regulation. If your florist does not have "chase" candles, it is suggested that you do one of the following:

- A. Obtain a different florist, or
  - B. Rent the RHEMA Bible Church's candelabra and "chase" candles. (**Note:** We do not allow florists to use our "chase" candles in their candelabra.)
4. No tacks, pins, nails, tape, or glue shall be used to fasten any decorations to RHEMA Bible Church furniture or buildings. Only wrapped wire or ribbon that will not mar finishes shall be used to fasten bows, flowers, etc. **DO NOT HANDLE THE RHEMA BIBLE CHURCH CANDELABRA WITH BARE HANDS.** The gloves provided with the candelabra must be worn when handling the candelabra.
  5. If an aisle runner is used, the Wedding Chapel requires 64 feet 7 inches of runner (from the south wall to the first step). If you desire the runner to extend up the platform, please plan accordingly.
  6. If the bridal party includes a flower girl, live flowers or flower petals may only be dropped on the aisle runner. Flowers or flower petals may *not* be dropped on the carpet itself.
  7. RHEMA Bible Church will not be responsible for any damage or theft to the florist's equipment or supplies. Therefore, all such equipment must be removed immediately following the ceremony.
  8. The florist will be held responsible for any damage done to the RHEMA Bible Church building, furniture, or equipment resulting from his participation in the wedding.
  9. Failure to comply with these guidelines will jeopardize any future work by the florist on RHEMA Bible Church premises.

## **MINISTER**

1. Although the bridal couple may express a preference for any of the pastors of RHEMA Bible Church, availability will determine which pastor will perform the ceremony.
2. If the bridal couple desires to have a minister other than a RHEMA Bible Church pastor assist in the wedding ceremony, the officiating pastor must first be consulted for his approval.

3. An honorarium is normally given to the officiating minister. This is the groom's responsibility.

## **PHOTOGRAPHER**

1. The bride must provide the name and telephone number of the photographer on the Wedding Information Form.
2. The wedding ceremony is a religious service. Therefore, all photographers, amateur or professional, are asked to reverence the ceremony.
3. The photographer may take pictures before or after the ceremony in areas designated by the RHEMA Bible Church wedding coordinator. The photographer may take pictures during the ceremony *discreetly* without annoying the guests or disturbing the ceremony.
4. The ceremony begins with the organ prelude. Therefore, all pictures taken in the sanctuary prior to the wedding *must be completed* no later than thirty (30) minutes before the ceremony is to begin.
5. Failure to comply with these guidelines will jeopardize any future work by the photographer on RHEMA Bible Church premises.

## **CATERER**

1. The bride shall provide the name and phone number of the caterer on the Wedding Information Form.
2. The caterer or the bride must provide the cake, punch, mints, nuts, plates, cups, forks, goblets, napkins, coffee service, and all serving utensils *unless* arrangements are made to rent the serving items available through RHEMA Bible Church.
3. It is the caterer's responsibility to leave the kitchen and reception facilities clean and orderly. The church custodians are not responsible to clean up after the caterer.
4. RHEMA Bible Church **DOES NOT ALLOW** the serving of any RED punch because of the possibility of staining the carpet and linens.
5. Failure to comply with these guidelines will jeopardize any future work by the caterer on RHEMA Bible Church premises.

## MUSIC

The purpose of music in a church wedding is to glorify God and to lift up the hearts and thoughts of those present as the marriage vows are spoken. There is a wealth of beautiful music appropriate for a godly wedding. Please keep the following in mind as you select your music:

1. The bride and groom are responsible for making all arrangements with all musician(s) or vocalist(s).
2. The officiating pastor has the final approval of all music selected for the ceremony and may reject any that he feels is not in keeping with the sacredness of the ceremony.
3. An honorarium or gift is appropriate for those musicians participating in the ceremony.

## REHEARSAL

1. Because the wedding ceremony is a religious service, the officiating pastor will direct the rehearsal and is the final authority on any religious arrangements of the ceremony.
2. The rehearsal shall begin promptly as scheduled. Please be considerate of the time of the pastor, musicians, and custodians. Be aware that delays also add to the expense of lighting and heating/air-conditioning the buildings.
3. The bride and groom are to insist that all members in the wedding party be prompt for both the rehearsal and the wedding.
4. It is advisable to schedule the rehearsal dinner *after*, rather than before, the rehearsal.

## RECEPTION

1. If you desire to have your reception on campus, the reception hall next to the Wedding Chapel is available. Please *do not* request other facilities but adjust your requirements to fit our accommodations.
2. Reservations for the reception area must be requested on the Wedding Request Form and will be confirmed at the same time the wedding date/location are confirmed.

3. The reception area should be vacated no later than two hours after a wedding so that the caterers and custodians may proceed with their cleanup work.
4. The bride is responsible for providing those who are to serve at the reception. It is suggested that the person selected to cut the cake be trained to do so by the caterer/cake decorator.
5. RHEMA Bible Church *DOES NOT ALLOW* the serving of any *RED PUNCH* because of the possibility of staining carpets and linens.
6. RHEMA Bible Church *DOES NOT ALLOW* smoking or the drinking of any alcoholic beverages on our premises.

## **RHEMA PARK FACILITIES**

1. RHEMA Park may be used for weddings and/or receptions. However, the RHEMA Bible Church wedding or party supplies may *not* be used outside.
2. Chairs, tables, and decorations may be rented from party rental suppliers for use in the RHEMA Park. The bride will be responsible for the setup and removal of all outside wedding and reception decorations, as well as the protection of these items.
3. There is a \$25 refundable deposit for use of the park facilities. The RHEMA Bible Church groundskeeper will inspect the park after use to determine damages, if any. The deposit may be retained to cover any expenses resulting from damage to RHEMA Bible Church property.
4. All rules and requirements set forth in this manual also apply to the use of RHEMA Park Facilities and all guests are expected to comply with the rules of RHEMA Bible Church and to conduct themselves accordingly.

## **ADDITIONAL HELPFUL INFORMATION**

1. An Oklahoma marriage license may be obtained at any County Court House in the State of Oklahoma. To obtain your marriage license, you must present your blood-test results, proper identification (a copy of your birth certificate or a valid driver's license), and \$25 in cash.

*Both* the bride and the groom *must* be present to apply for a marriage license from the District Court Clerk or his/her deputy.

2. Blood tests must be taken **within 30 days prior to obtaining your marriage license**. Blood tests may be taken by your doctor or at an emergency medical clinic. However, all test results must be evaluated by a state-approved lab. (Your doctor should already be aware of this.)

3. If either the bride or groom is between 16 to 18 years of age, there is a three-day waiting period from the time of application before the license may be issued. This waiting period may be waived by parental consent.
4. It is imperative to give the marriage license to the officiating pastor before the wedding, usually at the rehearsal.
5. In Tulsa County, couples can call 596-5452 to obtain specific information about the obtaining of a marriage license.

**Note:** The above information is based on Oklahoma law/requirements. The laws and requirements of other states may vary.

### **CARE OF PARTY SUPPLIES AND CLEANUP PROCEDURES**

1. After meeting with the bride to discuss specific details of the wedding, the church wedding coordinator will submit a completed Request for Supplies Form to the Maintenance Department office at least two weeks prior to the date required.
2. RHEMA Bible Church maintenance employees will be responsible for transporting the items to the desired locations and picking them up after the function.
3. It will be the bride's responsibility to have the sheer, gathered tablecloth skirts put on the tables. It takes about an hour to put one skirt on one table.
4. If RHEMA Bible Church's cloth tablecloths are used for the wedding/reception, *DO NOT* remove them from the tables after the function. RHEMA Bible Church maintenance personnel will be responsible for removing the tablecloths.
5. All laundering of soiled tablecloths will be handled by RHEMA Bible Church maintenance employees.
6. All dishes and flatware must be washed in the dishwasher, dried, and returned to their respective containers. The containers must be clean before the clean dishes are placed back in them. The bride is responsible for securing people to help with this cleanup.
7. Glass punch cups can be used for both hot and cold beverages. They must be washed in the dishwasher and returned to their containers. In case of breakage, please return all broken pieces and advise maintenance personnel of breakage.
8. *ONLY DRIPLESS CANDLES MAY BE USED ON THE TABLECLOTHS.* Doilies *MUST BE* placed under all candles to protect the tablecloths from accidents or damage. Doilies are to be provided by the bride.

**Note:** To prevent candle wax from splattering on the tablecloths, candles must be *snuffed out* rather than blown out. Candle snuffers are available from the RHEMA Bible Church wedding supplies.

9. Thoroughly hand-wash and hand-dry all SILVER food utensils such as punch bowl, mint and nut dishes and spoons, coffee pot, and so forth, and return them to their boxes.
10. All personal decorations and anything that does not belong to RHEMA Bible Church must be removed immediately after the wedding and reception are over.
11. All RHEMA Bible Church reception/rehearsal dinner equipment is to be left in the kitchen area of the Reception Hall. Chairs may be folded and stacked against the wall.

## **CHECKLIST FOR WEDDING PREPARATIONS RHEMA BIBLE CHURCH**

(To assist you in planning your wedding, we suggest that you follow the guidelines listed below. *Do not make any wedding plans until step 2 has been completed.* It will be helpful to then complete steps 4 through 9 before making any other plans, because photographers, florists, and caterers book several months in advance.)

- \_\_\_\_\_ 1. Contact the RHEMA Bible Church office and complete a Wedding Request Form.
- \_\_\_\_\_ 2. Meet with a member of the pastoral staff to obtain approval for your wedding to be performed at the church. Also, obtain a definite date when church facilities will be available.
- \_\_\_\_\_ 3. Make no other plans until approval and a date have been granted. To do so may result in additional expense for you because the date desired may not be available and alternate plans will have to be made.

RHEMA Bible Church will not be responsible for lost deposits and other financial expenses incurred when a couple proceeds with wedding planning before securing a definite approval of a wedding date.

- \_\_\_\_\_ 4. Meet with the designated person who is responsible for the church's part in wedding coordination.
- \_\_\_\_\_ 5. Determine the style of wedding you wish to have (formal, semi-formal, informal) and the location of the wedding and reception.
- \_\_\_\_\_ 6. Select wedding colors.

- \_\_\_\_\_ 7. Secure a photographer for the desired wedding date.
- \_\_\_\_\_ 8. Secure a florist or other person who will arrange for wedding decorations on desired date.
- \_\_\_\_\_ 9. Secure a bakery/caterer who will arrange for cake/refreshments at reception on desired date.
- \_\_\_\_\_ 10. Order invitations and thank-you notes.
- \_\_\_\_\_ 11. BRIDE — make an appointment with gynecologist for premarital examination (3 to 6 months before wedding).
- \_\_\_\_\_ 12. Decide who will be in wedding: maid/matron of honor, best man, attendants, groomsmen, ushers, children, registry attendant(s), etc.
- \_\_\_\_\_ 13. Select someone to direct the ushers and bridal party on the day of the wedding.
- \_\_\_\_\_ 14. Select reception setup, serving, and clean-up personnel.
- \_\_\_\_\_ 15. Purchase/make bride's dress and attendants' dresses/accessories.
- \_\_\_\_\_ 16. Decide what groom and groomsmen will wear. If necessary, arrange for rental of tuxedos/accessories.
- \_\_\_\_\_ 17. Make guest list for mailing invitations.
- \_\_\_\_\_ 18. Select music for ceremony and secure musicians.
- \_\_\_\_\_ 19. Discuss honeymoon plans and start making necessary travel and accommodation reservations.
- \_\_\_\_\_ 20. Register at selected stores for wedding gifts.
- \_\_\_\_\_ 21. Purchase bride's/groom's/attendants' gifts.
- \_\_\_\_\_ 22. Mail invitations (one month before wedding).
- \_\_\_\_\_ 23. Arrange lodging for out-of-town wedding guests.
- \_\_\_\_\_ 24. Make plans for rehearsal dinner. (**Note:** If couple desires that the officiating pastor attend the rehearsal dinner, he must be notified in advance and given details as to time and location.)

- \_\_\_\_\_ 25. Prepare a complete order of events to take place during the ceremony and deliver it to the minister who will perform the ceremony. This should include such information as when the mothers will be seated, when musical selections will be performed, when parts of the service, such as Communion, will take place, and so forth (sample follows).
- \_\_\_\_\_ 30. Advise all members of the wedding party of times they need to arrive for rehearsal and wedding.
- \_\_\_\_\_ 31. Make final check with photographer, florist, and musicians.
- \_\_\_\_\_ 32. Pick up rings.
- \_\_\_\_\_ 33. Double-check honeymoon reservations.
- \_\_\_\_\_ 34. Pack for your honeymoon.
- \_\_\_\_\_ 35. Prepare going-away clothes to take to the wedding location so you can change after the reception.
- \_\_\_\_\_ 36. Arrange to move belongings to your new residence.
- \_\_\_\_\_ 37. Notify head usher of all seating arrangements for the wedding.

## **ON YOUR WEDDING DAY**

1. Begin to dress about two hours before your wedding.
2. One hour before the ceremony, all attendants, groomsmen, and family members should be at the wedding site dressed and ready for pre-wedding photographs. Make sure all flowers are delivered to the place where you are getting dressed.
3. Ushers should arrive one hour before the ceremony and should be prepared to begin seating guests as they arrive.
4. Thirty minutes before the ceremony begins, the musicians should start playing prelude music.
5. Just before the ceremony begins, a designated usher escorts the groom's mother to the **right front pew**. Then the bride's mother is seated on the left front pew. No one is **formally seated during or after** the entrance of the mothers.
6. **As you are waiting to enter the church, take several deep breaths, try to relax, and concentrate on the ceremony that is about to take place. This is your wedding. Determine to enjoy it!**

*(End of sample RBC Wedding Manual)*





# WEDDING INFORMATION

Bride's Last Name	First	Middle	Phone (    )
Groom's Last Name	First	Middle	Phone (    )
Date of Wedding	Time	<input type="checkbox"/> a.m. <input type="checkbox"/> p.m.	Date of Rehearsal
			Time <input type="checkbox"/> a.m. <input type="checkbox"/> p.m.

### RBC Wedding Facilities and Fees

Wedding Location: Indicate 1st or 2nd choice	Services	Service Fee	Applicable Fees
_____ RHEMA Bible Church Wedding Chapel	Sound Booth Personnel Housekeeping Fee	\$50.00 \$60.00	
_____ RHEMA Park	or Park Refundable Deposit	\$25.00	
<b>Reception Location: Indicate 1st or 2nd choice</b>			
_____ RHEMA Bible Church Fellowship Hall	Housekeeping Fees Rental Reception Equipment	\$40.00 \$60.00	
_____ RHEMA Park	or Park Refundable Deposit	\$25.00	
<b>Rehearsal Dinner: Indicate 1st, 2nd, and 3rd choice</b>			
_____ RHEMA Bible Church Fellowship Hall	Housekeeping Fee	\$25.00	
_____ FUSION Activity Center	Table & Chair Rental	\$25.00	
_____ RHEMA Student Housing clubhouse	Tablecloth Rentals	\$25.00	
Damage Deposit (Refundable upon inspection/approval by RBC Wedding Coordinator.)			\$50.00
<b>Total Fees Due</b>			

We understand that all applicable fees must be paid in full TWO WEEKS prior to the wedding date. We understand that the requested church facilities will be available two hours before the time of the wedding unless special arrangements are made. We have read the Wedding Manual and understand the rules and regulations as set forth by the Pastoral Staff of RHEMA Bible church. We agree to abide by these guidelines.

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Bride

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Groom

### Mailing Address After the Wedding

Name	Phone (    )
Address	
City	State
	Zip

Name of person we can contact after the wedding in your absence should any problems be encountered in our post-wedding inspection?	Phone (    )
--	-----------------



# COORDINATING WEDDINGS

## I. CHURCH WEDDING COORDINATOR

- A. Find out specifically what your pastor wants you to do. Do not overstep your job description.
- B. Obtain information about the following in your church:
  1. Facilities available
    - a. Rooms
    - b. How many people the rooms/sanctuary can hold
  2. Tables and chairs
    - a. How many
    - b. Who will set these up
  3. Trees, flower arrangements, and greenery the church will make available
  4. Tablecloths, punch bowl, candelabra, and Communion cup and tray
  5. Sound equipment available for wedding and reception
  6. Fees and deposits required by the church for the wedding
- C. Organize a lending library of wedding-planning books and resources.
- D. Research community resources for wedding supplies.
  1. Locate places to rent candelabras, tables, reception equipment, and aisle runners. (White rolls of table covers are a possible aisle runner.)
  2. Wedding-supply catalogs, such as the one below, are a good source for rentals.

Ann's Wedding Stationery  
Bob 326  
Carrollton, MS 64633
  3. Locate potential rehearsal-dinner reception facilities, such as hotels, country clubs, and park facilities.

4. Check out caterers, florists, and photographers whose services you may want to use in the future. (These people may possibly be found within your church.)

## II. HELPING THE BRIDE — CONSULTATION

### A. Most brides are “first-timers.”

1. They will look to you for guidance.
2. Some will know exactly what they want. Others will need options presented.
3. Alert brides to bridal fairs and other events that may help them select colors, gowns, and so forth, for their wedding.

### B. Help them plan the wedding they want within your church’s limitations.

1. Provide a copy of the pastor’s ceremony.
2. Suggest wedding planners.
3. Discuss details of the entire wedding.

### C. You are the liaison between the bride and the church.

1. Notify appropriate church employees (i.e., sound man, custodian, church secretary, and so forth, for church calendar).
2. Be sure the bride understands the church fees and rules and that the rules apply to any outside people she hires to work at her wedding.

### D. Your personal attitude toward the bride is important.

1. You should maintain impartiality, staying out of disputes between family members.
2. Endeavor to help the bride have a memorable wedding.
3. Do not impose your own opinions. Let the bride make her own choices. Help guide her through details, but don’t make decisions for her.

### III. THE IMPACT OF YOUR JOB ON THE CHURCHED AND THE UNCHURCHED

#### A. The bride and the families

Your willingness to help the bride plan the most wonderful wedding possible is important. The memories of her wedding day will be with her and her loved ones forever.

#### B. Outside service people

1. Remember that your contact with them may be their only impression of your church.
2. Your work with the bride and other people involved in the wedding not only reflects on you but also on the entire church.

#### C. The guests

For some guests, the wedding and reception will be their first impression of your church. Do all you can to make people's first impression a positive one!

#### D. For all these reasons, the practicalities of your job is important.

1. Take your job seriously, whether you are paid for it or not. Fulfill your responsibilities as unto the Lord.
2. Details are important in a wedding. You're responsible for making sure each detail that is a part of your job description is taken care of.

### IV. MISCELLANEOUS INFORMATION

1. Use birdseed instead of rice.
2. Red punch, strawberries, and so forth, can cause tough and sometimes non-removable stains on your tablecloths.
3. At receptions, use only dripless candles with paper doilies underneath. Snuff out candles with a snuffer instead of blowing them out.
4. As a general rule of thumb, only half of the guests who are invited actually attend the wedding.
5. Use white grape juice for Communion to avoid possible staining of clothes and carpet.



## WEDDING OUTLINE WORK FORM

Names of Couple: \_\_\_\_\_

Rehearsal Date and Time: \_\_\_\_\_

Wedding Date and Time: \_\_\_\_\_

Location: \_\_\_\_\_

Light Candles at:

Prelude Music Begins at: \_\_\_\_\_

Seat Grandparents:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Seat Parents:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Mothers light Unity candles?      \_\_\_\_\_ Yes      \_\_\_\_\_ No

Processional Music: \_\_\_\_\_

Minister, Groom, and Groomsmen Enter:

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_

Bridesmaids Enter:

1. \_\_\_\_\_
2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

Runner? \_\_\_\_\_ Yes \_\_\_\_\_ No

Ring Bearer and Flower Girl? \_\_\_\_\_ Yes \_\_\_\_\_ No

Names: \_\_\_\_\_

Music: \_\_\_\_\_

Bride enters (Escorted by: \_\_\_\_\_)

Prayer

Giving of the Bride

Wedding Address

Questions of Intent

Marriage Vows

Exchange of Rings

Song: \_\_\_\_\_

Unity candle (Extinguish outside candles? \_\_\_\_\_ Yes \_\_\_\_\_ No)

Communion

Song: \_\_\_\_\_

Charge

Pronouncement and Presentation of Couple

Recessional: \_\_\_\_\_

Audience Remain for Pictures? \_\_\_\_\_ Yes \_\_\_\_\_ No

Parents Escorted Out? \_\_\_\_\_ Yes \_\_\_\_\_ No

Announcement: \_\_\_\_\_

\_\_\_\_\_

Postlude and Dismissal

**Completed Sample of a  
WEDDING OUTLINE WORK FORM**

Names of Couple: John Smith and Mary Jones

Rehearsal Date and Time: Friday, April 9/6:00 p.m.

Wedding Date and Time: Saturday, April 10/1:00 p.m.

Location: RBC Wedding Chapel

Ushers Light Candles at: 12:30 p.m.

Prelude Music Begins at: 12:40 p.m./Jean Johnson

**Seat Grandparents:**

1. Mabel Smith (escorted by Joe Sullivan)
2. Frank and Mildred Jones (escorted by Mark Miller)
3. \_\_\_\_\_
4. \_\_\_\_\_

**Seat Parents:**

1. Richard and Emily Smith (escorted by Joe Sullivan)
2. Margaret Jones (escorted by Mark Miller)
3. \_\_\_\_\_
4. \_\_\_\_\_

Mothers light Unity candles?  Yes  No

Processional Music: "Trumpet Voluntair"/Jean Johnson

**Minister, Groom, and Groomsmen Enter:**

1. Rev. Tony Cooke
2. John Smith
3. Jim Smith (Best Man)
4. Barry Walker
5. \_\_\_\_\_
6. \_\_\_\_\_

**Bridesmaids Enter:**

1. Louise Schultz
2. Francine Gray (Maid of Honor)

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

Runner?     Yes     No

Ring Bearer and Flower Girl?     Yes     No

Names: \_\_\_\_\_

Music: Continuation of "Trumpet Voluntaire"

Bride enters (Escorted by: Father, Bill Jones )

Prayer

Giving of the Bride

Wedding Address

Questions of Intent

Marriage Vows

Exchange of Rings

Song: "The Wedding Song" by Julie Craig

Unity candle (Extinguish outside candles?     Yes     No)

Communion

Song: "Remember Me" by Jason Moyer

Charge

Pronouncement and Presentation of Couple

Recessional: "Joyful, Joyful, We Adore Thee" /Jean Johnson

Audience Remain for Pictures?     Yes     No

Parents Escorted Out?     Yes     No

Announcement: A reception follows in the Fellowship Hall next door. The wedding party will join you after a few pictures.

Postlude and Dismissal

**Sample of  
Order of Service  
For a Wedding**

John Smith/Mary Jones

Rehearsal Date: Friday, April 9, 6:00 p.m.

Wedding Date: Saturday, April 10, 1:00 p.m.

RBC Wedding Chapel

12:30 — Light candles (Ushers: Joe Sullivan and Mark Miller)

12:40 — Organ Prelude Music: (Organist: Jean Johnson)

Seat grandparents

Mabel Smith (escorted by Joe Sullivan)

Frank & Mildred Jones (escorted by Mark Miller)

Seat parents (mothers light Unity candle)

Richard & Emily Smith (escorted by Joe Sullivan)

Margaret Jones (escorted by Mark Miller)

Processional: "Trumpet Voluntaire" by Jean Johnson

Minister, Groom, and Groomsmen enter:

Rev. Tony Cooke

John Smith

Jim Smith (Best Man)

Barry Walker

Bridesmaids enter:

Louise Schultz

Francine Gray (Maid of Honor)

Ushers pull runner

Bride enters (escorted by her father, Bill Jones)

Prayer

Giving of the Bride

Wedding Address

Questions of Intent

Marriage Vows

Exchange of Rings

Song: "The Wedding Song" by Julie Craig (couple lights Unity candle)

Communion

Song: "Remember Me" by Jason Moyer

Charge

Pronouncement and Presentation of Couple

Recessional: "Joyful, Joyful, We Adore Thee" by Jean Johnson

Parents escorted out

Announcement: The reception will be in the Fellowship Hall next door. The wedding party will join you after a few pictures.

Postlude and Dismissal

## HELPFUL RESOURCES

### *The Christian Wedding Planner*

By Ruth Muzzy & R. Kent Hughes

Tyndale House Publishers

A detailed and comprehensive guide covering many of the finer points of wedding etiquette helpful to those planning and performing weddings. This book is an ideal resource for church wedding coordinators and brides.

### *The Wedding Collection*

Compiled by Morris H. Chapman

Broadman Press

A collection of wedding ceremonies used by various ministers.

### *Premarital Counseling*

By Norman Wright

Moody Press

A guidebook for counselors and pastors who are involved in counseling couples prior to marriage.

### Christian Marriage Enrichment

17821 17 Street, Suite 290

Tustin, CA 92680

(714) 544-7560

This organization offers a catalog containing numerous resources for ministers and counselors involved in various areas of counseling, especially marital and premarital.

### Prepare-Enrich, Inc.

Box 190

Minneapolis, MN 55440-0190

(612) 331-1731; (800) 331-1661

The Prepare-Enrich organization produces a 125-question inventory test for couples that helps determine areas of compatibility, potential areas of conflict, etc. Prepare-Enrich also trains ministers and counselors to administer the test and to counsel with couples based on the results.



# SAMPLE WEDDING CEREMONY #1

Prelude music begins at \_\_\_\_\_

Ushers light candles at \_\_\_\_\_

Grandparents seated at \_\_\_\_\_

Parents seated at \_\_\_\_\_

Processional music begins at \_\_\_\_\_

Minister, Groom, and groomsmen enter.

Bridesmaids enter.

Bridal march begins.

Minister signals for congregation to stand.

Bride enters with father.

**Note:** (G) and (B) represents Groom and Bride in the following ceremony.

## OPENING PRAYER:

Heavenly Father:

We thank You for this wonderful day, and for the Presence of the Holy Spirit during this ceremony.

We thank You for what this day represents, and for what

shall transpire as \_\_\_\_\_ (G) and \_\_\_\_\_ (B) commit their lives to each other. I thank You that Jesus shall be exalted, and that every person here will not only witness Your power and love at work in \_\_\_\_\_ (G) and \_\_\_\_\_'s (B) lives, but that each one present will realize Jesus' love for and commitment to the Church.

We surround \_\_\_\_\_ (G) and \_\_\_\_\_ (B) with our love, our faith, and our prayers. We trust that this day will carry the full meaning You intend, and that You will be glorified in their life together. In Jesus' Name. Amen.

To the Father of the Bride:

Who brings this woman to be married to this man?

Father's Response: "Her mother and I."

**Note:** Father is seated. Minister asks the congregation to be seated. Bride and Groom come to the platform and stand before the minister.

## WEDDING ADDRESS:

\_\_\_\_\_ (G) and \_\_\_\_\_ (B), this is one of the most important days of your lives. And as you begin your married life together, I want to share with you certain thoughts from God's Word that I believe will be beneficial as you begin your new life together.

I want to speak to you this day about the value of relationships. As you continue your journey through life, you will increasingly realize that the most important blessings in life are not material possessions or that which brings status, fame, or wealth. The most important and sacred blessings in life are the benefits derived from loving relationships.

I am not speaking of the casual and superficial relationships known to many; I am speaking of covenant relationships. There are two relationships which are especially precious and dear to God, and I want to share with you regarding these relationships on this, your wedding day.

The first of these relationships involves God and man. In the beginning, God created man in His own image and in His own likeness. We discover from the Scriptures that God actually created us for His own pleasure.

We find in the Bible that God is a God of love, and that He possesses a very strong paternal instinct. We see this reflected as God came to commune with man in the cool of the day, in the time of the evening breeze. The garden that God created for His first children typifies the abundant and peaceful life God intended for His family to enjoy.

However, man chose to disobey — to go his own way — to do his own thing. The result was alienation and separation from God.

Man has done many things and even established many religions in an attempt to fill the void, bridge the gap, and cover the guilt that results from his sin. But God was not and is not interested in religions of man's making. Today He is interested in what He has always been interested in, and that is covenant relationships. That's why God sent His Son,

the Lord Jesus Christ, to this earth.

Through His life, Jesus demonstrated what it means to have a covenant relationship with God. And through Jesus' death and the shedding of His blood, God made it possible for us to enter back into a covenant relationship with Himself.

From the Bible, we see the beautiful truth that God created us with a need for a relationship with Him. It brings great joy to my heart to know you have entered into that kind of personal relationship with God and have consecrated your lives to the Lordship of Jesus Christ.

But not only did God create us with a need for divine companionship. He also created us with a need for human companionship. God said in the book of Genesis, "... It is not good for man to be alone. I will make a helper [or companion] suitable for him" (Gen. 2:18 NIV).

When Adam beheld Eve, the woman God made for him, Adam said: "... *This is now bone of my bones, and flesh of my flesh: she shall be called Woman, because she was taken out of Man*" (Gen. 2:23). The Bible goes on to say, "*Therefore shall a man leave his father and his mother, and shall cleave unto his wife: and they shall be one flesh*" (Gen. 2:24).

Eve was created from Adam. But it is important to notice that Eve was not created out of Adam's head to dominate or to be over him. Neither was she created from his feet to be trampled upon by him or to be under him. Instead, Eve was created from Adam's side to be equal with him; from beneath his arm to be *protected* by him; and from near his heart to be *loved* by him.

As we move into the New Testament, in Ephesians 5:22-33

the Apostle Paul gives these guidelines concerning Christian marriage:

*Wives, submit yourselves unto your own husbands, as unto the Lord. For the husband is the head of the wife, even as Christ is the head of the church: and he is the saviour of the body. Therefore as the church is subject unto Christ, so let the wives be to their own husbands in every thing.*

*Husbands, love your wives, even as Christ also loved the church, and gave himself for it; That he might sanctify and cleanse it with the washing of water by the word, That he might present it to himself a glorious church, not having spot, or wrinkle, or any such thing; but that it should be holy and without blemish.*

*So ought men to love their wives as their own bodies. He that loveth his wife loveth himself. For no man ever yet hated his own flesh; but nourisheth and cherisheth it, even as the Lord the church: For we are members of his body, of his flesh, and of his bones.*

*For this cause shall a man leave his father and mother, and shall be joined unto his wife, and they two shall be one flesh. This is a great mystery: but I speak concerning Christ and the church. Nevertheless let every one of you in particular so love his wife even as himself; and the wife see that she reverence her husband.*

When we speak of "love," we are not speaking of love as the world knows it — a love that is selfish, fickle, and often subject to change. We are speaking of the God-kind of love — the same love God demonstrated when He sent His Son, Jesus, to this earth. This love is not based on a feeling, but rather on a decision to see one another and treat one another as valuable and precious all the days of your lives.

May this love, the love of God, be the law by which your marriage covenant is conducted and fulfilled.

As you allow this love to dominate your lives, it will cause you, \_\_\_\_\_ (G), to love your wife even as Jesus loves the Church, to nourish and cherish her, and to treat her as your own flesh.

This love will cause you, \_\_\_\_\_ (B), to reverence, honor, and respect your husband.

And through your obedience as a couple to the Word of God, His blessings shall rest richly upon you.

### QUESTIONS:

To the Groom:

\_\_\_\_\_, do you take this woman to be your wedded wife, to be a husband unto her according to the Word and the commandments of God in the holy estate of marriage? Do you covenant this day to love her, comfort her, honor and keep her, and forsaking all others, keep yourself only unto her, so long as you both shall live?

Groom's response: "I do."

To the Bride:

\_\_\_\_\_, do you take this man to be your wedded husband, to be a wife unto him according to the Word and the commandments of God in the holy estate of marriage? Do you covenant this day to love him, honor and respect him, and forsaking all others, keep yourself only unto him as long as you both shall live?

Bride's response: "I do."

**VOWS:**

To the Couple:

\_\_\_\_\_ (G) and \_\_\_\_\_ (B),  
would you please face each other and join hands.

**Note:** The Bride needs to give her flowers to her  
maid/matron of honor in order to do this. The Bride will  
receive them back immediately before the recessional.

To the Groom:

\_\_\_\_\_ (G), would you please make  
these vows of consecration and commitment to  
\_\_\_\_\_ (B).

I, \_\_\_\_\_ (G) /, take you,  
\_\_\_\_\_ (B) / to be my wedded wife. /  
I will be a husband unto you / according to God's holy Word. /  
With God's help, / I commit to nourish and cherish you, /  
to treat you kindly and tenderly, / and to honor you as my  
beloved wife. / I will provide for you, / pray for you, /  
encourage you, / and prefer you before myself. / I will love  
and treasure you / til death do us part.

To the Bride:

\_\_\_\_\_ (B), would you please make  
these vows of consecration and commitment to  
\_\_\_\_\_ (G).

I, \_\_\_\_\_ (B), / take you,  
\_\_\_\_\_ (G) / to be my wedded husband. /

I will be a wife unto you / according to God's Holy Word. /  
With God's help, / I commit to honor and esteem you / as  
the head of our home, / and to stand by your side / and  
support you through the challenges of life. / My endeavor  
shall always be / to make for us a home / where love and  
peace abide. / I will pray for you, / encourage you, / and  
prefer you before myself. / I will love and respect you / til  
death do us part. /

**RING CEREMONY:**

**Note:** Minister obtains rings.

The rings I have in my hand are being given as symbols of  
the covenant that \_\_\_\_\_ (G) and  
\_\_\_\_\_ (B) are entering into and estab-  
lishing this day.

These rings are never-ending circles, indicating the con-  
tinuing and eternal love of God with which you are to love  
one another. These rings are made of gold — a precious  
metal, and one that is not easily tarnished. The gold repre-  
sents how valuable and precious your marriage covenant is  
in God's sight.

As you give these gifts of love to one another, I pray that  
they will be a continual reminder to you of His love and the  
commitment you are making to one another.

To the Groom:

\_\_\_\_\_ (G), as you place this ring on

\_\_\_\_\_’s (B) finger, please speak these words to her from your heart:

I give you this ring / as a token of my love / and as a symbol of the covenant / that we now enter.

To the Bride:

\_\_\_\_\_ (B), as you place this ring on \_\_\_\_\_’s (G) finger, please speak these words to him from your heart:

I give you this ring / as a token of my love / and as a symbol of the covenant / we now enter.

**SONG:** \_\_\_\_\_

**Note:** During this song, the Bride and Groom proceed to the Unity candle. Using the two outside candles that were lit prior to the service, the Bride and Groom together light the center candle. Traditionally, the Bride and Groom extinguish the outside candles, but some choose to leave the two outside candles lit. Either way is acceptable.

As the song comes to an end, the Groom should assist the Bride to kneel on the kneeler. After he has assisted her, he also kneels.

**COMMUNION:**

\_\_\_\_\_ (G) and \_\_\_\_\_ (B), you have exchanged rings and gone to the Unity candle. The

rings and the candle speak of your relationship with each other. They symbolize your two lives becoming one and the commitment you have made to each other.

Now you have come to the Lord’s Table to partake of the symbols of the New Covenant. These emblems, the Bread and the Cup, speak of your covenant relationship with God. By coming to the Lord’s Table, you are declaring that you desire your covenant relationship with each other to be established on the foundation of your covenant relationship with Almighty God. This is a most fitting way to honor God in your new union together.

The Apostle Paul said in First Corinthians 11:23-25:

For I have received of the Lord that which also I delivered unto you, That the Lord Jesus the same night in which he was betrayed took bread: And when he had given thanks, he brake it, and said, Take, eat: this is my body, which is broken for you: this do in remembrance of me.

After the same manner also he took the cup, when he had supped, saying, This cup is the new testament in my blood: this do ye, as oft as ye drink it, in remembrance of me.

\_\_\_\_\_ (G) and \_\_\_\_\_ (B), before you partake, let’s follow Jesus’ example and thank God for these elements.

Dear Heavenly Father, we thank You for this Bread and the Body of the Lord Jesus Christ that it represents. We thank You that Jesus suffered on the Cross, died, and rose again so that we could come into relationship with You.

We also thank You, dear Father, for this Cup, which represents the precious blood of the Lord Jesus Christ. We thank

You that through His blood, we are forgiven and redeemed, and we have passed from death into life.

We thank You that these spiritual realities are a sure foundation upon which this couple can build their relationship. We thank You that Your blessings will rest richly upon \_\_\_\_\_ (G) and \_\_\_\_\_ (B), and that Your Spirit will guide them all the days of their lives. In Jesus' Name. Amen.

**SONG:** \_\_\_\_\_

**Note:** Minister gives the Bread to the couple, followed by the Cup. Toward the conclusion of the song, the couple stands and faces the minister.

**THE CHARGE:**

I now charge you in the Presence of Almighty God, that you love, honor, and cherish one another all the days of your lives. I charge that you faithfully fulfill the vows you have made this day and that you regard them as sacred and holy for the rest of your lives.

May you recognize and walk in the miracle that has taken place during this very service. May His love be the essence of your relationship, and may His Word be the guide by which you walk. And as Jesus Himself said, "... *what therefore God hath joined together, let not man put asunder*" (Matt. 19:6).

**PRONOUNCEMENT:**

\_\_\_\_\_ (G) and \_\_\_\_\_ (B), having heard your vows in the Presence of God and of these witnesses, I now pronounce you man and wife.  
\_\_\_\_\_  
(G), you may kiss your Bride.

**Note:** After the Groom kisses his Bride, the couple faces the congregation.

**PRESENTATION:**

Ladies and gentlemen, I now present to you Mr. and Mrs. \_\_\_\_\_

**RECESSIONAL:**

Bridal party exits.

Family is escorted out.

Announcement: \_\_\_\_\_  
\_\_\_\_\_

Congregation is dismissed as postlude music is played.

## SAMPLE WEDDING CEREMONY #2

(With the pastor *and* his wife conducting ceremony together)

Bride/Groom: \_\_\_\_\_  
Rehearsal Date/Time: \_\_\_\_\_  
Wedding Date/Time: \_\_\_\_\_  
Place: \_\_\_\_\_

### ORDER OF SERVICE:

1. 12:30 — Background music by \_\_\_\_\_ at the piano/organ while the guests are being seated.
2. 12:45 — Ushers begin lighting candles.
3. 12:55 — As \_\_\_\_\_ continues to play, mothers of Bride and Groom are escorted down the aisle to light the Unity candle and then take their seats.
4. 1:00 — As \_\_\_\_\_ begins processional music, ("\_\_\_\_\_ " on the piano/organ), pastors, Groom, and groomsmen enter the room and bridesmaids start down the aisle to meet the groomsmen.
5. As soon as the bridal party is positioned, pianist/organist will begin to play the "Wedding March" as a musical cue for the Bride to enter.
6. Pastor \_\_\_\_\_ begins the ceremony, assisted by Mrs. \_\_\_\_\_.
7. After the father of the Bride says, "Her mother and I," he takes his seat. Then \_\_\_\_\_ sings the song, "\_\_\_\_\_."

8. After the Bride and Groom repeat their vows, \_\_\_\_\_ sings "\_\_\_\_\_".  
Then the Bride and Groom exchange rings.

9. While the Unity candle is being lit, \_\_\_\_\_ sings "\_\_\_\_\_",  
accompanied on the piano by \_\_\_\_\_.

10. As the Bride and Groom receive the Communion elements, \_\_\_\_\_ sings "\_\_\_\_\_  
"\_\_\_\_\_" accompanied on the piano by \_\_\_\_\_.

11. After the minister introduces the couple as Mr. and Mrs. \_\_\_\_\_, the bridal party leaves the sanctuary as the organist plays the recessional music.

### CEREMONY:

Minister:

\_\_\_\_\_ (G) and \_\_\_\_\_ (B),  
you are surrounded by your family and friends, all of whom are here to share in your joy on this special occasion. It will be one of the happiest and most memorable days of your lives.

Minister's Wife:

On this your wedding day, you stand apart from all other beings. You stand within the beautiful circle of your love. For this reason, we are here in the Presence of God to join you both in holy marriage.

God has declared that marriage is an honorable and desirable state. It was designed by God to bring the ultimate in happiness and personal satisfaction. The basic guidelines are that you should put God first, the welfare of your mate second, and yourself last.

### **GIVING THE BRIDE:**

**Minister:**

Who gives this woman to be married to this man?

The father answers: "Her mother and I."

Bride and Groom move to the altar.

**SONG:** \_\_\_\_\_

**Minister:**

Marriage was instituted by God Himself when He said, "It is not good that man should be alone" (Gen. 2:18). God created woman from the side of man to be his friend and companion:

- Not out of his head to rule over him,
- Nor out of his feet to be trampled upon by him.
- But out of his side to be equal with him,
- Under his arm to be protected by him,
- And near his heart to be loved by him.

**Minister's Wife:**

God said, "For this cause shall a man leave his father and mother, and shall cleave to his wife, and they two shall be one flesh" (Mark 10:7,8).

- One flesh in companionship,
- One flesh in the control of the God-given sexual desires,
- One flesh in the propagation of children,
- And one flesh in the testimony of the joy of a Christian marriage.

**Minister:**

This marriage in which you have come to be united is a holy ordinance instituted by God at creation, honored by Jesus Christ at the wedding in Cana, and commended by the Holy Spirit as evidenced in the writings of the Apostle Paul to the church at Ephesus.

**Minister's Wife:**

"Wives, submit yourselves unto your own husbands, as unto the Lord. For the husband is the head of the wife, even as Christ is the head of the church: and he is the saviour of the body. Therefore as the church is subject unto Christ, so let the wives be to their own husbands in every thing" (Eph. 5:22-24).

**Minister:**

"Husbands, love your wives, even as Christ also loved the church, and gave himself for it; That he might sanctify and

cleanse it with the washing of water by the word, That he might present it to himself a glorious church, not having spot, or wrinkle, or any such thing; but that it should be holy and without blemish.

“So ought men to love their wives as their own bodies. He that loveth his wife loveth himself. For no man ever yet hated his own flesh; but nourisheth and cherisheth it, even as the Lord the church: For we are members of his body, of his flesh, and of his bones” (Eph. 5:25-30).

Minister's Wife:

In making the marriage union a type of Christ and His church, God has made known to you the tenderness with which He looks upon this moment. He has made you aware of your blessings and your obligations to Him and to one another. He has given you the substance of His marriage laws when He said, “Let the wife reverence her husband” and “Husbands, love your wives, even as Christ loved the church and gave Himself for it.”

**VOWS:**

Minister:

After hearing the admonition of Scripture, do you, \_\_\_\_\_ (G), take \_\_\_\_\_ (B) to be your lawfully wedded wife?

Groom responds: “I do.”

Do you promise to support her and love her for life?

Groom responds: “I do.”

Do you solemnly pledge before God and these witnesses that you will be faithful to her for the remainder of your life?

Groom responds: “I do.”

Minister's Wife:

\_\_\_\_\_ (B), do you take \_\_\_\_\_ (G) to be your lawfully wedded husband?

Bride responds: “I do.”

Do you promise to love, honor, and obey him?

Bride responds: “I do.”

Do you solemnly pledge before God and these witnesses that you will be his faithful wife for the remainder of your life?

Bride responds: “I do.”

Minister:

Please join right hands.

**REPEAT VOWS:**

Minister:

\_\_\_\_\_, (G) please repeat after me:

I love you, \_\_\_\_\_, (B) / and today in the presence of our family and friends, / I pledge myself to you. / I reaffirm my faith in Christ / and dedicate our marriage to be Christ-centered. / I will love you as Christ has loved the Church, / giving my life for yours. / I will lead and protect you / as we share our life with God, / who gave us to one another. / I promise before the Lord to love you, / to honor you and cherish you. / As God enables me, / I will provide for all your needs and desires. / \_\_\_\_\_, (B) *I love you. / Be my wife.*

Minister's Wife:

\_\_\_\_\_, (B), please repeat after me:

\_\_\_\_\_, (G), I love you. / I have longed for this day / to be able to say publicly to our family and friends / that you are truly a man of God, / a man that is tender and sensitive in his love for others. / I promise to make you a home / where there is peace for your soul and joy for your heart. / My goal is to be a godly woman / and to help fulfill our goals and dreams. / I now submit myself to you / and give you your place as head of our home. / I will respect you, / love you, / and believe in you / from this day forward. / I need you, / and I am proud to become your wife.

**SONG:** \_\_\_\_\_

**BINGS:**

Minister:

May I have \_\_\_\_\_'s (B) ring, please.

The foundation for any covenant is love. Love is eternal because God is love, and He is eternal. Therefore, a covenant is eternal and so are its symbols.

You have selected the ring to be a token of your marriage covenant. It is made of gold, which is a type of that which is least tarnished and most enduring, fittingly representing the ties that bind husband and wife.

The ring is a never-ending circle, teaching us of God's love and the love of a man and a woman. It is a symbol to you of God's endless love which shall rule and reign in your marriage.

Minister's Wife:

"Love endures long and is patient and kind; love never is envious nor boils over with jealousy; is not boastful or vain-glorious, does not display itself haughtily.

"It is not conceited — arrogant and inflated with pride; it is not rude (unmannerly) and does not act unbecomingly. Love [God's love in us] does not insist on its own rights or its own way, for it is not self-seeking; it is not touchy or fretful or resentful; it takes no account of evil done to it — pays no attention to a suffered wrong.

"It does not rejoice at injustice and unrighteousness, but rejoices when right and truth prevail. Love bears up under anything and everything that comes, is ever ready to believe the best of every person, its hopes are fadeless under all circumstances and it endures everything [without weakening].

"Love never fails — never fades out or becomes obsolete or comes to an end. . ." (1 Cor. 13:4-8 *Amp.*). And just as the ring has no end, neither does the depth of God's love in your hearts for one another.

Minister:

You will wear these rings on your hands. The symbol of your love for each other was not made to wear on a part of the body that is covered. The hands are exposed during all seasons of the year, throughout all of your lives.

Your love will be exposed to many changing seasons. Let these rings be a constant reminder that your love for each other will always endure through the seasons of life.

\_\_\_\_\_ (G), please place this ring on \_\_\_\_\_'s (B) finger and repeat after me.

With this ring / I give you my love. / I pledge you my faith and trust / for as long as we live. / Receive it as a symbol / of our endless union / and our unbroken love.

Minister's Wife:

May I have \_\_\_\_\_'s (G) ring please.

\_\_\_\_\_ (G), you have a responsibility before God to be the head of this marriage. Let this ring be a reminder to you that you are to love, protect, and provide for \_\_\_\_\_ (B) as Jesus does for the church.

\_\_\_\_\_ (B), place the ring on \_\_\_\_\_'s (G) finger and repeat after me:

With this ring, / I give you my love. / I pledge you my faith and trust / for as long as we live. / Receive it as a symbol of our endless union / and our unbroken love.

## UNITY CEREMONY:

(Bridal couple walks to Unity candle.)

Minister's Wife:

The two outside candles of the Unity candelabra have been lit by the mothers of \_\_\_\_\_ (B) to represent their lives to this moment. They are two distinct lights, each capable of going their separate way. To bring bliss and happiness to their home, there must be the merging of these two lights into one light.

This is what the Lord meant when He said, "On this account a man shall leave his father and mother and be joined to his wife, and the two shall be one flesh."

From now on, \_\_\_\_\_ (G) and \_\_\_\_\_ (B), your thoughts shall be for each other rather than for your individual selves. Your plans shall be mutual, your joys and sorrows shall be shared alike.

As you each take a candle and together light the center one, you will not extinguish your own candle. Instead, place the outside candles back in their original places still lit, symbolizing your individual personalities that remain, yet your lives that merge together as one.

As the center candle is lit, may the radiance of this one light be a testimony of your unity in the Lord Jesus Christ.

**SONG:** \_\_\_\_\_

(During the song, couple lights the candle and then returns to the altar.)

**COMMUNION:**

Minister:

The foundation of your marriage is deeper than your love for each other. The foundation of your marriage is your love for the Lord Jesus Christ. Your faith in Him has changed your lives and will cause your marriage to prosper.

The covenant of love into which you have entered today reminds us of the New Covenant of love that God established with us through His Son, Jesus Christ. Holy Communion is the symbol of this New Covenant.

\_\_\_\_\_ (G) and \_\_\_\_\_ (B), you have chosen an ordinance of the church of Jesus Christ, the Holy Communion, as a token of your sincere desire that the blessings and Presence of the Lord shall dwell upon this marriage.

As you prepare to partake of this Communion as the first act of your married life, remember that on the night when Jesus was betrayed, He took bread, blessed it, and gave it to His disciples, saying, "This is My body which is broken for you; do this in remembrance of Me."

Then Jesus took the cup, and He said, "This cup is the New Covenant in My blood. Do this, as often as you drink it, in remembrance of Me. For as often as you eat this bread and drink this cup, you proclaim the Lord's death until He comes."

Please kneel for Communion.

(Minister prays before giving elements to the Bride and Groom.)

**SONG:** \_\_\_\_\_

(During the song, Bride and Groom receive the elements.)

**ADDRESSING BOTH THE BRIDE AND GROOM:**

Minister:

Now let me speak to your hearts. As you pursue happiness in your married life, I charge you both to be true to these vows you have made to each other. With your marriage, from this day forward you begin life anew, with larger responsibilities.

\_\_\_\_\_ (G), guard well this your Bride who now commits herself into your keeping, and so live in the Lord that no word or deed of yours shall cloud her brow with grief or dim her eyes with tears.

Minister's Wife:

\_\_\_\_\_ (B), it will be your part to retain by your virtues, the heart you have won by your graces.

And to both of you, I would say: Let not your voices lose the tender tones of affection, nor let your eyes forget the tender rays of love with which they shone in courtship days.

It is a privilege for both of you to delight in the company of each other, and to remember that in interest and affection, you are to henceforth be undivided.

I would like to share with you a promise between two persons in the Old Testament. As you listen to this promise, I want you to apply it to your own lives as a promise to each other:

“Entreat me not to leave thee, or to return from following after thee: for whither thou goest, I will go; and where thou lodgest, I will lodge: thy people shall be my people, and thy God my God” (Ruth 1:16).

It is your duty to preserve always the fidelity of this union. And greatest of all, let God be enthroned above all else at all times.

Minister:

Let us pray.

### PRONOUNCEMENT:

Minister:

For as much as \_\_\_\_\_ (G) and \_\_\_\_\_ (B) have consented together in Holy Matrimony and have witnessed the same before God and this company; and have declared their faith by joining their right hands, and by giving and receiving rings, thereby becoming one in Christ — I declare by the authority committed unto me as a minister of the Gospel that this couple is husband

and wife, according to the ordinance of God and the laws of this State, in the name of the Father, and the Son, and the Holy Spirit.

The Lord bless you and keep you; the Lord make His face shine upon you and be gracious unto you. The Lord lift up His countenance upon you and give you peace, both now and forevermore.

### MINISTER ADDRESSES THE GROOM:

Minister:

\_\_\_\_\_ (G), you may kiss your Bride.

It is now my pleasure to introduce to you for the first time:

Mr. and Mrs. \_\_\_\_\_.

### RECESSIONAL



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## **Section 5**

# **The Funeral Service**

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## Section 5

### THE FUNERAL SERVICE

The following outline presents a scenario of what may generally occur in conducting a *typical* funeral. The word “typical” is used very loosely because every death, every family’s relationship to the departed loved one, and every funeral is unique.

Even when a minister understands the general principles of ministering to a bereaved family and conducting a funeral, he must still be alert and sensitive to any number of variables that may be involved. For instance, cultural and ethnic influences, as well as local and regional customs, have a bearing on what is expected at the funeral and of the minister.

The following is not presented as a rigid, ironclad formula for what is right and wrong. Rather, it is a model that can be adjusted and adapted as necessary. Some families may desire a fairly elaborate and formal funeral. On the other hand, others may desire a simpler, less formal service.

As you read the following, please keep in mind that although assisting the family with details of the funeral is important, the number-one priority of the minister is to be Christ’s ambassador of comfort, strength, and hope in a troubled time.

#### I. PRE-NEED PREPARATION

It is wise to assume you will be called upon during your ministry to conduct funeral services and to assist families when loved ones die. Once notified of such a need, little or no time remains to prepare yourself to be a knowledgeable and skillful guide in assisting the family.

The wise minister who prepares himself *before* a crisis occurs will feel far more confident than the minister who scrambles to figure out what to do after the fact. The family may be emotionally devastated by the death of their loved one and unable to think clearly. Without advance preparation, a minister may very well become “the blind leading the blind.”

Here are some practical steps that can help prepare you *before* you are called upon to preach a funeral.

A. Contact and visit other local ministers.

1. Glean from their experiences.
2. Request permission to attend future funerals they may perform. Observe pros and cons of different styles.

3. Find out with which funeral homes they've had the best experiences.
- B. Contact and visit local morticians.
1. Learn of local and regional customs.
  2. Find out if a tour of the facilities is possible.
  3. Familiarize yourself with the funeral arrangement process.
- C. Know the scriptures well concerning life and death, as well as those pertaining to eternity.
- D. Educate yourself on grief-recovery issues.
- E. Accumulate funeral-related resource materials.

## II. PRESENCE

If you are not with the family when the death occurs, you should make every effort to be with them immediately. Being with a family during times of loss can be one of the most challenging tasks a minister faces. However, it provides the opportunity to manifest God's comforting and strengthening Presence to those who greatly need His support.

- A. Recognize that some family members may be in shock. This is an emotional numbness that can occur when people are faced with a traumatic situation. Others may express a wide range of emotions immediately.
- B. Do not attempt to inhibit responses. Let people know it is all right to express emotion through tears, weeping, etc. It is good to encourage people to express their feelings, but don't tell them *how* to feel (e.g., "You must be devastated" or "I know just how you feel").
- C. Don't talk too much. It is certainly appropriate to share some comforting words, to remind those who are grieving of God's promises, and to pray with the family. (It's often best to ask permission to pray.)

However, do not offer trite cliches. This is not a time to wax philosophically or theologically eloquent. It is important to recognize and respect the conflict that often exists between people's faith and their feelings when they suffer the loss of a loved one.

- D. Although you are there to minister, you will often be most effective as a quiet, concerned, and supportive friend.
- E. After you have ministered spiritual support and comfort to the family, it is

good to see if there are other areas in which you can assist them. The scope of what you are able to offer may depend on how well organized and prepared the people in your church are to assist in such situations.

Realize that the family may be disoriented and unable to think clearly. Therefore, it is good to be specific when offering assistance. Areas in which you and your church might be of help include:

1. Recommending a funeral home
  2. Driving people home from the hospital (Some family members may be too shaken up to drive.)
  3. Assistance in contacting family members and friends (This includes employers of family members who will be missing some work over the next few days.)
  4. Child-care
  5. Housecleaning
  6. Errands
  7. Picking up incoming relatives from the airport or bus terminal
  8. Meals (Disposable containers are best.)
- F. Realize the family may desire privacy. This desire should be respected. However, don't assume they want to be alone.
- G. Don't assume you will be asked to officiate the funeral service. The family may desire a relative or long-time friend who is a minister to conduct the funeral. You might ask, "Is there someone you had in mind to conduct the funeral, or would you like me to help you?"

### III. PLANNING

It is unfortunate that numerous decisions must be made when family members feel the least capable of dealing with the many technicalities presented in planning a funeral. A clear-headed, rational-thinking minister can be a tremendous blessing and asset at this time.

There are two important meetings that contribute greatly to a well-planned funeral. The first key meeting involves the minister and the family. The second is with the family and the funeral-home representative. It is of great help for the minister to be present at the second meeting also.

A. The minister and the family

1. If possible, it is best for the minister to meet with the family *prior* to the family's meeting with the funeral-home representative.
2. This meeting allows the minister to:
  - a. Get to know the family better.
  - b. Learn more about the deceased and what he/she meant to the family.

1. It is often helpful to ask family members to describe what the deceased meant to them and what they most remember about him/her. Ask them to convey their warmest and most meaningful memory of the deceased.

Not only does this allow you to gather valuable information, but it can be very helpful to the family members in coming to terms with the person's death.

2. Gathering this type of information is especially helpful if you as the minister will be giving the eulogy (i.e., the personal remarks), but you did not know the person well personally.

Other options for the eulogy are to have a relative or good friend either make the personal remarks himself or write out a eulogy that the minister can then read. Otherwise, the minister can weave together a eulogy based on the notes he takes while visiting with the family.

- c. Determine their desires regarding the service, including suggestions for song selections.
  1. The music chosen usually takes into account favorite songs both of the deceased and of the family. Often the age of the deceased will determine whether the music reflects a traditional or a more contemporary flavor.
  2. If the funeral-home representatives are preparing a "Memorial Folder," they will probably want to know the song selections and the names of the vocalist(s) and the organist or pianist the day before the funeral.
- d. The minister can also share briefly with the family about what to expect in the meeting with the funeral home. Some decisions can be made ahead of time while others might require input and/or explanation from the funeral-home representative.

1. It will be necessary for the family to provide the funeral home with appropriate clothing for the deceased to be buried in. This should include a full set of clothing plus undergarments. Most funeral homes will advise the family that shoes are optional.
2. The family should be prepared to provide information about the deceased to the funeral home, which is necessary for their paperwork. Such information includes date and place of birth, Social Security number, family history including mother's maiden name, etc.

#### B. Meeting with the funeral-home representatives

The family of the deceased often desires the minister to function as somewhat of a liaison between them and the funeral home. Some of the issues the funeral-home representative will discuss with the family include:

1. Will there be a visitation/viewing time when the family receives friends at the funeral home? This often occurs the evening before the funeral and should be attended by the minister.
2. When and where will the service be conducted?
  - a. Many will choose to have the funeral at the church, followed by a brief committal service at the grave site. Others will use the chapel at the funeral-home itself, while others will desire only a graveside service.
  - b. It is necessary to make certain the desired time is available for the funeral-home staff since they may have another service scheduled for that same time.
3. Casket selection
  - a. Feelings of guilt and sorrow can prompt the family to go beyond their means in purchasing an extremely expensive casket. This is an issue the minister can discuss with the family before the meeting with the funeral home.
  - b. Funeral homes make a larger commission on the more expensive caskets.
  - c. If you as the minister know the family is on a limited budget, you can **communicate this ahead** of time to the funeral-home representative so that **moderately-priced caskets** are emphasized and **"extras"** (limousines, etc.) are not pushed in any way.
  - d. In addition to purchasing a casket, the family will usually purchase a "casket spray," which is an arrangement of flowers placed on the casket.

- e. The family will need to decide and communicate to the funeral home at what times, if any, they desire the casket to be open. In some parts of the country, it is traditional to have the casket open prior to the service, but not after. In other places, the casket is traditionally opened at the conclusion of the service, but not before. In yet other situations, the casket is not even present at the memorial service. These are decisions to be made by the family.
4. Concrete liner or vault selection (Requirements are based on cemetery regulations.)
  5. Plot selection and grave marker selection (In some cases the family already owns burial plots. Otherwise, a separate trip to the cemetery is necessary. Marker selection is often done after the funeral.)
  6. Pallbearer selection (six)

#### **IV. PERFORMANCE**

Conducting the funeral service is obviously one of the minister's most important functions in ministering to the family and friends of the deceased. The funeral service not only helps the family accept the reality and finality of the death of their loved one, but also provides the opportunity to minister to people's spiritual needs by presenting the assurance of eternal life in Jesus Christ.

##### **A. Prior to the funeral**

1. Conservative dress is appropriate. A black or dark suit is traditional for the minister.
2. Arrive early. Prior to the service, check with all participants (ushers, musicians, vocalists, the sound person, the funeral-home representative, etc.) and make sure that everything is coordinated properly.
3. It is good to distribute to all participants a copy of the order of service, which you will have prepared beforehand.
4. It is also good to greet the family in the area or room where they have gathered prior to the service.
5. Finally, find a few minutes to be alone to review your notes, clear your mind, and pray.

##### **B. The service itself (Remember, this is just a sample. Many variations and differing formats exist and are equally proper.)**

1. Preliminary background music is played while people enter and take their seats.
2. A few minutes before the service starts, the pallbearers enter and take their seats in the section reserved for them.
3. When it is time for the service to begin, the minister takes his place on the platform.
4. As the funeral-home representative or usher escorts the family in, the minister signals the congregation to stand until the family is seated, after which the congregation is again seated.
5. Vocalist sings an opening song.
6. Minister says opening prayer, perhaps gives a scripture reading, and makes welcoming comments.
7. Minister reads the obituary.
  - a. The funeral home usually provides the minister with a "Clergy Record" regarding the deceased. This gives information on his/her date and place of birth, date and place of marriage, date and place of death, a listing of all survivors, etc.
  - b. It is important for the minister to have previously ascertained correct pronunciation of all names.
8. Eulogy is given.
  - a. The eulogy or the personal remarks is a time when the deceased is remembered and his/her life is reflected upon. The eulogy is sometimes integrated into the message itself.
  - b. Highlighted during the eulogy should be endearing traits that represent the family's best memories of the deceased. It is also appropriate to mention any special accomplishments, to speak of the faith of the deceased, and to mention any service he/she rendered unto the Lord.
  - c. It is important not to deify the deceased or to be unrealistically positive about the person, as this damages the credibility of the service in the eyes of those who knew the person well. It is also best not to say, "I never knew the person, but I was told . . ."
9. Vocalist sings song.

10. Minister gives the message and a concluding prayer.
  - a. The message is not to be lengthy; 15-20 minutes is appropriate.
  - b. The message should identify and validate the natural feelings of loss and sorrow. But most importantly, it should stress and emphasize the greater reality of eternal hope and eternal life that is offered to all who place their trust in Jesus.
11. Vocalist sings closing song.
12. If the casket is to be opened for a final viewing, the funeral-home representative will open the casket while the minister takes his place at the head of the casket.
  - a. Those attending will be dismissed row by row to walk single file past the casket and then go to the lobby or perhaps to their vehicles to line up for the automobile procession to the grave site.
  - b. It is good to have comforting background music played during the final viewing.
  - c. The family will then have an opportunity for a final viewing of the body, during which time the minister can move among them, offering encouragement and support.
  - d. Though the minister should not rush the family, when the time is appropriate, he can offer to have a private prayer with just the family. During the prayer, the casket is closed.
13. After the casket is closed for the final time, the minister walks in front of the casket as it is transported to the funeral coach (hearse). He then steps aside as the pallbearers place the casket in the vehicle.

C. The graveside ceremony or committal service

1. The minister then joins the procession in driving to the cemetery.
  - a. If the funeral-home representatives do not have a specific car for the minister to ride in, they will usually direct him to put his car fairly close to the funeral coach prior to the service.
  - b. Upon arrival at the cemetery, the minister will again walk in front of the casket to the grave site and take his place next to the casket.
2. There is usually a brief interval of waiting time as people arrive in their cars and make their way to the grave site. Once all have arrived, it is often necessary for the minister to ask the people to gather around closely.

3. During the committal service, the minister usually makes some *very* brief comments, reads a few scriptures, and offers a committal prayer. The purpose of this service is to commit the person's body to the earth from which it was created and to commit the person's spirit to God who gave it.
4. Following his committal prayer, the minister then proceeds to offer a handshake or hug and a word of condolence to each family member. Others may also join in greeting the family.
5. The funeral-home representative will usually announce that the service is concluded and that people may return to their cars.

D. Immediately after the graveside service

1. Often the family will then gather for a meal. In some places, the meal is prepared by church members and is served at the church. In other places, food is brought to the home by church members.
2. It is usually appropriate (and in many cases expected) for the minister to join the family during this time.

E. As was mentioned earlier, there are many variations and alternatives to the type of format just mentioned. A couple of examples include:

1. A graveside service only
  - a. This occurs when the family does not want any service at either the church or the funeral-home chapel.
  - b. A graveside service is similar to a regular service except that there is usually no music and the message is typically shorter.
2. Another format may involve a private burial with only the family present, followed by a memorial service and meal at the church for family and friends.

## V. POST-FUNERAL FOLLOW-UP

After a few days, the meals have stopped coming, the flowers have withered, and the calls and cards expressing support have stopped coming. This is when many families face the greatest emotional struggles following a loved one's death.

While the initial flood of support is helpful, it is also important to offer long-term support as well.

- A. It is helpful to call the family a few days later and then again a few weeks after the funeral to find out if the family has any needs or if they desire to discuss matters.

- B. At RHEMA Bible Church, families are given a copy of *Good Grief* by Granger Westberg. Families also have the opportunity to listen to a set of tapes from a grief-recovery class, which is taught periodically at the church.
- C. It can be beneficial to select people from the church to offer ongoing support to the family.
  - a. For example, a widow of a few years can be assigned to periodically visit with and provide supportive friendship to someone who has been recently widowed.
  - b. This supportive person can also help facilitate reintegration into social activities and other avenues of fellowship.
- D. It is also good to check on the family who has lost a loved one prior to holidays, birthdays, anniversaries, and so forth, because special days are often especially challenging times.

Favorite Scriptures

Psalm 23  
 Psalm 46  
 Psalm 91  
 Psalm 116:15  
 John 11:1-26  
 John 14:1-6  
 1 Corinthians 15:12-28, 35-58  
 2 Corinthians 5:1-10  
 Philippians 1:20-23  
 1 Thessalonians 4:13-18  
 2 Timothy 4:6-8

Suggested Hymns and Songs

Great Is Thy Faithfulness  
 The Solid Rock  
 What a Friend We Have in Jesus  
 Amazing Grace  
 How Great Thou Art  
 Victory in Jesus  
 Because He Lives  
 I'll See You in the Rapture  
 But Until Then  
 Soon and Very Soon  
 There's a Whole Lot of People Going Home  
 Blessed Assurance  
 We Shall Behold Him

# **SAMPLE MEMORIAL SERVICE**

The following is a sample memorial service for a believer, similar to those conducted at RHEMA Bible Church by Rev. Kenneth Hagin Jr. Included in this sample is an order of service, the funeral message, post-funeral information, selected Scripture readings, and a committal service.

Some of the information contained in this sample is based on customs that prevail in a particular region of the country. We suggest you familiarize yourself with funeral home procedures and customs that pertain to your locality.

**Memorial Service for John Smith  
RHEMA Bible Church  
January 5, 1993  
1:00 p.m.**

## **ORDER OF SERVICE**

Prelude  
Seating of Pallbearers  
Seating of Family  
Song: "Blessed Assurance"  
Opening Prayer: Rev. Kenneth Hagin Jr.  
Obituary: Rev. Kenneth Hagin Jr.  
Eulogy: Rev. Kenneth Hagin Jr.  
Song: "Great Is Thy Faithfulness"  
Message: Rev. Kenneth Hagin Jr.  
Song: "Victory in Jesus"  
Postlude and Dismissal

### **Post-Service Information**

1. Following the final song, the funeral-home representatives will come forward and open the casket.
2. During this time, Pastor Hagin will make an announcement regarding dismissal and interment.
3. Congregation will be dismissed row by row to file by the casket.
4. While the casket is being placed in the hearse, the family will proceed to family car(s) or to the limousine provided by the funeral home.
5. Procession to Memorial Gardens Cemetery for committal service.

## ACTUAL MEMORIAL SERVICE

SONG: "Blessed Assurance"

### Opening Prayer:

Heavenly Father,

We've come here this day to honor and pay tribute to the life of one of Your children and our brother in the faith, John Smith.

We've come to thank You for his life and to honor and remember his godly influence and the blessing he was to so many.

We've also come to celebrate John's gain, his abundant entrance into Your Kingdom, and the joy unspeakable he's now experiencing before Your holy throne.

Father, we've also come to draw strength and comfort from the Word of God, the Spirit of God, and the fellowship of one another.

We thank you that we are not alone, that we are not forsaken, and that Your mercy endures forever. We thank You for the Greater One — the Comforter, the Holy Ghost — and we ask Him to manifest Himself in comforting grace to these gathered during this time.

In Jesus' Name. Amen.

**Obituary:** (The details included in the obituary are taken from the clergy record provided by the funeral home.)

First of all, let me thank each of you who has come here today to show your love for John Smith and your support for his family. I know that the many expressions of concern — the meals, cards, and flowers, along with your presence here today — mean a great deal to the family.

John Smith was born on December 1, 1920, in Topeka, Kansas, and went home to be with the Lord on Friday, January 1, 1993, having lived on this earth for 72 years, 1 month, and 1 day.

John is survived by his wife, Elizabeth, whom he married on June 14, 1942. Together they raised three children: their oldest son, John Jr., of Wichita, Kansas; their daughter, Mary Thompson, of St. Louis, Missouri; and their youngest son, Bill, who resides in Oklahoma City. John is also survived by six grandchildren as well as his sister, Velma, of Topeka, Kansas.

John was an electrician by trade and served proudly in the United States Army during World War II.

## **Eulogy:**

John will be remembered very fondly by his family and all who knew him. As I've visited with different ones who knew and loved John, I've been touched by the very positive influence he's had over the years in the lives of those privileged to be close to him.

His family will fondly remember John's steadfastness of character and his willingness to always go the extra mile to see that all their needs were met. They knew that if they had a need or even a desire, he would do anything he could to try to meet that need or fulfill that desire.

John's family vividly remembers the goodness in his heart to help others in need. For instance, several years ago he got out of his car on a dark night during a down-pour to change a flat tire for an older couple. He came back to the car that night soaking wet but satisfied for having helped someone else.

Elizabeth remembers John's appreciation for the simple pleasures of life. She also remembers the fact that John never complained. He was a very grateful, thoughtful, and godly man. Elizabeth considers John to have been an ideal husband. She remembers thinking many times throughout her marriage that she wished all women could be so fortunate to have a husband as kind and thoughtful as hers.

As John's pastor, I could not have asked for a more faithful church member. John was always supportive and positive. He was the kind of church member every pastor loves to have.

John had a very strong faith in God and the Bible. In his last days in the hospital, John was aware that his time left on earth was very short. He spoke to me in whispered tones that he was so glad to know Jesus as his Savior and to have the assurance that he was a child of God. He said he wasn't afraid to die and that he knew Heaven would be his wonderful new home.

John leaves behind a wife, a family, a host of friends, and fellow church members — all who have been blessed by his life and who will remember him with much love and warmth. We honor today a life well lived and give thanks to God for the privilege we had in knowing John Smith.

**Song:** "Great Is Thy Faithfulness"

## **Scripture Reading:**

**JOHN 14:1-3,18,19,27**

- 1 Let not your heart be troubled: ye believe in God, believe also in me.**
- 2 In my Father's house are many mansions: if it were not so, I would have told you. I go to prepare a place for you.**
- 3 And if I go and prepare a place for you, I will come again, and receive you unto myself; that where I am, there ye may be also. . . .**
- 18 I will not leave you comfortless: I will come to you.**

**19 Yet a little while, and the world seeth me no more; but ye see me:  
because I live, ye shall live also. . . .  
27 Peace I leave with you, my peace I give unto you: not as the world  
giveth, give I unto you. Let not your heart be troubled, neither let it be  
afraid.**

**Message:**

When our loved ones depart this life, it is only natural that we feel an aching void. Emotionally, we feel the loss and the void, and the tears flow.

Jesus, too, wept at Lazarus' tomb. We must realize that tears are a physical expression of our emotions — God's "safety valve" to protect us from the harm that can be caused by not giving release to our grief.

It is not a sign of unbelief or lack of faith to shed tears. We do realize, however, that these tears are "selfish" tears. We are really crying for ourselves because we will miss John. But we know that he is better off and is happy with the Father.

In First Thessalonians 4:13, Paul said: *"But I would not have you to be ignorant, brethren, concerning them which are asleep, that YE SORROW NOT, EVEN AS OTHERS WHICH HAVE NO HOPE."*

Why do we have hope even in our sorrow? First, because for the believer, *death is only the transition from one body to another.*

The Apostle Paul, who had tremendous insight into life and death, said that our earthly bodies will someday be replaced with our glorified, spiritual bodies (2 Cor. 5:1-4).

We can see a picture of this transformation by studying the common caterpillar. A person unfamiliar with the workings of nature might not see much beauty in a caterpillar. Yet that caterpillar ultimately lays aside its cocoon and turns into a gorgeous, multicolored butterfly. This is a part of God's marvelous design in the natural world.

God has given us earthly bodies for the first phase of our immortal lives, just as He gives us our first baby teeth for the first phase of our earthly lives. When the baby teeth are no longer useful, they come out and our permanent teeth grow in. And losing those first baby teeth can sometimes be a painful process. In the same way, our earthly body is useful to us during our time on earth. Then that earthly body is replaced by a spiritual body.

We live for a time in our natural body until it grows too old or gets too sick for us to live in it any longer. Then through the dying process, we lay aside our earthly tabernacle and receive through a remarkable transformation a beautiful, spiritual body.

It is said that when one of the church members of John Watson, the Scottish preacher of Edinburgh, was dying, Rev. Watson would kneel down and whisper in the

person's ear, "In My Father's house are many rooms" (John 14:2). Then, with a contented sigh, the person would "slip away," entirely unafraid.

There is something about this great portion of Scripture that consoles us. Jesus said, "Let not your heart be troubled" (John 14:1). There is a faith that dispels fear. When it seemed to the disciples that everything was collapsing around them and coming to an end, when they were disquieted by the certainty of Jesus' death, Jesus told them not to worry, not to be alarmed, not to be afraid.

Jesus said, "Believe in God." Believe that God is, and that you are not alone. You are not left to manage for yourself, because God is the Beginning and the End, the One who is "from everlasting to everlasting."

Underneath you are His everlasting arms. He was before all things, and He will endure beyond all things. You do not need to despair if He is the object of your faith.

*There is nothing surer than death, or more uncertain than life.*

Death for Paul was certain; so it is with all mankind. Death had no fear for him. He knew that death could not separate him from the love of God.

We read of Paul's assurance in Romans 8:38,39: "*For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, Nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord.*"

We also have hope even in our sorrow because for the believer, *death is not a defeat*. The Bible says, "*For to me to live is Christ, and TO DIE IS GAIN*" (Phil. 1:21). Death is just the separation of spirit and body.

Paul knew that death would be gain for him. In Second Corinthians 5:8, Paul said by the Holy Spirit that to be absent from the body is to be present with the Lord.

Death is the end of dwelling on this earth. It is the gateway to eternity.

For the believer, *death is an appointment with God*. Death means a higher claim acknowledged.

*Death is sure, but the time of death is uncertain.*

This is the only world in which you can *prepare* to die. He is a wise man who prepares, for death seals forever **the possibility** of a change.

This life is only a **dressing room for eternity**. And for each of us, the day is lost that has no word of *praise*, no prayer of *thanks*, and no contact with *God*.

So let us number our days, taking God into account in all our thoughts, words, and actions. Let us live each day of our lives for Him. Then when we come to the end of our journey on earth, we will hear our Savior say, "*Well done!*"

I believe John heard Jesus speak these words to him. So let us not sorrow as those who have no hope. Instead, let us realize that John is at rest with the Lord. Let us declare with Paul, "*O death, where is thy sting? O grave, where is thy victory?*" (1 Cor. 15:55).

**Song:** "Victory in Jesus"

**Announcement:**

There will be a processional to the committal service at Memorial Gardens for those who care to follow.

## COMMITTAL SERVICE

**Scriptures:**

**REVELATION 1:17,18**

17 . . . Fear not; I am the first and the last:

18 I am he that liveth, and was dead; and, behold, I am alive for evermore. . . .

**JOHN 14:19**

19 . . . because I live, ye shall live also.

**REVELATION 14:13**

13 . . . Blessed are the dead which die in the Lord from henceforth: Yea, saith the Spirit, that they may rest from their labours; and their works do follow them.

**1 CORINTHIANS 15:51-55**

51 Behold, I shew you a mystery; We shall not all sleep, but we shall all be changed,

52 In a moment, in the twinkling of an eye, at the last trump: for the trumpet shall sound, and the dead shall be raised incorruptible, and we shall be changed.

53 For this corruptible must put on incorruption, and this mortal must put on immortality.

54 So when this corruptible shall have put on incorruption, and this mortal shall have put on immortality, then shall be brought to pass the saying that is written, Death is swallowed up in victory.

55 O death, where is thy sting? O grave, where is thy victory?

John is not here. He stands in the Presence of the Lord, the same Jesus who said to the man dying on a cross, ". . . *To day shalt thou be with me in paradise*" (Luke 23:43).

The body that lies before us is but the earthly tabernacle, the house in which John lived among us for a time. Tenderly and reverently, we commit that house to the grave.

The body returns to the earth from which it came. The spirit returns to God who gave it, waiting for the day when both spirit and body shall again be united at the coming of the Lord.

**1 THESSALONIANS 4:16-18**

**16 For the Lord himself shall descend from heaven with a shout, with the voice of the archangel, and with the trump of God: and the dead in Christ shall rise first:**

**17 Then we which are alive and remain shall be caught up together with them in the clouds, to meet the Lord in the air: and so shall we ever be with the Lord.**

**18 Wherefore comfort one another with these words.**

**Committal Prayer:**

Heavenly Father, we thank You this day for Your precious, eternal, and unchanging Word. We thank You that You are to us the Rock of Ages and the great I AM.

In the midst of our natural sorrow, we thank You for Your supernatural comfort and grace.

In the face of death, we thank You for Your gift of eternal life.

In the face of separation, we thank You for the eternal reunion we so eagerly anticipate.

We thank You for John's life here on this earth, and we recognize that the body that lies before us is not John, but rather the house in which he lived. We acknowledge that John is rejoicing even now in Your very Presence, enjoying the blessings of Heaven.

So, Father, we do commit his body to the earth from which our bodies were originally created, and we rejoice in the fact that his spirit is even now with You, the Father of spirits.

We anticipate the day when spirit and body shall be united again at the coming of the Lord, and we find great comfort in knowing that we shall forever be together with the Lord.

We thank You, Father, that in the days, weeks, and months to come, these realities and the abiding Presence of Your Spirit will especially strengthen, sustain, and comfort John's wife and family.

**In Jesus' Name. Amen.**



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## **Section 6**

# **Water Baptism**

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## Section 6

# WATER BAPTISM

When considering the subject of water baptism, there are several questions to be answered.

1. Who qualifies for baptism?
2. What is the correct biblical procedure?
3. What is the significance or symbolism of water baptism?

It is our desire to give a biblical perspective of this church ordinance. Therefore, in answering these questions, we will make our appeal directly to the Scriptures.

We believe that water baptism by immersion is a direct commandment of our Lord and is for believers *only* (Matt. 28:19; Mark 16:15,16).

Each church should set its own guidelines for determining a minimum age for baptism. A church's guidelines should be influenced by biblical requirements, as well as a determination of those who are true believers and have a full understanding of the importance and significance of water baptism.

To avoid controversy and to be in accordance with correct biblical procedure, we suggest that the following water baptismal formula be adopted:

On the confession of your faith in the Lord Jesus Christ, the Son of God, and by His authority, I baptize you in the Name of the Father, Son, and Holy Ghost. Amen. (Matt. 28:19 and Eph. 1:22,23)

Water baptism beautifully depicts our identification as believers with the death, burial, and resurrection of our Lord Jesus Christ.

### **ROMANS 6:4,5**

**4 Therefore we are buried with him by baptism into death: that like as Christ was raised up from the dead by the glory of the Father, even so we also should walk in newness of life.**

**5 For if we have been planted together in the likeness of his death, we shall be also in the likeness of his resurrection:**

### **COLOSSIANS 2:12**

**12 Buried with him in baptism, wherein also ye are risen with him through the faith of the operation of God, who hath raised him from the dead.**

The symbolism of water baptism can simply be stated as "an outward demonstration of an inward regeneration, or an outward testimony of one's inward faith."

We do not believe that water baptism saves a person or transforms him from spiritual death to spiritual life. Rather, we encourage those who are born again, or believers, to obey the direct commandment of Christ and thus choose to identify themselves with His death, burial, and resurrection through the outward testimony of water baptism.

The work of baptism can be accurately summarized from the following portion of Scripture:

**1 PETER 3:21 (*Amplified*)**

**21 And baptism, which is a figure [of their deliverance], does now also save you [from inward questionings and fear], not by the removing of outward body filth (bathing), but by [providing you with] the answer of a good and clear conscience [inward cleanness and peace] before God, [because you are demonstrating what you believe to be yours] through the resurrection of Jesus Christ.**

The following are some practical suggestions to help you administer water baptism.

**I. PROPER ATTIRE**

- A. Make sure the candidates are wearing clothing that won't be damaged when wet (and possibly soiled if you're conducting an outdoor baptismal service). If you do not have baptismal robes, encourage the candidates to wear clothing that will not become transparent when wet.

1. Men should wear a shirt and dark slacks.
2. Women should be reminded that their clothing will cling to them when wet. They should wear dark slacks and a dark shirt or blouse made of heavier material (no T-shirts). The proper foundation garments also should be worn.

A woman's shirt or blouse should be tucked in or secured in such a way that it will not ride up in the water. The shirt should also be high enough at the neck to avoid being revealing when wet.

3. Shoes may be removed if the service is being held in a baptistry or swimming pool. It is advised to instruct the candidate to wear shoes if the service will be held in a lake, pond, or river to protect against the possibility of stepping on sharp objects.

**B. Men and Women**

1. Before the baptismal service, have the candidate remove all personal items that could be lost or damaged, such as glasses, contacts, bill-folds, watches, loose jewelry, pocket change, etc.
2. It is recommended that the candidate bring a change of clothing along with a towel, hair-dryer, etc.

## II. ASSISTING THE CANDIDATE

- A. It is advisable to have two people assisting the candidate in baptism.
- B. If the baptism is being administered at a swimming pool or an outdoor service by a lake or stream, there should be people assigned to help the candidates in and out of the water and give them a towel or something to wrap themselves in.
- C. If you choose to use a stream or river for your baptism service, it is suggested that the candidate face downstream so when tipped backward, the water does not rush into his or her nose or mouth.
- D. It is suggested that the candidate grasp his nose with his left hand. Then with his right hand, he should grasp his wrist just below the left hand. The minister can then place his left hand under the candidate's neck and shoulders while placing his right hand on the candidate's right arm to maintain proper balance (*see illustration*).



### III. INSTRUCTING THE CANDIDATE

- A. It is recommended that the minister meet with the candidates prior to the baptismal service to explain the significance of water baptism and to instruct them on the proper procedure. If desired, the minister can teach on the subject of water baptism during the actual baptismal service.
  - 1. Make sure the candidates understand what water baptism represents. Help them understand that in no way is this experience a requirement for salvation, but is a demonstration of their identification with Christ's death, burial, and resurrection.
  - 2. Explain that water baptism is an act of obedience to, and love for, Jesus Christ and an opportunity for them to publicly proclaim their faith.
  
- B. It is recommended that the minister or church present a certificate to the candidates in recognition of their participation in the baptismal service.

Water baptism is an excellent time for the pastor and the church to recognize recent converts or those believers who have never been officially baptized in public. It is also a good opportunity for the pastor to become personally involved with his congregation in a way that can make a lasting impression on the lives of his church family.

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## **Section 7**

# **Communion**

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## Section 7

### COMMUNION

Communion, or the Lord's Supper, is one of the most significant ordinances of the Church because it represents the broken body and the shed blood of our Lord Jesus Christ. It signifies our union with Him who is our very life.

Too often the Lord's Supper becomes just a routine part of worship in some churches. In other words, it becomes something that is added to the conclusion of a service as a spiritual afterthought. Actually, God intended Communion to be an intimate time for believers to fellowship with their Lord and to appropriate by faith the spiritual and physical blessings that are theirs through Jesus' redemptive work on the Cross.

For this reason, great care should be taken by the minister to properly instruct his congregation in the appropriate manner in which to observe this ceremony. To avoid observing this ordinance in an unworthy manner, it is necessary for both pastors and congregations to understand the nature and purpose of the Lord's Supper or Holy Communion.

#### **Holy Communion Is A Divine Ordinance**

The Lord Himself instituted Communion as an ongoing observance to commemorate His death and soon return.

1 CORINTHIANS 11:24-26

24 And when he had given thanks, he brake it, and said, Take, eat: this is my body, which is broken for you: this do in remembrance of me.

25 After the same manner also he took the cup, when he had supped, saying, This cup is the new testament in my blood: this do ye, as oft as ye drink it, in remembrance of me.

26 For as often as ye eat this bread, and drink this cup, ye do shew the Lord's death till he come.

As First Corinthians 11:26 states, every time we participate in this ordinance, we are calling to our remembrance what Christ's sacrificial death means to us. We are also proclaiming His death until He returns. Therefore, the Lord's Supper is not only a *memorial* ordinance, it is a *perpetual* ordinance. It is also to be observed by every believer until that day when we share it with Him in His Father's Kingdom.

#### **Holy Communion Is An Ordinance of Examination**

As believers, we are encouraged to examine our hearts as we prepare to receive Communion.

1 CORINTHIANS 11:28,29

28 But let a man examine himself, and so let him eat of that bread, and drink of that cup.

29 For he that eateth and drinketh unworthily, eateth and drinketh damnation to himself, not discerning the Lord's body.

30 For this cause many are weak and sickly among you, and many sleep.

We must approach this ordinance with reverence, making sure we have confessed any sins to the Lord and allowed Him to cleanse us from all unrighteousness (1 John 1:9).

We must also recognize the significance and importance of discerning the Lord's body. Paul felt so strongly about the need to discern the Lord's body that he told the Corinthian believers their neglect in this area was the reason many were weak and sickly among them (1 Cor. 11:30).

Discerning the Lord's body means in part that we are to discern the spiritual Body of Christ. In other words, we are obligated to walk in love toward every believer — every member of the Body of Christ — and to recognize the universal Church.

### **Holy Communion Is An Ordinance of Healing**

Discerning the Lord's body also means to understand that Christ's body was broken for our physical health and well-being. As Jesus broke bread and gave it to His disciples, He was in fact symbolizing His body that would be broken on Calvary for the removal of sickness and disease (Ps. 103:1-3; Isa. 53:4,5; 1 Peter 2:24).

Exodus chapter 12 records the institution of the Passover. In the Passover supper, the Israelites were to roast and eat the Paschal Lamb to give strength and health to their bodies in preparation for their journey of deliverance.

Today as we partake of the element of the Bread that symbolizes Christ's broken body, we can appropriate health and healing for our physical bodies to prepare us for life's journey.

### **Holy Communion Is An Ordinance of Forgiveness**

The element of the Cup represents the shed blood of Jesus that ratified the New Covenant. In Matthew 26:28, Jesus said, "*For this is my blood of the new testament, which is shed for many for the remission of sins.*"

Under the New Covenant, the Christian is privileged to experience not only the *forgiveness* of sins, but also the *remission* of sins, which is a total cleansing and removal of sin with no more remembrance of it (Isa. 43:25,26; Heb. 8:12).

Jesus became the final Sacrifice, the spotless Lamb of God offered to take away the sin of the world (Heb. 9:24-28; John 1:29). His blood became the atoning sacrifice that once and for all settled the sin problem and redeemed mankind. The blood of Jesus is not only the proof of His death; it is also the seal by which the New Covenant was ratified.

The Cup represents a whole new way of life for the Christian. Not only does the believer receive remission of his sins and the restoration of favor with God, he can also walk in the spiritual blessings that are the result of an intimate relationship with the Heavenly Father.

### **Who Qualifies To Participate In the Lord's Table?**

The pastor is encouraged to emphasize to the congregation that any believer, regardless of denominational affiliation, may participate in the observance of the Lord's Supper. Rather than adopting a "closed Communion" mentality, it is advisable for the pastor to openly invite all believers to share in the Communion celebration.

Also, by its very nature, Communion encourages family participation. The pastor should encourage families to sit together during this special time. The pastor should also leave it to the parent's discretion which of their children are eligible to participate. In other words, parents should use their own judgment in determining whether or not their child has a personal relationship with Jesus and is old enough to understand the spiritual significance of Communion.

### **How Often Should Communion Be Observed?**

This is a frequently-asked question. To answer it, one must appeal to personal preference. Many churches choose to observe Communion the first Sunday of each month. Other churches prefer to observe this ordinance quarterly. Regardless how often you choose to observe Communion, great care should be taken to avoid ritualizing this ceremony.

### **The Elements**

It is a common practice for many churches to use the elements of bread or wafers to represent the broken body of Jesus and grape juice to represent His shed blood. White grape juice may be used because it is not as likely to stain. Red or purple grape juice can stain and cause permanent damage to carpets, pew upholstery, and clothing.

We do not believe in transubstantiation. That is, we do not believe the Communion elements mystically transform into something other than bread and juice. Rather, they *symbolize* the body and the blood of Christ. As we partake in faith, we appropriate the spiritual and physical blessings Jesus purchased for us in His death, burial, and resurrection.

## **Preparation of the Communion Table**

Communion is one of the more meaningful worship experiences of the church; therefore, great care and planning should go into the preparation of this ceremony. A well-prepared service will accomplish what the minister desires by creating an atmosphere that is conducive for effective ministry.

Because we are honoring the Lord in this ordinance, we should recognize the importance of preparing an attractive Communion table. The utensils should be properly cleaned and arranged in a pleasing fashion.

The pastor should assign certain people to prepare the elements and utensils prior to the service. The size of the congregation determines the time needed for preparation. Larger congregations may want to take advantage of mechanical devices that can fill an entire Communion tray at one time. This will not only save time, but will also decrease the number of people needed to assist with preparation.

## **Procedures for Serving the Elements**

With proper planning, the serving of the elements can be handled in an efficient, orderly manner. First, determine the size of your congregation and the number of servers and utensils that will adequately accommodate everyone.

Second, rehearse the service in advance. Properly instruct the servers as to their responsibilities. Also, inform them how you plan to conduct the service. Depending on the size of your congregation, you may choose to serve the elements while the congregation remains seated. Or you may allow the people, either individually or by groups, to come to the altar to receive the elements.

Third, make sure you properly instruct your congregation how they will be served and when they should partake of the elements. It is advisable to serve the bread first, followed by the grape juice. We recommend that people hold the elements until all are served. Then the congregation can partake of Communion together.

A few simple instructions and advance preparation will ensure an organized and meaningful Communion experience for your congregation.

## **The Service Itself**

You may choose to devote your entire service to the observance of Communion, or you may want to incorporate it into your normal worship service. Regardless of which method you choose, determine to create a proper atmosphere of reverent worship that will assist the congregation to receive from the Lord as they partake of the elements.

Just before the elements are served, it is appropriate to read selected passages of Scripture pertaining to Communion. This is when the minister should instruct the people that the Lord's Table is available to all who know Jesus Christ as their personal Lord and Savior. This is also an excellent opportunity for the minister to extend an invitation to those who may not be Christians to receive Jesus as their Lord.

After the appropriate scriptures and prayers have been offered and the people have partaken of the elements, a hymn or congregational song may be sung as a dismissal.



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## **Section 8.a**

# **The Pastor's Relationship With Missionaries and Itinerants**

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## **Section 8.a**

# **THE PASTOR'S RELATIONSHIP WITH MISSIONARIES AND ITINERANTS PART 1**

### **Introduction**

In this section, we will discuss the pastor's relationship with missionaries and itinerant ministers. Both the missionary and the itinerant minister have a valuable place in the Body of Christ and in the overall plan of God for the perfecting of the Church.

A pastor needs to understand that his pastoral gift alone cannot meet every need that is represented in his church. A wise pastor will utilize and assist other ministries, such as evangelists, teachers, and missionaries. In doing so, the pastor helps minister to the needs in his local church and assists in the overall furtherance of the gospel throughout the world.

In Part 1 of this section, we will focus on the pastor's relationship with missionaries.

### **Creating a Vision for Missions**

Helen Keller was once asked the question, "What is worse than being born blind?" Without hesitation she replied, "To have sight with no vision."

Helen Keller's point could certainly be applicable to some pastors of local churches. If a pastor wants his church to grow and thrive, he should have a specific, God-given vision for his church, and that vision should include a strong missions emphasis.

It has been stated that missions is the supreme task of the Church. Jesus' command to "Go into all the world and preach the gospel" (Mark 16:15) is a mandate for the entire Body of Christ. It is not just for those members of the Body who are called "missionaries." The Church as a whole has the responsibility to actively participate in propagating the gospel to every corner of the earth. Therefore, it is impossible to separate the work of the local church from missions.

Because of Jesus' Great Commission to believers, every pastor has a responsibility to create a missions mentality within his own church. Pastors must realize that their congregation will only be as excited and involved with missions as they are.

Many times pastors question why their congregations are not involved in missions or why they show little interest in becoming involved in different aspects of the church. One reason may be the example the pastor provides to his congregation. First

Peter 5:3 states, "Neither as being lords over God's heritage, but *BEING ENSAMPLES* [or, examples] *TO THE FLOCK.*" If the pastor is involved and supportive of missions, he will quickly establish a vision for missions in his church.

The following are some practical ways the pastor can create a missions awareness in his church:

1. Establish an "emphasis on missions month." Intentionally direct all of your messages and activities to focus on world missions.
2. Invite a missionary to come and conduct a missions conference or missions service in your church.
3. Construct bulletin boards with pictures, flags, and maps of the various missionaries you support. (Remember, your missions board will reflect your attitude toward missions in general. Make sure it is designed in a way that reflects excellence of ministry.)
4. Involve your children, youth, and adult Sunday school classes in the collection of valuable items, such as non-perishable food, tools, clothing, and medical supplies, for the mission field.
5. Create a missions committee whose purpose is to maintain personal contact with your missionaries and to promote missions awareness within your church.
6. Organize a short-term missions trip consisting of members of your congregation. (It is suggested that prior to the group trip, you as pastor visit the country first to work out beforehand all the necessary details in order to avoid unforeseen difficulties.)

There are a host of other ideas that a creative pastor can implement within his church to create a thriving missions program.

### **Selecting a Missionary To Support**

Once you have determined that your church wants to become involved with missions, the next step is to select a missionary or a missions organization to support. If you are currently supporting a missionary, we encourage you to consider ways to improve the relationship you have already established between your church and that particular missionary.

Due to a growing awareness among believers of the importance of world missions, it has become much easier for churches to come into contact with missionaries and missions organizations. Contacting large church organizations or attending missions conferences can expose you to a wide range of missions organizations and independent missionaries.

Usually a church will receive brochures, newsletters, or telephone calls from missionaries who are constantly looking for a broader base of support. Every genuine solicitation should be prayerfully considered before making any commitment of support.

If your church is already providing as much financial missionary support as the church budget allows, but continues to receive solicitations from other missionaries, you as pastor should promptly respond. In a tactful and gracious manner, indicate that your missions program is currently fully budgeted and that you cannot at this time financially assist any new ministries.

As pastor, you should not discard a packet of information without responding either by letter or a telephone call. Such action reflects a lack of consideration and respect for the missionary's time and effort in contacting you personally. You are under no obligation to support every missions project or missionary who contacts you, but an honest response would be greatly appreciated by inquiring missionaries.

*(Note: We understand that for a pastor there is a difference between receiving a personal letter from a missionary and receiving a generic mass mailing. Most pastors can recognize a "mass mailing," which may not necessitate a response.)*

In an attempt to be a blessing to as many missionaries as possible, many times churches overextend their available resources. They proudly display their missionary board, colorfully cluttered with the pictures and newsletters of missionaries they support. But these churches don't realize that in their attempt to be a blessing to many, they have overloaded their missions program. In doing so, they can only offer meager monthly support to the several missionaries they have selected. This places a greater burden on the missionaries to contact a vast number of churches to raise the amount of support necessary to stay on the field.

On the other hand, some churches decide to support one missionary with a large monthly commitment. However, this can also create a potential problem for the missionary they support. If it ever becomes impossible for the church to maintain their monthly support or if the church decides to drop their support altogether, the missionary suffers a massive financial loss. It is much easier for a missionary to absorb a small to moderate loss of income than to lose a substantial monthly commitment.

Once a decision is made to support a particular missionary, it is best to give a moderate amount — not too meager, yet not so substantial that the missionary will be financially handicapped if your church must later discontinue its support.

It is **also** important that a church doesn't automatically discontinue support of those **missionaries** who are on temporary leave or on a sabbatical from the mission field. **Times of rest, recuperation, and restoration are vital investments in a missionary's future.**

## **Church/Missionary Considerations**

Every church should prayerfully consider several areas before selecting and committing to support a missionary or a missionary organization. It is suggested that the following criteria be considered when selecting a missionary to support. Or perhaps these criteria can be incorporated into your current missions program.

### **1. Missionary affiliation**

Find out the answers to the following questions: Is the missionary independently sponsored, or does he have credentials with a recognized organization? Is he maintaining accountability with that organization?

We are not insinuating that a church should never consider supporting a missionary who is not a part of a missionary organization. Many missionaries who are not affiliated with any particular organization are accomplishing great things for the Kingdom of God.

However, these are important questions to consider for churches who want to support a missionary, but prefer the security of an organization helping them with the selection process.

### **2. The missionary's vision**

Some churches develop an immediate rapport with certain missionaries because both the congregation and the missionaries have a similar vision. Other congregations develop an association with a missionary who ministers in a particular country because God has placed that country on their hearts.

Regardless of the reason, every church should maintain an awareness of the goals and objectives of the missionaries they support. In doing so, it greatly assists the sponsoring church to pray correctly for the missionaries' needs.

### **3. Special projects**

Churches sometimes want to become personally involved with a missionary by committing themselves to raise funds for one of the missionary's special projects. Often one particular church will be solely responsible for the funds needed to complete the project.

If this is the case with your church, it is important to ascertain whether or not the missionary you are considering for support has any special needs or projects that your church can commit to by providing the funds.

The following are two additional considerations regarding the relationship between a home church and a missionary:

## 1. Communicating with the missionary

A successful church/missionary relationship is established on consistent communication.

It is certainly beneficial for the church to remain in contact with its missionaries on the field. However, it is also good that the missionary write periodic mission reports or newsletters informing their supporters of the progress they have made on the mission field. This not only provides a means of ongoing contact, but supplies a home church with factual data indicating how their support is helping to spread the gospel.

## 2. Planning a missionary service

Every church looks forward to the time when missionaries return to the home church to give their missions report. However, make sure that you freely communicate to the missionary beforehand his or her function in the missions service.

If you don't communicate that information, the missionary won't know whether he should show slides or teach and preach. Advanced planning and proper communication can greatly enhance the missions service.

## **The Needs of the Missionary**

Every missionary has the following basic needs:

1. Monthly support
2. One-time or special-project offerings
3. Support while on furlough
4. Personal contact

We want to address each of these areas and give practical advice as to how your church can become more involved.

### 1. Monthly support

The first and foremost need of every missionary is solid monthly support. A great desire of every missionary is to enjoy the security of knowing that he can remain on the mission field for another year without constantly thinking about financial support.

If at all possible, it is good for a congregation to commit themselves to give support on a monthly basis to the missionary of their choice. Of course, every church should seek God for *His* plan regarding their involvement with missions.

One creative way to raise monthly support for one or more missionaries without withdrawing money from the general operating budget of the church is to receive a weekly missions offering separate from the regular offering.

For instance, one church of 400 takes a second offering every Sunday morning, designating it as a missions offering. During this offering, every member is asked to participate by giving one dollar to missions. This offering provides enough extra income for the church to support four missionaries at \$400 a month.

**Note:** Many new missionaries find it difficult to raise support before going to the mission field. They are in a preparatory stage of their ministry and have not yet gained the experience that many churches are looking for in a candidate to support.

However, a wise pastor will not rule out the possibility of supporting pioneering missionaries who have a divine call of God upon their lives and a vision yet to be fulfilled.

## 2. One-time or special-project offerings

Many churches may be financially unable to make a monthly commitment to support a certain missionary. If your church cannot support a missionary on a monthly basis, you should be honest with the missionaries you want to help and tell them what you *can* do for them.

You may have to inform a missionary that you are not in a position at this time to make a monthly commitment. If this is the case, you can still invite him to minister at your church. At that time, you can receive a one-time love offering for him that will help cover travel expenses or help meet the costs of a special missions project. Then offer to invite the missionary back at a more opportune time.

**Note:** If you pastor a small church, you may want to make it a practice to set aside a certain portion of the church offerings to go directly into a missions fund. That way when you invite a missionary to your church, you will have the necessary finances to be a blessing to him.

## 3. Support while on furlough

The pastor needs to be aware of the fact that a great majority of the missionary's time and energy is spent on the mission field. Very few missionaries have the time or the resources to constantly contact pastors and churches to broaden their base of financial support.

Nothing is more enjoyable for missionaries than to work with the people to whom God has sent them. However, nothing is more laborious for the missionary than to use valuable time and resources raising additional support.

In order for the missionary to maintain his work on the field, care for the needs of his family, *and* maintain a stateside office, he must have adequate financial assistance. Since many missionaries today work independently of a denomination, it presents an even greater burden on the missionary to raise the necessary finances.

Many missionaries must return home periodically and spend many weeks and even months traveling from church to church in order to raise enough funds from churches or individual persons to support another year on the mission field. Many times the missionary must travel with his family and assume the costs of transportation, housing, and travel expense.

This kind of itinerating can be not only time consuming, but also very costly. Itinerating becomes a particularly futile endeavor for a missionary when he receives just enough in offerings to cover his itinerating expenses.

There are numerous ways the pastor can help ease the burden of the missionary's travel expenses during his stateside visit.

a. Transportation

Often a missionary has left all for the sake of the gospel. As a result, he may not have a stateside vehicle. As a supporting church, you may wish to make a vehicle available for the missionary while he is on furlough or traveling to raise support. Many times a church or a member of the congregation may want to donate or loan an extra vehicle that is not only comfortable but in good running condition for just that purpose.

Make sure you communicate with the missionary concerning who is responsible for the gasoline, insurance, and maintenance of the automobile.

b. Housing

Often missionaries don't have the financial means to maintain a home both on the mission field and stateside. As a result, many returning missionaries are forced to stay at motels or live with relatives during their visits home.

A church can provide the missionary with temporary housing, a church apartment, or with additional finances. These are just a few of the ways a church can help offset housing expenses for the missionary while he is stateside.

c. Traveling expenses

Missionaries have ongoing expenses both at home and abroad. Missionaries' financial support must not only provide for them while they are on the mission field, but their support must also cover their traveling expenses to and from the mission field.

A church that is generous in its love offerings can be a tremendous blessing to a missionary during his stateside visit. However, too often missionaries only receive enough in church offerings to cover their expenses until they get to the next church.

Therefore, whether guest missionaries are visiting your church to raise new support or just to give a progress report of their work on the field, we encourage you to bless them with a generous offering. They can then have enough to cover their travel expense plus some left over to further their work on the mission field.

d. Clothing

Another area in which a church can assist a returning missionary family is to provide new clothing for them.

Missionaries usually do not have the luxury of returning stateside every six months or even every year. They may not be aware of the current fashions and clothing styles. A new suit, a new dress, or new children's clothing can be a great blessing to a missionary family to help prepare them for their stateside visit.

e. Rest and relaxation

The majority of returning missionaries have a short amount of time to accomplish all their objectives. Due to scheduling, travel expenses, and overseas-ministry demands, very few missionaries feel they can justify taking time for fun and recreation.

However, the mission field is not a vacation. Every missionary encounters the same pressures of ministry (if not more so) as other ministers of the gospel. Therefore, missionaries need free time to rest and relax in order to maintain their spiritual, mental, emotional, and physical health.

There are many ways your church can help a missionary enjoy some personal time for fun and relaxation. For example, purchase tickets for the entire family to go to an amusement park or theme park. Or rent a cabin on a lake so the husband and wife can enjoy a two- or three-day getaway.

Use your imagination to think of a variety of ways to offer much needed rest to your missionary and his family.

4. Personal contact

Another important need of every missionary is the need for personal contact. We often use the expression, "Out of sight, out of mind." How true this statement is in regard to the missionary! It is too easy to forget about those who serve on the mission field.

Many times just a card or letter can make all the difference to a discouraged missionary. I lived on the mission field, so I know the excitement that is generated when mail day finally arrives. At times I also experienced the disappointment of not receiving any personal mail from friends or loved ones.

The following section describes what is involved in an Adopt-a-Missionary program and gives practical suggestions for making personal contact with the missionaries your church supports.

## **Adopt-a-Missionary Program**

RMAI's Adopt-a-Missionary Program is an effective way to help the pastor develop a missions vision in the heart of every church member. This program can be easily adapted to fit any size of church or mission program. Even if a church cannot commit to monthly financial support of a particular missionary, this still provides a viable avenue of ministry to the "adopted" missionary and his family.

### **Goals**

The following are the goals of the Adopt-a-Missionary program:

1. To care for, show support for, and develop ongoing personal relationships with missionaries.
2. To develop and maintain a program that promotes a world vision and a missions focus in your church.
3. To give every church member an opportunity to become actively involved in missions outreach.

This section will provide practical ideas to accomplish these goals without requiring large financial commitments.

There are many churches that desire to become involved with missions, but fail to do so because they maintain a "dollar mentality." In other words, because these churches have limited resources, they think their involvement with missions must also be limited.

However, a church can become involved in a missions program without expending a large amount of money. Any congregation that chooses to look beyond the "dollar mentality" can discover a variety of ways requiring little or no budget so they can become actively involved with missions.

**Note:** The Adopt-a-Missionary Program is not intended to become a replacement for financial support of missionaries. A missionary's first and foremost need is monthly

financial commitment. Rather, this program is designed to complement your church's existing missions program, to provide an alternative means of missions involvement for those churches that are not presently in a position to make a monthly commitment of support, and to supplement current financial contributions and commitments.

## **The Plan**

The first step is to select a missionary. This can be accomplished either through personal references or by contacting a recognized missions or church organization.

After making the initial contact with the missionary your church has selected, you should inform the missionary of your Adopt-a-Missionary proposals. An informational letter should be sent to the missionary outlining your proposed involvement.

Also included with your letter should be a Missionary Fact Sheet and Prayer Form for the missionary to complete and return to your church (*see* samples on pages 8.a-15 and 8.a-17). You can use the Fact Sheet and Prayer Form to request pertinent information that will help you properly respond to the needs of the missionary.

Once contact has been made and both the missionary and the church agree to implement the program, a church committee or a responsible person should be selected to initiate and maintain the program. The pastor should monitor the committee's progress and activities and periodically report to the congregation the various tangible ways the church has blessed the missionary.

The key to success of any program is consistency. Once you initiate this program, make the commitment to fulfill your obligations to the missionary. We suggest that a one-year commitment be made, with a yearly review to determine whether the church should revise or discontinue the program.

## **Implementing the Plan**

The goals established for this program can be accomplished through the following areas of involvement:

1. Prayer
2. Correspondence
3. Care packages
4. Home office
5. Special projects

The following is an explanation of how each of these areas could be implemented by a church in the Adopt-a-Missionary program:

## 1. Prayer

The most important aspect of missionary care is prayer. It has been said that success in life or ministry depends on a consistent prayer life.

Praying for one another is both a privilege and an obligation for every Christian. This is one of the major areas a church can be a great blessing to the missionary besides supporting him or her financially.

A simple way to initiate a missionary prayer program is to ask for prayer volunteers to commit themselves to pray for a specific missionary every day for a one-week period. If you have a large number of volunteers, you should easily be able to fill a one-year prayer schedule. If you are limited by the number of volunteers, you can rotate the volunteers every few weeks to maintain your yearly commitment.

Copies of the Missionary Prayer Form listing the missionary's prayer requests and special needs can be given to every prayer volunteer as a general prayer guide.

## 2. Correspondence

Church members can get involved in the Adopt-a-Missionary program by sending personal correspondence to the missionary. When a missionary family has been on the field for some time, they greatly appreciate receiving personal correspondence from their home church. Therefore, corresponding by letter can be a relatively inexpensive method for the church to show their love and support for a missionary family.

There are a variety of creative ways to initiate correspondence with your adopted missionaries. For example, adult Sunday school classes could select certain missionaries with whom to correspond. The children of class members could also become pen pals with the missionary's children.

It is suggested that you select a few people from the congregation or a few members of the missions committee to oversee this part of the program. You can then make certain that personal correspondence from church members to the missionary is consistent and regular.

**Again, the Missionary Fact Sheet can supply church members with the necessary information to remember special occasions. Examples of correspondence that can be sent to missionaries include birthday cards, anniversary cards, cards for special holidays, personal letters, and pictures. (If birthday cards are sent, make sure you don't miss any family member.)**

Be sure to advise the missionary that he is not obligated to respond to all the correspondence he receives from the congregation. Let him know that answers to every card and letter are not expected.

### 3. Telephone calls

Another way for the home church to make contact with an adopted missionary is to call him or her on the telephone. As a general rule, telephone calls outside the United States are very expensive. Because of the high cost or inaccessibility of telephone service, many missionaries are limited to writing letters as their only means of communication.

How refreshing it is for a missionary to receive a periodic telephone call from someone in the United States! When a missionary family has been away from home for some time, they so appreciate the opportunity to talk to someone who speaks English and can inform them of current city, state, and national news. Missionaries also crave news on what is happening with family members, friends, and the home church.

Fax-machine messages from the home church, costing about the same as a telephone call, can also be a real blessing to the missionary.

### 4. Care packages

Another practical and inexpensive way for a home church to maintain personal contact with the missionary is to mail a care package to him. A care package is a box containing items that cannot be found on the mission field or that are too costly for the missionary to purchase.

The care package can include items such as candy, cookies, canned potato chips, breakfast cereals, children's books and videos, children's Sunday school curriculum, and magazines. You could also send crayons, markers, pens, pencils, art supplies, or boxes of greeting cards. Christmas and birthday presents can also be included in the care packages.

Also, because it is often impossible for missionaries to purchase Christian publications in the country where they reside, they greatly appreciate receiving newly released Christian books, periodicals, and teaching tapes. (For example, each month RHEMA Bible Church sends service tapes to all RMAI missionaries.)

Another idea is to videotape televised family movies, the news, or other quality television broadcasts. However, before you send videotapes to a missionary, make sure he has a VCR that is operational and compatible with your videotapes. (Also, before taping any broadcast, you should make sure to comply with all copyright laws or laws that deal with the reproduction of any public broadcast.)

**Note:** Before mailing any package, contact the missionary for proper mailing procedures, postage costs, and customs requirements of their country, especially how to send packages duty-free.

#### 5. Home office

A home church can also help its adopted missionary by becoming the missionary's home office. As the home office, the church could manage the missionary's correspondence, handle his finances and bookkeeping, maintain mailing lists, as well as assist in other ministry-related duties.

This option may be more realistic for churches that are fully staffed, which would include sufficient office equipment and number of employees to handle additional paperwork and ministry demands. Before a church makes a commitment to act as a missionary's home office, proper communication concerning every area of responsibility is highly recommended.

#### 6. Special projects

A church can choose to help with or entirely underwrite a missionary project. The purchase of Bibles, gospel literature, sound systems, medical supplies, vehicles, the construction of churches, and so forth, are all examples of valid missionary projects in which a home church can participate.

One way to raise finances for a special project is to place missionary banks or specially designed receptacles in designated areas of the church. In this way, children, teens, and adults can participate in investing in missions as they periodically deposit their change in these special receptacles.

A church can also purchase small plastic "missions" banks for church members to take home and fill with loose change during the month. Then one Sunday of each month, designated as "Break the Bank Sunday," everyone can bring their banks full of change for a missions offering.

Another idea for a special project is to involve your children, teens, and adults in collecting items, such as non-perishable food, tools, clothing, medical supplies, and so forth, that can be of use to the missionary.

Emphasize to your congregation the importance of donating new or like-new items. Too many times people have the attitude that what is no longer useful to them is good enough for missionaries. In reality, the items we send to the mission field should meet higher standards than what we use here at home, because of the wear and tear of those items in a third-world or underdeveloped nation.

That's not to say that your congregation shouldn't contribute *good* used items. Items that are in good condition would certainly be appreciated by missionaries on the field. But avoid donating broken or worn items that would be of little or no benefit on the mission field.

A container for the items can be placed in a strategic location in your church. In a matter of a few short weeks or months, you will have more than enough items to donate to your missionary, especially if you periodically promote the collection drive from the pulpit.

It is our desire that a vision for missions be created and flourish within your church. We encourage you to pray about what your church can do to become more involved with missions. And if your church is already involved in supporting missions, let these suggestions inspire new and creative ideas that can enhance your current missions program.





# MISSIONARY PRAYER FORM

Missionary to (country):

Name:

Spouse (if applicable):

Children:

Age:

Age:

Age:

Age:

Vision of Ministry:

ATTACH PHOTO HERE

Prayer Requests:



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## **Section 8.b**

# **The Pastor's Relationship With Missionaries and Itinerants**

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## Section 8.b

# THE PASTOR'S RELATIONSHIP WITH MISSIONARIES AND ITINERANTS PART 2

### Introduction

In Part 2 of this section, we will discuss the importance of developing correct attitudes between the pastor and the itinerant (traveling) minister. We will also present some practical guidelines to help both the pastor and the itinerant gain an understanding of the importance of their respective ministries.

In First Corinthians 12:12-27, the Apostle Paul uses an analogy comparing a physical body with the Body of Christ. With this analogy, Paul describes the cooperation that is necessary for the Church of the Lord Jesus Christ to become a dynamic, productive force for God.

Immediately following this discussion concerning the interdependence of each member in the Body of Christ, Paul introduces the subject of ministry gifts. In doing so, Paul strongly implies that this same principle of interdependence must also exist among those called to the ministry.

As Paul states in First Corinthians 12:21, “. . . *the eye cannot say unto the hand, I have no need of thee: nor again the head to the feet, I have no need of you.*” In the same way, neither the pastor nor the itinerant minister can say to each other, “I have no need of you.” On the contrary, every member of the Church is an important part of the overall plan of God.

Pastors and itinerants need to respect and esteem one another and appreciate the call of God on each others' lives. First Thessalonians 5:12,13 says, “*And we beseech you, brethren, to know them which labour among you, and are over you in the Lord, and admonish you; And to ESTEEM THEM VERY HIGHLY IN LOVE FOR THEIR WORKS SAKE. And be at peace among yourselves.*”

We also need to understand the importance of what Paul said in First Corinthians:

1 CORINTHIANS 3:6-9

6 I have planted, Apollos watered; but God gave the increase.

7 So then neither is he that planteth any thing, neither he that watereth; but God that giveth the increase.

8 Now HE THAT PLANTETH and HE THAT WATERETH ARE ONE: and every man shall receive his own reward according to his own labour.

9 For WE ARE LABOURERS TOGETHER WITH GOD: ye are God's husbandry, ye are God's building.

Whether we are pastors, itinerants, or missionaries, we are first of all workers together with God. Therefore, even though the pastor is the head of a particular local church and has the responsibility for its spiritual oversight, he should not have an attitude of superiority toward other ministers. Likewise, the itinerant should respect the pastor's authority in the local church and not seek to promote his ministry above the pastor's ministry.

In the natural realm, the planting of the seed alone will not produce a harvest. The seed must also be watered time and time again for it to take root and grow. Likewise, a minister who plants God's Word cannot separate his ministry from the one who waters the Word.

Both the pastor and the itinerant are invaluable to the overall plan of God. They are laborers together with God. Therefore, they must learn to work together, esteeming one another in love for their work's sake. They must come to understand the importance of each others' offices and realize that by working together, they can accomplish far more for the Kingdom of God than either can do by working alone.

## **The Itinerant Minister**

The itinerant ministry is by nature a traveling ministry. Itinerants often live out of suitcases and garment bags, spending the vast majority of their nights in motel rooms or in the homes of pastors and church members.

It is not uncommon for the itinerant to base his or her ministry out of a local church. From that home church, many itinerants then travel from church to church, or wherever the doors of opportunity open to minister the gospel.

For example, there are approximately 35 traveling ministers who consider RHEMA Bible Church their home church and faithfully attend when they are not out ministering. It is important to note, however, that even though these itinerants are members of RHEMA Bible Church, the RBC pastoral staff does not attempt to control any aspect of their ministries.

Usually, itinerants have to continually contact pastors and churches to schedule meetings. Of course, besides these natural efforts, itinerants must also continually exercise their faith to believe God for open doors of opportunity to minister. They also have to believe God for the necessary finances to support both a family and a ministry.

Practically speaking, the itinerant must compete with a host of other traveling ministries for available meetings. To illustrate this point, we have compiled the following statistics from a survey of pastors, itinerants, and missionaries who are currently licensed or ordained with the RHEMA Ministerial Association International (RMAI).

Approximately 35 percent of the total meetings needed by RMAI itinerants and missionaries can be supplied by churches pastored by RMAI members. Conversely, the

remaining 65 percent must come from churches not formally connected with our organization. These statistics present a sobering reality that every traveling ministry faces.

Due to the small percentage of available meetings in churches, both itinerants and missionaries can experience the pressures of competition and ministerial survival. These realities can place a strain on the itinerant/pastor relationship.

### **Misconceptions and Grievances Between Pastors and Itinerants**

The tension that sometimes exists between pastors and itinerants can be the result of preconceived ideas and misconceptions, as well as the result of previous negative experiences. The following presents some apprehensions and grievances that a pastor may have toward itinerant ministers:

1. Can I trust my pulpit to someone I have never personally met? My only exposure to the itinerant's ministry has been limited to a brochure I received in the mail and a short telephone conversation.
2. Whenever we had guest ministers in the past, our attendance dropped dramatically.
3. I am embarrassed about the size and/or appearance of our church, the lack of accommodations we can offer, and our inability to provide the itinerant with a sufficient offering.
4. I don't really need an itinerant minister to come to my church. I can provide all the spiritual ministry my congregation needs.
5. The itinerant minister's ability to captivate the attention of my congregation is somewhat threatening. My congregation seems to respond more favorably to a guest speaker than they do to me.
6. I dislike the lack of responsibility the itinerant minister seems to portray. The itinerant minister doesn't have to prepare two or three different sermons to preach to the same congregation every week. They don't have to live with the people and deal day-to-day with their problems. They can come and go as they please.
7. I do not appreciate feeling "cornered" and pressured by itinerants who want to hold meetings at my church.

The following is a list of grievances itinerant ministers may have toward pastors:

1. Pastors never return my phone calls or answer my correspondence.

2. When calling churches, I seldom have the opportunity to speak with the pastor. Either the secretary answers my call, or I am referred to the associate minister.
3. The pastor does not seem willing to expose his church to new ministries. The pastor often responds, "We only invite those speakers we personally know." But how am I going to gain the necessary experience pastors are seeking if I am never given the opportunity to minister?
4. Most pastors reserve Sunday evenings or midweek services for the itinerant. Very seldom does a pastor schedule an itinerant for more than a single service. Therefore, I'm forced to contact many churches to succeed in the itinerant ministry.
5. I wish pastors would be more direct. If a pastor is not really intending to invite me to minister in his church, I'd rather he simply tell me, rather than lead me on with vague, non-committal responses.

For example, one vague response I often hear is, "Call me again when you are in the area." Pastors who say that don't seem to take into consideration the great expense of an itinerant coming to that area, only to be turned down for ministry.

These apprehensions and grievances that sometimes cause stress between pastors and itinerants can be greatly reduced when both parties are committed to:

1. Achieving proper understanding.
2. Working toward effective communication.
3. Showing courtesy and mutual respect.
4. Practicing good ministerial ethics and etiquette.

## **Communication**

Communication is the vital link to establishing good pastor/itinerant relationships.

1. The itinerant often communicates with the pastor by sending brochures and information packets or by making personal phone calls to establish contact with that pastor.
2. A pastor should respond in some way to contacts made by an itinerant minister. If he receives numerous solicitations from traveling ministers, he would be wise to develop a standard letter responding to an itinerant's request for meetings.

Although it is **not** a pastor's responsibility to schedule a meeting with every itinerant who contacts him, he is practicing good ministerial ethics when he

acknowledges and responds to each request from an itinerant in a professional and courteous manner.

When a pastor is working with an itinerant minister to schedule meetings, they should both exchange correspondence far enough in advance to avoid potential problems. *Nothing* should be assumed or presumed by either party.

The following information represents issues about which a pastor and itinerant should reach a clear understanding when making arrangements for a meeting. This information can be included in a confirmation letter.

### 1. Preliminary information

After a meeting has been established, the pastor and itinerant should exchange the following information:

- a. The name of the church or ministry
- b. The name of the pastor/itinerant (Include the name of the spouse.)
- c. The name of the secretary or contact person for each party
- d. Both the church address and the itinerant's address (Include both the mailing and the street addresses, if they are different.)

### 2. Meeting information

It is recommended that the following information concerning the meeting schedule should also be included:

- a. The date or dates of the meeting
- b. The approximate service times and/or the sound-check schedule, etc.
- c. The estimated time of arrival and departure of the itinerant

### 3. Transportation

It is always important to discuss transportation and other travel-related expenses. If the itinerant chooses to fly to his destination, it is imperative to discuss flight information and determine which party will assume the financial obligation for the cost of the tickets.

When the pastor solicits the itinerant to hold meetings at his church, it is normally considered appropriate for the church to cover the itinerant's transportation expenses. However, if the itinerant solicits the meeting, he may be expected to be responsible for his own transportation expenses.

Decisions should be made concerning who will make the flight arrangements and provide the transportation to and from the airport for the itinerant.

Will the church assist with other travel expenses and if so, does the itinerant prefer reimbursements or a cash advance? If the itinerant is traveling with a spouse, will the church cover the expenses for the itinerant only or for the itinerant's spouse as well?

The itinerant also needs to know the identity of his contact person upon arrival and, if necessary, any after-hours telephone numbers. If no contact person is provided, clear directions to the place of lodging and the church should be provided.

#### 5. Lodging

When providing lodging for the itinerant, the pastor should provide the following information:

- a. The name and location of the hotel or motel, or the name and address of the person with whom the itinerant is staying.
- b. Directions to the place of lodging and the telephone number.
- c. If the itinerant is accompanied by an unexpected guest, it is appropriate for the itinerant to assume guest expenses himself and not expect the pastor to cover such expenses.

#### 6. Meals and incidentals

- a. If the guest minister stays at a hotel or motel, he should be instructed concerning meals and incidental expenses. Usually, the church will pay for the itinerant's meals and expect the itinerant to cover other personal and incidental expenses.
- b. It is helpful for the itinerant to know which meals will be provided by the church and which meals may or may not be billed to the room. Many times a church will allow the itinerant to take advantage of the restaurant located in his motel and charge all meals to his room.
- c. It is also important to clearly communicate concerning the following incidental expenses:
  1. Long-distance telephone calls
  2. Personal laundry and dry cleaning
  3. Other personal expenses

As mentioned earlier, these items are generally the responsibility of the itinerant unless the church has made prior arrangements to cover such expenses.

## 7. Offerings

- a. Usually, the pastor receives a special offering, which goes to the itinerant in its entirety. But again, prior communication is essential to establish a proper understanding and agreement between the parties.
- b. A guest minister should not take up an offering himself unless this has been discussed and approved by the pastor prior to the meeting.
- c. The following questions need to be answered concerning the itinerant's offering(s).
  1. Will an offering be received in each service?
  2. Will a one-time offering be received?
  3. Will an honorarium be given instead of an offering?
  4. Will any expenses be deducted from the offering (e.g., travel, lodging, meals, budget of meeting)?

Communication is very important when dealing with these subjects. The following is an example of what can happen when financial arrangements are *not* communicated.

A pastor invited a guest minister out to eat with his church staff after the meeting. The itinerant enjoyed the meal until he realized that the pastor was paying for everyone's meal out of *his* offering, considering it as part of the budget for the itinerant's meeting! It wasn't that the itinerant didn't want to fellowship with the staff, but he had some pressing financial needs. This really demonstrated a lack of consideration on the pastor's part.

## 8. Book and tape table

It is always advisable for the guest minister to request permission in advance to display a book and tape table. Also, any church restrictions concerning the following areas in question should be discussed:

- a. Is it permissible to add names of church members to the itinerant's mailing list?
- b. Are there any limitations on what products are to be sold at the booktable (i.e., books or materials that are prohibited by the pastor or church)?

- c. Is it permissible for the itinerant to make newsletters available to the congregation?
- d. Will a volunteer be available to assist with the itinerant's booktable?
- e. Will a cash box or bag for booktable sales be provided by the church, or does the itinerant need to provide his own?
- f. Does the church expect to receive a percentage of the profit made from booktable sales?

The importance of communication between pastors and itinerants cannot be overly stressed. Many misunderstandings and disappointments can be avoided with proper communication. The pastor and the itinerant should never assume that the other party knows everything that is required of him or her. It is suggested that both written and verbal correspondence be made to finalize all the details and any last-minute changes.

## **Pastors:**

### **How To Entertain a Guest Minister**

Pastors should exhibit the same care and consideration for a guest minister as they would for Christ. Jesus' own words in Matthew 25:40 reinforce this concept: ". . . *Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me.*" On the other hand, it is not necessary to be overly extravagant in providing for the needs of the itinerant.

In like manner, itinerants should also maintain a Christ-like attitude when ministering at a church. No pastor appreciates a demanding, arrogant prima donna who is critical and unappreciative of the arrangements provided for him or her.

Following the simple command of Christ in Luke 6:31 will quickly alleviate any misunderstandings as to how ministers of the gospel should treat one another: "*And as you would that men should do to you, do ye also to them likewise.*"

The following are suggestions for the proper treatment of a guest minister while he is ministering at your church:

1. If it is part of the agreement, the church can send the itinerant advance travel-expense monies.
2. Provide a clean, comfortable hotel or motel, or furnish the itinerant with accommodations at your home or at the home of a church member whom you trust explicitly. Regardless of the type of lodging you provide, determine to make the itinerant as comfortable as possible, giving him or her a certain amount of privacy.

(Is the itinerant traveling as a family with children? Is he or she a single minister? These are important questions to take into consideration when deciding on appropriate lodging accommodations for the itinerant.)

3. It is a kind gesture to place a fruit basket, flowers, or other snacks in the itinerant's room before he or she arrives. This thoughtful gesture is always appreciated. However, make sure you use good judgement in this matter. A large basket of fruit for a one-day stay is usually wasteful.
4. Give the guest minister a generous offering. Keep in mind that the offering the itinerant receives must not only cover the expenses of his traveling ministry, but must also provide for the needs of his home and family.
  - a. When determining what is an appropriate offering, it is always proper to give the entire amount collected unless you have previously clearly communicated with the itinerant that a certain amount will be deducted to cover meeting expenses.
  - b. Smaller churches have found it helpful to set aside a portion of their normal offerings to be reserved in a special account. Monies can then be added to a visiting guest minister's offering if it is necessary to make the amount adequate and generous.

### **Itinerant Ministers: How To Conduct Yourself With Integrity**

The following are important guidelines for the proper conduct of itinerants when ministering in local churches:

1. Always remember that the purpose of your ministry is to help build and strengthen the local church. One way to accomplish that purpose is to show esteem and respect for the pastor before the congregation. Remember to address the pastor by his title in front of the people instead of by his first name.
2. Be a blessing to the pastor. Look for ways to encourage and edify him while you are ministering in his church.

Many times you'll be the only minister with whom a pastor has had the opportunity to fellowship for a long time. Therefore, take the time to listen and be an encouragement to the pastor and his family.

3. Prior to your arrival, it is always courteous to ask the pastor's permission before bringing your books and tapes to sell or announcing your materials from the pulpit. (**Note:** Neither pastors nor congregations appreciate lengthy "commercials.")
4. Remember, you are in submission to that pastor for that particular service. If he asks you to minister 45 minutes, then minister 45 minutes or less. You are

much more likely to obtain favor with the pastor and to be asked to minister again at a future date if you exhibit humility and respect for his position of authority in the church.

5. Avoid controversial or divisive subjects when ministering. Usually sensitive issues should be addressed by the pastor, not by an itinerant minister.
6. When the pastor invites you to a restaurant, it is not advisable to order the most expensive meal on the menu. You should choose something that is moderately priced or something that the pastor recommends.
7. Avoid the trap of gossiping about other ministers.
8. The traveling minister should never counsel with church members unless requested to do so by the pastor. Should someone ask you to counsel him, always refer him back to the pastor.
9. *Never* talk with church members about your financial or personal problems.
10. *Never* circumvent the pastor's authority in any situation.
11. Be willing to stay at whatever accommodation the pastor provides. Never complain about any inconvenience.
12. Avoid every appearance of evil. Never place yourself in a compromising situation.
13. If traveling with a family, you must maintain proper discipline and control of your children. Unruly and undisciplined children can hinder the effectiveness of your ministry and future ministry opportunities at that church.
14. When staying in a hotel, be sure not to leave any unpaid bills, such as phone calls. We suggest using a telephone credit card so no telephone calls are charged to your room. Unless clearly prearranged, it is not the church's responsibility to pay for personal or incidental charges incurred by the itinerant.
15. Be careful not to take advantage of the church's goodwill. (For example, don't make long-distance calls on the church telephone to book meetings or use other office equipment unless the pastor directs you to do so.)
16. Always maintain a good attitude regardless of the size of the offering.
17. Always send a thank-you letter to the pastor and the congregation for your opportunity to share with them.
18. Above all else, *walk in love*.

As we work together to achieve the common goal of proclaiming the gospel of our Lord Jesus Christ, let us stir up our hearts and minds with these words written by the Apostle Paul to the church at Rome:

As God's messenger I give each of you God's warning: Be honest in your estimate of yourselves, measuring your value by how much faith God has given you.

Just as there are many parts to our bodies, so it is with Christ's body. We are all parts of it, and it takes every one of us to make it complete, for we each have different work to do. So we belong to each other, and each needs all the others. God has given each of us the ability to do certain things well. . . .

Don't just pretend that you love others: really love them. Hate what is wrong. Stand on the side of the good. Love each other with brotherly affection and take delight in honoring each other. Never be lazy in your work but serve the Lord enthusiastically.

Be glad for all God is planning for you. Be patient in trouble, and prayerful always. . . .

If someone mistreats you because you are a Christian, don't curse him; pray that God will bless him. When others are happy, be happy with them. If they are sad, share their sorrow. Work happily together. Don't try to act big. Don't try to get into the good graces of important people, but enjoy the company of ordinary folks. And don't think you know it all!

Never pay back evil for evil. Do things in such a way that everyone can see you are honest clear through. Don't quarrel with anyone. Be at peace with everyone, just as much as possible.

— Romans 12:3-6,9-12,14-18 (*The Living Bible*)

Pastors and itinerants, remember: We are all laborers *together* in the vineyard of the Lord Jesus Christ. So let us work together in the unity and love of God's Spirit to build His Kingdom. As we do, we will pave the way to bring in a great harvest of souls in these last days!



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## **Section 9**

# **Church Accounting Considerations**

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## Section 9

# CHURCH ACCOUNTING CONSIDERATIONS

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A church's accounting system should provide timely information regarding financial transactions to its management. The information should be arranged in a meaningful manner, and the system must be capable of providing all information required for all federal, state, and other required information reports.

The primary objective is to provide a complete and simple set of cost controls. The finances of the church may then be handled in an accurate and businesslike way, and church affairs will rest on a solid financial structure.

The key to establishing cost controls is understanding and instituting internal control procedures for church finances.

### Internal Control

Internal control is a system of checks and balances designed not only to detect errors or fraud, but to safeguard assets; to check the accuracy and dependability of the financial statements and reports; and to encourage operating efficiency and adherence to the rules, regulations, and policies set by the church's official board. The system should reflect the principles adopted by the church.

### Church Financial Statements

Generally, the financial statements include the balance sheet, statement of revenue and expenses, changes in excess of assets over liabilities, statement of cash flow, and footnotes. If an outside accounting firm is involved in the preparation or review of the financial statements, the statements are preceded by a report prepared by the outside accounting firm informing the reader of the level of the accounting firm's involvement in the preparation of the financial statements and its opinion, if any, on the statements.

Financial statements are prepared from the daily-transactions records. The following five points outline the system for financial statement and general ledger preparation:

1. Cash receipts are recorded in the cash-receipts journal and then posted to the general ledger.

2. Disbursements are recorded in the cash-disbursements journal and then posted to the general ledger.
3. General journal entries are prepared for noncash transactions such as depreciation, amortization of prepaid expenses, noncash contributions, accrual of the employer's portion of FICA, and unusual transactions. These entries are then posted to the general ledger.
4. Balances per bank statements are reconciled to amounts in the general ledger and adjustments are prepared and posted to the general ledger.
5. The general ledger is used to summarize the information to be reflected in the financial statements.

### **Chart of Accounts**

The chart of accounts is used to determine the account numbers and titles for the general ledger and is the framework for classifying and reporting transactions. Because the chart of accounts is used for generating the financial statements, its accounts should be discussed with the church's accountant before implementation. (Exhibit 1 provides a sample balance sheet and statement of revenue and expenses. Exhibit 2 provides a list of possible accounts for churches.)

## **Accounting for Receipts**

In order for the financial statements to reflect the true position of the church, all receipts must be recorded. Additionally, all cash and/or checks must be deposited in the church bank account instead of taking money directly from the offerings to pay expenses. This ensures that the total amount of receipts is reflected in the records of the church.

### **Basic Cash Controls**

The following is a list of controls to be implemented when people work with cash or checks from offerings:

1. Do not assign two or more of the following to any one person:
  - a. Counting the offering.
  - b. Writing checks.
  - c. Recording individual contributions.
  - d. Reconciling the bank statements.
  - e. Preparing deposits.

2. At least two people should be in custody of the offering until it is deposited in the bank or placed in a locked bank bag that has been placed in a safe. Persons possessing a key to the locked bag should not know the safe combination and vice versa. This ensures that two people will be present whenever cash and/or checks from offerings are handled and limits the opportunity for theft.
3. The offering should be counted in a locked room. As noted above, there should be at least two persons present at all times. Personal items, such as briefcases, purses, and coats should not be allowed in the counting room. If one person needs to leave the room, then both should leave, locking the door behind them, and reentering the room together.
4. If contributors are permitted to cash checks using offering monies, the payee must be "Cash." Ensure that checks payable to "Cash" are not included on individual contribution accounts.
5. All bank deposits of offerings should be made immediately.

### **Procedures for Sunday Service Collection**

The following procedure can be implemented when Sunday service collections are processed:

1. The offering is taken to a secure, locked room to be counted immediately after the collection or at the close of the service.
2. Two or more persons must count the money. This duty should be rotated among the church's staff personnel or volunteers.
3. The counters sort coins, bills, checks, envelopes and visitor cards. All checks should be stamped or noted immediately "For Deposit Only." All visitor cards should be set aside to be given to the appropriate person.
4. Loose offerings are counted first. Envelopes are then opened and the amount enclosed is verified and marked on each envelope. A notation should be made on the envelope if it contained cash. The checks are totaled and the total is entered on the offering report. The adding-machine tape is stapled to the offering report. The offering report is prepared in duplicate.
5. A deposit slip for all cash donations is prepared in triplicate. The cash is placed in a locked bank bag with two copies of the deposit slip, and the bag is then deposited in the bank's night-deposit receptacle.
6. A copy of the offering report is given to the pastor and/or the church treasurer.
7. The checks, a copy of the cash-deposit slip, a copy of the offering report, and the envelopes are placed in a locked bank bag and put into the safe.

8. On Monday morning, the checks are placed in alphabetical order, listed on the deposit slip, recorded in the cash-receipts journal, and deposited in the bank by the secretary or other designated person.
9. The bookkeeper should compare the amounts shown on the offering report to those shown on the deposit slips for cash and checks. The totals from the offering report, deposit slips, and cash-receipts journal should all correspond. If they do not, a mistake has been made and must be found and corrected.

## **Accounting for Donations**

Charitable donations are the main source of income for all churches. Thus, church officials should ensure that their accounting and internal control procedures for donations are properly maintained. Donor records should be maintained from the inception of the church since they serve as documentation for donor receipts.

### **Restricted Funds**

Restricted or designated donations must be kept separate from general operating funds. The church has a legal obligation to see that funds solicited and received for a specified purpose are used to fulfill that purpose. Thus, careful records should be maintained when the church receives restricted funds or establishes separate funds for specific projects or purposes.

### **Donated Services**

Many times, individuals donate their services to a church either free of charge or at reduced rates. Although donors can deduct out-of-pocket expenses and mileage at the rate of 12 cents a mile incurred while donating services to a church, they cannot receive donor credit for donated services.

If a church uses "generally accepted accounting principles" (GAAP), it may either include the value of donated services in income or omit it. Many churches currently choose to omit the value of donated services because it can be very difficult to determine the value of the services. If a church maintains their books on a tax basis, the value of the donated services is not included in income. In either situation, the church should not issue contribution receipts for the amount of donated services.

### **Property Contributions**

Churches may also receive donations in the form of property. The church does not have responsibility for determining the amount of donation credit for the property

donation. Therefore, receipts given for property donations should contain a description of the property, but not a value.

The donor may or may not be able to claim a deduction for the fair market value of the property. This depends on the donor's use of the property and the length of time the donor has held it. Therefore, there is no way for the church to know the amount of deduction the donor may claim.

Certain documentation is now required for deductions for donated property valued in excess of \$500. In addition, a deduction for donated property valued in excess of \$5,000 requires an appraisal. Although these requirements are the obligation of the donor, requirements regarding recordkeeping and IRS filings apply to the tax-exempt church receiving the property.

These items may be called "Noncash Contributions." Although contributions of this type are not recorded on the same journal page as cash contributions, they should be recorded in the church books. One way to do so is to use a cash-receipts journal, clearly labeled "Noncash Contributions Only."

Donated property must be recorded in the general ledger and, although no value is determined for the donor credit, a value must be determined for purposes of recording the transaction in the general ledger. If documentation (such as a recent appraisal or the purchase invoice for new items supporting the value of the item) is available, the value listed can be used.

If no documentation is available and the property is substantial, secure an appraisal. In some cases, a value can be determined without a formal appraisal. For example, the value of a donated auto can be determined using the NADA published values.

## **Accounting for Disbursements**

The proper controls and documentation for receipts are essential if the financial statements are to correctly reflect the church's financial condition. Just as important are the controls and documentation for disbursements.

### **Basic Controls for Disbursements**

The following is a list of basic controls to be used for disbursements:

1. **Expenditures should be approved prior to being made. This can be accomplished through the budget process. Regular comparisons of budgeted amounts to actual expenditures can detect unauthorized expenditures. The budget process cannot be effective unless financial statements are prepared timely and in such a manner that comparisons can be made and deviations quickly noted.**

2. A purchase order approved by the pastor or a board member should be issued for all expenditures over \$50, other than recurring items such as note payments and utilities.
3. All disbursements should be made by check and each check must have two signatures. Checks provide a permanent record of payment, including the payee, amount paid, purpose of payment, and the person who authorized payment.

Checks should be prenumbered, and the disbursements procedures should include accounting for all numbers in the series. Unissued checks should be safeguarded against theft or misuse. Voided checks should be defaced to eliminate further use and placed in the voided check file.

4. The pastor and several board members can be authorized check signers. However, the bookkeeper should not be allowed to approve purchase orders or sign checks.
5. Officials authorized to sign checks should review the documents supporting the payment and perforate or stamp these documents to prevent them from being submitted a second time.

Occasionally, supporting documentation may not be available when a check needs to be issued. In this case, a check request may be submitted as documentation. When the supporting documentation is received, it should be attached to the check request and marked "Paid."

The documentation supporting a check should include:

- a. A check request (for recurring monthly payments).
  - b. An approved purchase order.
  - c. An invoice that has been checked against the purchase order for quantities, prices, and math calculations.
6. The official signing the checks should maintain control of the completed checks until they are placed in the mail.

## **Payroll Procedures**

Payroll activities include the functions of employment, timekeeping, payroll preparation, recordkeeping, and distribution of pay to employees. Unless specifically exempted, churches are required to withhold and pay Social Security tax, federal income tax, and state and local employment tax.

## **Forms To Be Completed By the Employee**

At the time of employment, the employee must complete and sign Form W-4, Employee's Withholding Allowance Certificate, specifying amounts to be withheld and stating the number of tax exemptions claimed. This Form W-4, along with the employee's pay rate and personal information, should be kept on file for each employee.

## **Excessive Exemptions Claimed On Form W-4**

If an employee claims more than ten withholding allowances on Form W-4 or claims exemption from withholding and his wages are expected to exceed \$200 a week, a copy of the Form W-4 must be submitted to the IRS when the employer files Form 941 or 941E.

Form I-9, Employment Eligibility Verification, is required by the U.S. Immigration and Naturalization Service. All employees must complete the form and provide two documents, such as a driver's license and a Social Security card, to prove employment eligibility. The employer must retain a photocopy of the two documents along with the Form I-9. This requirement applies to all employees, not just those the employer may have reason to believe were born outside the United States.

## **Forms To Be Completed by Ministers**

Generally, ministers are common-law employees of the church for which they perform services. Only in rare cases are they considered independent contractors. Even though ministers may be common-law employees (they are employees for income-tax purposes), they are always considered self-employed for Social Security taxes. In effect, they hold dual tax status.

For purposes of income tax, including the method used to report income and business expenses, ministers are generally considered employees. Thus, they receive Form W-2 showing wages to be reported on line 1 of Form 1040. Business expenses are considered employee business expenses that must be reported only as miscellaneous itemized deductions.

However, for purposes of income-tax withholding, the church is not required to withhold income tax unless the minister specifically requests the withholding. The minister can make such a request by providing to the church a signed statement stating the amount to be withheld each pay period.

A minister may use Form W-4 to request withholding. However, in the event that a minister's Form W-4 shows more than ten withholding allowances, the form W-4 should not be sent to the IRS as is the case for all other employees, as previously discussed.

Because ministers are self-employed for purposes of Social Security, they and their employers are not subject to FICA. Instead, the minister is liable for self-employment tax. This means that ministers are responsible for 100 percent of their Social Security tax.

This tax is calculated and reported on Schedule SE attached to Form 1040. The Social Security tax is subject to the same payment requirements as income. Thus, ministers must either request additional income-tax withholding to cover the Social Security tax or pay quarterly estimated taxes to the IRS.

### **Income-Tax Withholding**

The employer is responsible for withholding taxes from the employees' pay and for paying these taxes to the federal, state and local authorities. If the employer does not withhold the income tax and Social Security tax because the employee is considered a non-employee, the employee will be liable for these taxes.

Wages subject to tax include all remuneration the employer gives an employee for services performed. Wages may be paid in cash or other forms, including salaries, vacation allowances, bonuses, and commissions. Wages paid in noncash property should be valued at the fair market value of the property.

The Form W-4 completed and signed by each employee is used to determine the amount of income tax deducted from each employee's pay for federal, state and city. The federal withholding amount can be computed using Circular E and the marital status and number of allowances shown on Form W-4. Alternatively, a flat rate of 28 percent can be used for one-time payments. When city and state income taxes apply, the same procedure can be used with instruction books provided by the taxing authority.

All bonuses, including Christmas "gifts," are subject to income-tax and FICA withholding. Also, if the employer pays the employee's Social Security tax, these payments must be included in the employee's wages.

### **Fringe Benefits**

In addition to withholding federal income tax on cash paid to the employee, a church is also required to withhold taxes on taxable fringe benefits. Taxable fringe benefits include personal use of employer-provided cars, personal flights on employer aircraft, vacations, memberships in country clubs or other social clubs, tickets to entertainment, auto allowances, and group-term life insurance in excess of \$50,000.

Generally, taxable fringe benefits are subject to the same withholding rules as cash wages. However, the employer may choose the time the fringe-benefit income is deemed paid.

For example, the employer may decide to include the fringe-benefit income in the employee's wages pro rata over the pay periods. Alternatively, the employer can treat the fringe-benefit income as occurring at December 31. The date the fringe-benefit income is deemed paid must be used when the employer is calculating its deposit requirements.

The church may elect not to withhold income tax for personal use of employer-provided autos as long as the employee is notified of this election by January 31 of the year to which the election applies. However, there is no such election out of the withholding rules for other taxable fringe benefits.

### **Social Security Taxes (FICA)**

Generally, employers must withhold Social Security tax from each employee's wages until the employee's year-to-date wages reach the taxable wage limit. The employer also pays Social Security taxes equal to the employee's share. This tax is often referred to as FICA (i.e., Federal Insurance Contributions Act).

FICA consists of two taxes: a Social Security tax and a Medicare tax. For example, in 1994, both employee and employer will be liable to FICA for 6.2 percent of the first \$60,600 of annual wages for the Social Security tax and 1.45 percent of all annual wages for the Medicare tax.

### **Exemption From Liability for FICA**

Churches and church-controlled organizations opposed to the payment of Social Security for religious reasons may claim exemption by filing Form 8274, Certification by Churches and Qualified Church-Controlled Organizations Electing Exemption From Employer Social Security Taxes. This exemption covers both Social Security and Medicare taxes. To claim the exemption, the church must file the form after it hires employees but before the due date (without extension) for the church's first Quarterly Employment Tax Return, Form 941.

The election applies to wages paid to all of the church's current and future employees. The election does not apply to wages paid to ministers performing ministerial duties, members of a religious order, or employees who perform services in an unrelated trade or business of the church.

If the exemption is not claimed, the church should withhold and deposit the employee's share of Social Security tax along with the employer's share and file Form 941.

This exemption applies only to FICA. The electing church is still required to withhold income tax from the employees' wages and to report the wages and tax withheld on Form 941E.

## **Employees' Self-Employment Tax Liability When Employed by an Electing Church**

Employees receiving compensation of \$100 or more from an electing church during a calendar year are liable for self-employment tax on this compensation. Although the employees are considered self-employed for purposes of Social Security taxes, they are considered employees for all other purposes of the IRS Code, including the deductibility of business expenses and income-tax withholding.

If an employee desires, the electing church must increase the amount of income tax withheld by the amount of self-employment due on his wages. The employee may request that this amount be withheld by showing the additional amount to be withheld each payday on line 6 of the 1992 Form W-4. The employer should report this amount as federal income tax withheld on Form 941E and on the employee's Form W-2. If the self-employment tax is not withheld from his wages, the employee must make quarterly estimated tax payments or be liable for the penalty for underpayment of estimated tax.

## **Unemployment Taxes**

Churches are exempt from federal unemployment tax. They may also claim an exemption from state unemployment tax in most states by requesting the exemption and furnishing a copy of their IRS determination letter that shows their tax-exempt status. Because churches are exempt from unemployment taxes, church employees generally are not eligible for unemployment benefits.

## **Deposit Requirements For Payroll Taxes**

Federal payroll taxes (income-tax withholding and FICA) must be paid to the IRS on a timely basis. Generally, the taxes must be deposited with an authorized financial institution or the Federal Reserve Bank serving the community where the church is located. The deposit is made using Form 8109-B, Federal Tax Deposit Coupon. The check should be made payable to the bank. See IRS Circular E for the required timing of deposits.

## **Filing Requirements for Payroll Tax Returns**

### **Returns for FICA And Income-Tax Withholding**

Quarterly payroll tax reports are required by the federal government and some state and local governments. Churches that have elected exemption from FICA must

file Form 941E, Quarterly Return of Withheld Federal Income Tax and Hospital Insurance (Medicare) Tax. Other churches must file Form 941, Employer's Quarterly Federal Tax Return.

## **Annual Tax Returns**

Employers must issue Form W-2, Wage and Tax Statement, no later than January 31 to each person employed during the preceding year. Ministers' Forms W-2 include salary and taxable fringe benefits but not housing allowance. Forms W-2, along with Form W-3, Transmittal of Income and Tax Statements, must be filed with the federal government no later than February 28 for the preceding year.

## **Reporting Personal Use Of an Employer-Provided Auto**

An employee's personal use of an employer-provided auto must be included in the employee's taxable income. The employer may include a portion of the value of the personal use each quarter or 100 percent on December 31.

The income from personal use of an employer-provided auto is reported in several places on Form W-2. It must be included in Box 1 as wages, tips, and other compensation. And if the income of an employee subject to Social Security tax withholding does not exceed the Social Security and Medicare wage bases, the income must be included in Box 12, Social Security wages, and Box 14, Medicare wages and tips.

The employer may include the value of personal use in Box 18 (in order to provide this information to the employee) if it is labeled as income from personal use of an employer-provided auto. Also, the IRS requires that income from personal use be included in Box 23 if the income equals 100 percent of the annual lease value. This enables the employee to determine deductible employee business expenses attributable to the use of the employer-provided auto.

Because the value of personal use of an employer-provided auto is not an expenditure for the employer, the wages reported to the IRS on Forms 941, W-2, and W-3 will not match the wages recorded in the employer's general ledger. Thus, income from personal use of an employer-provided auto must be added to wages as reported in the general ledger when reconciling the general ledger to the tax forms.

## **Nursery Workers, Janitors, And Maintenance Workers**

In almost all cases, nursery workers, janitors, and maintenance workers are common-law employees. Thus, they should be treated as employees for purposes of

employment taxes. These employees' wages are subject to the income-tax withholding rules discussed above.

Additionally, if an employee of a church is paid wages of \$50 or more in one calendar quarter or \$100 or more in a calendar year, the wages are subject to the FICA rules discussed above. (Of course, if a church elects out of FICA coverage, the employee would be liable for self-employment taxes instead.)

## **Nonresident Aliens**

The number of churches that periodically engage the personal services of nonresident aliens is increasing (e.g., inviting a minister from a foreign country to preach). Unfortunately, many churches are not aware that special withholding and deposit rules can apply to amounts paid to nonresident aliens. To increase the complexity of this issue, compliance with certain procedures are required before the nonresident alien performs services for the church.

## **Employees Who Are Nonresident Aliens**

Generally, nonresident aliens who are employees are subject to the employee-related withholding rules for both income tax and FICA discussed above. However, the United States has treaties with several countries that allow exemptions from income tax. Additionally, the Internal Revenue Code contains provisions for exemption from tax for certain nonresident aliens. The nonresident alien is responsible for notifying the employer of the exemption.

In addition, the nonresident alien must be eligible to work in the United States. The completion of Form I-9 is required to obtain proof of such eligibility.

Ministers are *not* considered employees for purposes of these provisions. Thus, the following requirements apply to ministers performing ministerial duties, even though they may be considered employees for purposes of common law.

## **Nonresident Aliens Who Are Independent Contractors**

Churches that make payments for personal services of nonresident aliens who are not employees are subject to special rules. Generally, they must withhold 30 percent of the payment, deposit it with the IRS, and file Forms 1042 and 1042S.

This is an area of little compliance. Few churches seem to be aware of these provisions. For example, any time a church pays a nonresident alien for a speaking engagement, the withholding rules apply and the church is liable for the 30-percent withholding even if the amount has not actually been withheld.

## **Exception to Withholding on Payments Made to Independent Contractors**

There are certain exceptions from the general withholding rules. However, it is the nonresident alien's responsibility to notify the payor. This is done by submitting Form 8233, Exemption From Withholding on Compensation for Independent Personal Services of a Nonresident Alien Individual, in duplicate to the church.

If there is reason to believe that any of the facts shown on Form 8233 may be false, the church cannot accept the form and must instead withhold the 30 percent. Otherwise, within five days of accepting the form, the church must send one copy to the Assistant Commissioner (International), Director, Office of Compliance, IRS, 950 L'Enfant Plaza South, S.W., Washington, D.C. 20024, Attention: IN:C:E:62.

Because the exemption applies only to *payments made by the church more than ten days after the church receives Form 8233*, the church should be sure to notify the nonresident alien of the Form 8233 requirements *before* the engagement if the church does not wish to withhold tax on the payment made to the nonresident alien.

## **Deposits of Withheld Taxes**

The deposit rules for withholding from payments made to nonresident aliens are similar to those for employment taxes discussed above. The deposit is made using Form 8109, Federal Tax Deposit Coupon, and made at an authorized financial institution or the Federal Reserve Bank serving the payor's area.

## **Filing Requirements**

Anyone making payments to nonresident aliens must file Form 1042, Annual Withholding Tax Return for U.S. Source Income of Foreign Persons, even if there is no withholding requirement because of exemptions. Form 1042 must be filed with the IRS Center, Philadelphia, Pennsylvania 19255, by March 15 of the year following the year in which the payments are made. Copies of Form 1042S, Foreign Person's U.S. Source Income Subject to Withholding, must be attached to the Form 1042 filed with the IRS.

In addition to attaching the Form 1042S to the filing copy of Form 1042, the payor must provide a separate copy of Form 1042S by March 15 following the year in which the compensation is received, to each nonresident alien who received compensation. This provides the nonresident alien with the information needed to file Form 1040NR.

The penalties can be severe for failure to comply with the above rules. If the church intends to engage the personal services of nonresident aliens, it is strongly recommended that a CPA or tax attorney be consulted.

## **Definition and Dangers Of Inurement of Benefit**

In order for a religious organization to secure and retain tax-exempt status, the organization must be established and operated exclusively for religious purposes. Obviously, inurement of an organization's earnings or assets to the benefit of an individual person fails to meet this requirement. Thus, inurement of benefit is a serious violation and can cause the revocation of the organization's exempt status.

### **Definition**

In simplest terms, "inurement" can be defined as *the use of a tax-exempt organization's assets for personal benefit by those deemed to be in control of the organization.*

Those in control of an organization must do nothing to harm or reduce the organization's assets for personal benefit. The one exception to this rule applies to reasonable compensation paid for services performed. Compensation includes salary, housing allowance, and allowable benefits such as group insurance and retirement plans.

### **Control Parties**

Although there are no statutory definitions, control parties generally include the founders, directors, officers, major donors, and trustees of the organization. In effect, anyone who has substantial control over the actions of the organization is considered a control party.

### **What Is Inurement?**

Although some areas of inurement are obvious, other areas are more difficult to detect. Instead of involving direct use of the organization's funds, these harder-to-detect areas of inurement may place the organization's assets at risk.

For example, the organization might consider using its assets to collateralize a director's personal loan. Such an act would place the organization's assets in jeopardy because, if the director were not able to make the payments required by the loan agreement, the financial institution could seize the organization's assets.

The following material discusses the hazards of inurement of benefit and ways to avoid these hazards.

## Prohibited Control-Party Transactions

As noted above, some prohibited transactions are obvious, but others are more difficult to detect because they do not involve the direct use of the organization's funds. Instead, these transactions may place the organization's assets at risk. The following discusses typical related-party transactions that can result in inurement of benefit.

1. *Compensation*: If compensation paid to a control party is not "reasonable" in relation to the employee's duties, abilities, and time expended, it is considered inurement of benefit.
2. *Loans*: Generally, making loans (particularly interest-free loans) is not considered an exempt function. In addition to Internal Revenue Code restrictions regarding such loans, some state statutes strictly prohibit loans to control parties of tax-exempt organizations, even if fair-market interest rates are charged. (Expense advances made to employees that remain outstanding for a long period of time are usually considered interest-free loans.)

Although the general rule stipulates that tax-exempt organizations should not make loans, exceptions exist. For example, if an organization cannot hire an eligible candidate unless it grants a short-term relocation loan to the person, such a loan may be considered an expenditure for exempt purposes.

3. *Purchases from control parties*: A purchase from a control party will constitute inurement unless the price is determined using an "arm's-length basis" (i.e., the price must be based on an independently determined, fair-market value).

Although purchases from control parties are not specifically prohibited, it is wise for tax-exempt organizations to avoid such transactions, because obtaining after-the-fact proof that the transaction was conducted at arm's length can be very difficult. Remember, the burden of proof is on the organization, not the IRS.

4. *Sales to control parties*: Sales to control parties should be avoided for the same reasons as purchases from control parties. If the organization does make a control-party sale, documentation (such as an appraisal) should be secured as proof that the price was determined using an arm's-length basis. Remember, the IRS can retain its own appraisers to determine whether the sales price was valid.
5. *Premiums received for organizational expenditures*: Office products, frequent-flyer awards, and so forth, received in connection with the organization's purchases should be retained by the organization. The receipt of such items by a control party for his or her personal benefit constitutes inurement of benefit to the person.

6. *Use of transportation equipment owned by organization:* Business use of the organization's transportation equipment by control parties should be substantiated by contemporaneous logs, diaries, or other appropriate documentation. Personal use is considered inurement unless the organization is reimbursed for the value of the personal use, or the value is part of the user's authorized compensation.
7. *Use of exempt facilities:* Business use of exempt facilities, such as a retreat center, should be substantiated by a registration log of the facility's use or other appropriate documentation.

Generally, when a facility is used with no documented business purpose, it is considered personal use by the person(s) involved. If the person is a control party, the deemed personal use is considered inurement by the IRS.

8. *Country-club, golf-club, and dinner-club memberships:* If an organization has memberships in recreational or dinner clubs, the use of the club must be solely for its exempt purposes. Neither control parties nor members of their families should use the club personally, as this is considered inurement of benefit.

Complete documentation of the exempt purpose furthered by the use of the club must be maintained since undocumented use is considered personal use by the person involved.

9. *Organization's payment of a control party's personal expenses:* The payment of a control party's personal expenses by the tax-exempt organization is considered inurement of benefit. These types of payments should be avoided at all cost.
10. *Medical reimbursements:* Some organizations have established medical-reimbursement plans covering the medical costs of certain key personnel of an organization. If the plan is not a self-insured plan, the plan can discriminate in favor of highly compensated employees. However, if the plan pays medical costs directly or reimburses the employees for them, the plan cannot be discriminatory.

Although medical plans are not in themselves inurement, the benefit to the employees must be considered in determining the reasonableness of the employees' compensation packages. If the IRS were to determine that total compensation is excessive, it would be considered inurement of benefit.

11. *Life-insurance premium payments:* Generally, premium payments for life insurance in excess of amounts allowed by the organization's group-term life insurance policy are not allowable unless the organization is the beneficiary.

However, the organization can provide policies, naming the person's family members as beneficiaries as part of the employee's taxable compensation package. Once again, the benefits provided must be considered in determining whether the employee's compensation package is reasonable.

## **Compensation**

As shown by the above list, compensation includes many types of expenditures and is an area with great potential for inurement of benefit. Tax-exempt organizations may pay compensation to anyone (including a founder, officer, or director) performing services for the organization. However, if the total compensation paid to a control party is excessive, it is inurement of benefit.

## **Determining Reasonable Compensation**

For religious organizations and churches that have long-standing procedures for evaluating compensation and historic records on which to base decisions, it is not too difficult to determine the proper compensation packages for control parties. But for newer organizations, especially when the founder is still active or the organization is experiencing rapid growth, it may be difficult to evaluate the worth of a person whose abilities are unique.

## **Effect of Religious Beliefs**

Compensation procedures are often more complicated for religious organizations than for other tax-exempt organizations because religious beliefs are a significant factor. Scripture refers often to compensation for the minister. It is the responsibility of church leaders to apply biblical truths in the interpretation of religious doctrine to determine a minister's compensation.

Some orders of Catholic priests and other religious groups require their members to take vows of poverty. Other religious groups espouse a prosperity doctrine. These are religious matters to be determined only by the church or ministry.

Church leaders responsible for determining their minister's compensation have a tough job. Over the last three years, appropriate compensation for ministers has come under the scrutiny of not only church members but also of the general public, outraged by media documentation of excesses.

## **IRS Intervention**

The issue has also become of great concern to the IRS. Excess compensation amount is deemed by the IRS to be inurement of benefit and a threat to the organization's exempt status.

In calculating the compensation of a control party, an IRS agent includes every possible item of benefit the minister receives, such as salary, housing allowance or provisions of housing and housing costs, retirement, auto use or allowance, expense

accounts, and travel allowances. Once the total for the year is accumulated, the agent, using his own judgment in many cases, determines whether the IRS will accept the amount as reasonable.

In many cases, the agent will make this determination, at least in part, by comparing the compensation level to that of similar organizations listed in compensation surveys. For many reasons, these surveys are not always realistic.

### **Procedures for Setting Reasonable Compensation Levels**

One way to protect the organization from an IRS decision that compensation is unreasonable is to implement policies and procedures that indicate due diligence is used in determining compensation packages for all employees. This will help prevent a situation in which the organization must defend its compensation package to the IRS, perhaps in a public courtroom.

### **Independent Compensation Committee**

The organization should form an independent compensation committee. The committee should include board members and perhaps outside compensation experts or businessmen with expertise in compensation. If the committee includes the founder or senior minister or members of their families, these people should not be involved in determining their own compensation. Of course, they may participate in the determination of other employees' compensation packages.

The committee should evaluate as objectively as possible the contributions made by the employee to the religious organization over the previous year. Factors to be considered include:

1. Compensation levels set by other churches or religious organizations of similar size for employees in similar positions. (As noted above, the validity of surveys is limited, but they can still be useful in determining compensation for similar organizations.)
2. The effect of the considered compensation on the financial stability of the church or religious organization. For example, if the compensation level will hinder the organization in carrying out its exempt function, the amount is probably excessive.
3. The responsibilities and duties of the position.
4. The person's qualifications for the duties and responsibilities of the position.
5. Number of available persons to perform the duties of the position.

6. Ability to generate revenue for the church or organization.
7. The working and living conditions connected with the position.
8. Future prospects for the person.
9. Prior years' compensation.
10. Time and energy the person dedicates to the organization's activities and programs.

After considering all factors, members of the committee should make proposals for proper compensation for the coming year. These should be discussed by the committee (excluding the employee being considered and his family members). In some cases, a written opinion from a compensation expert should be obtained because it would serve as evidence of the committee's objectivity.

The use of these procedures by an independent committee will go a long way in proving to the IRS that the founder, director, senior minister, or other control party is not compensated at the person's own whim or discretion. Such business-like procedures will make it difficult for an IRS agent to question the level of compensation.

Even if the IRS chooses to contest the amount, it is unlikely the IRS would prevail when the church or organization is able to show that independent thought and responsible action went into the compensation decision.

### **Loans to Control Parties**

Generally, making loans is not considered part of a tax-exempt organization's exempt purpose. However, there are some exceptions. For example:

1. Short-term loans made to new employees so that they can relocate to the organization's location may be considered an exempt function of the organization.
2. Loans to a member of a church's congregation to help mitigate temporary financial hardships may further the church's exempt purpose of aiding the needy.
3. Cash advances made to employees to enable them to carry out their duties will generally be considered part of the organization's exempt purpose as long as the employee's expenses are documented and surplus funds are returned to the organization **within a reasonable amount of time.**

## **Loans Made as Part of An Organization's Benevolence Program**

If an organization wishes to implement a loan program as part of its benevolence program, it is strongly recommended that the organization request a private ruling from the IRS approving the loan program as one of its exempt functions. For example, a church may operate in much the same way as the Small Business Administration in helping people who have fallen upon hard times purchase a home or get started in business.

A private ruling ensures that an activity not clearly exempt under the Internal Revenue Code will be considered exempt for the entity requesting the ruling. A private ruling applies only to the recipient organization and is not a blanket ruling for other tax-exempt organizations.

## **Loans to Founders, Officers, Employees, or Directors**

There are very few legitimate reasons for a tax-exempt organization to make loans to a control party. Unless the organization can prove that the loan is necessary to engage the services of a person important to the organization's exempt purpose, the loan will probably be considered inurement of benefit, even if the loan bears interest at a market rate or bears no interest at all.

## **State Restrictions on Loans To Control Parties**

In addition to restrictions placed by the federal government on loans, some state statutes explicitly prohibit tax-exempt organizations from loaning money to control parties even if a market rate of interest is charged.

## **Procedures for Avoiding Inurement of Benefit**

The following procedures will help ensure that a tax-exempt organization will not create inurement of benefit:

1. Ensure that total compensation packages for control parties are reasonable for services performed and are based on prevailing rates for similar executive positions. It is recommended that the board member, officer, or other control party whose salary is being considered abstain from taking part in the decision-making process.

Additionally, the board should establish objective criteria to use in determining the value of the unique abilities of the minister. The board should also compare the position to positions of similar responsibility in the secular world.

2. Prohibit interest-free loans or advances from the organization. Loans to control parties must be negotiated on an arm's-length basis at a market rate of interest. Additionally, the maker of the note should provide the same type of collateral a financial institution would require.
3. Avoid control-party transactions to the extent possible. When they do occur, they must be conducted on an arm's-length basis with an independently determined fair market price for goods or services.
4. Ensure that all premiums, products, discounts, or coupons received by employees as a result of items purchased and paid for by the organization are given to the organization.
5. If possible, avoid sales to control parties. If a sale does occur, the price must be set at fair market value and documentation of such value should be maintained.
6. Include in an employee's compensation the value of any personal use of organization autos, planes, or other vehicles. Alternatively, the employee can reimburse the organization for the value of the personal use.
7. Ensure that ministry credit cards and charge accounts are not used for personal charges by the organization's employees. Personal charges made by mistake should be reimbursed immediately by the employee.
8. Only provide insurance and retirement plans that are allowable under the Internal Revenue Code.
9. Ensure that club memberships are used only for the transaction of the organization's exempt business. Any personal benefit should be reimbursed immediately.
10. Do not allow the use of an exempt organization's publications, magazines, facilities, or appeal letters to promote personal activities or product sales for control parties or their for-profit organizations.
11. Request opinions from a qualified CPA or attorney concerning questionable transactions involving the use of a tax-exempt organization's assets, or consider applying to the IRS for a private letter ruling.
12. Engage an independent CPA firm to provide an annual audit of the organization's financial statements that complies with the guidelines provided in the American Institute of CPAs Statement of Position 78-10, "Accounting Principles and Reporting Practices for Certain Nonprofit Organizations."
13. Document thoroughly the exempt purpose of every expenditure of the organization.

In summary, there is a large risk that transactions involving a tax-exempt organization and its control parties will be labeled inurement of benefit. Because the penalty for inurement of benefit — loss of the organization's exempt status — is so costly, most transactions involving an organization's control parties (i.e., founders, trustees, directors, employees, and major donors) should be avoided. If the organization believes that it should enter into a control-party transaction, it must clearly document that the transaction is conducted at arm's length.

There are many areas involving accounting procedures that are not covered in this manual. We strongly suggest that every minister become familiar with the most recent regulations affecting non-profit organizations.

For a detailed examination of accounting procedures for the church and pastor, refer to *Religious Organizations: IRS and Accounting Issues*, published by Guinn, Smith & Company, 2408 Texas Dr. #100, Irving, Texas 75062, copyright 1992, all rights reserved.

# EXHIBIT 1

Sample of  
**CHURCH  
BALANCE SHEET  
December 31, 1991**

(Prepared from the accounts without audit.  
See accompanying compilation report.)

## ASSETS

### CURRENT ASSETS

Cash		\$ 24,552
Deposits		<u>4,283</u>
Total current assets		28,835

### FIXED ASSETS

Land	\$ 25,500	
Buildings	196,400	
Building improvements	73,265	
Furniture and fixtures	9,034	
Equipment	137,443	
Transportation equipment	22,682	
Leased equipment	<u>42,320</u>	
Total fixed assets	506,644	
Less accumulated depreciation	<u>(153,968)</u>	
Net fixed assets		352,676

### OTHER ASSETS

Total assets		<u>580</u>
		<u><u>\$ 382,091</u></u>

## LIABILITIES AND EXCESS OF ASSETS OVER LIABILITIES

### CURRENT LIABILITIES

Current portion long-term debt	\$ 9,665
Current portion capital-lease obligations	5,269
Short-term notes payable	180,387
Accounts payable	5,478
Accrued expenses	<u>114</u>
Total current liabilities	200,913

NOTES PAYABLE, net of current portion 26,701

CAPITAL LEASE OBLIGATIONS, net of current portion 28,066

EXCESS OF ASSETS OVER LIABILITIES 126,411

Total liabilities and excess of assets over liabilities \$ 382,091

Exhibit 1-1



Sample of  
**CHURCH**  
**STATEMENT OF REVENUE AND EXPENSES**  
**For the year ended December 31, 1991**

(Prepared from the accounts without audit.  
See accompanying compilation report.)

	CURRENT	YEAR-TO-DATE
REVENUE	\$ 51,970	\$ 394,408
OPERATING EXPENSES:		
Salaries and wages	11,818	136,402
Media expense	6,993	39,213
Religious materials	3,085	16,528
Outreach	8,344	34,998
General and administrative	<u>16,228</u>	<u>123,099</u>
Total operating expenses	<u>46,468</u>	<u>350,240</u>
EXCESS OF REVENUE OVER OPERATING EXPENSES	5,502	44,168
OTHER (REVENUE) EXPENSES:		
Interest income	(100)	(656)
Interest expense	2,589	21,395
Depreciation expense	4,230	32,885
Other income	<u>-0-</u>	<u>775</u>
Total other (revenue) expenses	<u>6,719</u>	<u>54,399</u>
EXCESS (DEFICIENCY) OF REVENUE OVER (EXPENSES)	<u><u>\$ (1,217)</u></u>	(10,231)
EXCESS OF ASSETS OVER LIABILITIES, beginning of year		<u>136,642</u>
EXCESS OF ASSETS OVER LIABILITIES, end of year		<u><u>\$(126,411)</u></u>

**Exhibit 1-2**



## EXHIBIT 2

### Sample of CHART OF ACCOUNTS

#### ASSETS

##### CURRENT ASSETS

1105	PETTY CASH
1110	CASH—OPERATING ACCOUNT
1115	CASH—SAVINGS ACCOUNT
1120	CASH—DESIGNATED FUNDS
1125	TRANSFER OF FUNDS
1200	ACCOUNTS RECEIVABLE
1250	INVENTORY
1275	PREPAID EXPENSES

##### FIXED ASSETS

1305	LAND
1310	LAND IMPROVEMENTS
1315	BUILDINGS
1320	BUILDING IMPROVEMENTS
1335	LEASEHOLD IMPROVEMENTS
1330	FURNITURE AND FIXTURES
1335	EQUIPMENT
1340	TRANSPORTATION EQUIPMENT
1360	ACCUMULATED DEPRECIATION—LAND IMPROVEMENTS
1365	ACCUMULATED DEPRECIATION—BUILDINGS
1370	ACCUMULATED DEPRECIATION—BUILDING IMPROVEMENTS
1375	ACCUMULATED DEPRECIATION—LEASEHOLD IMPROVEMENTS
1380	ACCUMULATED DEPRECIATION—FURNITURE AND FIXTURES
1385	ACCUMULATED DEPRECIATION—EQUIPMENT
1390	ACCUMULATED DEPRECIATION—TRANSPORTATION EQUIPMENT

##### OTHER ASSETS

1515	DEPOSITS
1525	DONATED ASSETS

#### LIABILITIES AND EXCESS OF ASSETS OVER LIABILITIES

##### CURRENT LIABILITIES

2010	CURRENT PORTION LONG-TERM DEBT
2015	CURRENT PORTION CAPITAL-LEASE OBLIGATIONS
2020	SHORT-TERM NOTES PAYABLE
2025	ACCOUNTS PAYABLE
2110	FICA PAYABLE
2115	FEDERAL WITHHOLDING TAX PAYABLE
2120	STATE WITHHOLDING TAX PAYABLE
2125	CITY WITHHOLDING TAX PAYABLE
2130	STATE DISABILITY INSURANCE PAYABLE
2135	SALES TAX PAYABLE

Exhibit 2-1

**LONG-TERM LIABILITIES**

2505 LONG-TERM DEBT  
2510 CAPITAL-LEASE OBLIGATIONS  
2520 LESS CURRENT PORTION LONG-TERM DEBT  
2525 LESS CURRENT PORTION CAPITAL-LEASE OBLIGATIONS  
2585 DEFERRED REVENUE

**EXCESS OF ASSETS OVER LIABILITIES**

3020 EXCESS OF ASSETS OVER LIABILITIES  
3050 CURRENT YEAR EXCESS OF REVENUE OVER EXPENSES

**REVENUE AND EXPENSES****REVENUE**

4010 TITHES, OFFERINGS, AND CONTRIBUTIONS  
4015 LOVE OFFERINGS OR HONORARIA  
4020 DESIGNATED CONTRIBUTIONS  
4025 NONCASH CONTRIBUTIONS  
4030 SALES  
4035 REIMBURSED EXPENSES

**OPERATING EXPENSES**

5005 SALARIES—MINISTERS (OR OFFICERS)  
5010 HOUSING ALLOWANCES  
5015 RETIREMENT FUND EXPENSE  
5205 RADIO AND TV TIME  
5210 RECORDING COSTS  
5400 MATERIALS FOR RESALE  
5405 BOOKS  
5410 RECORDS AND COMPACT DISCS  
5415 TAPES  
5420 PLAQUES  
5425 POSTAGE AND FREIGHT—SALES  
5430 ADVERTISING—SALES  
5605 CONFERENCES AND SEMINARS  
5610 CHURCH EXPENSES  
5615 HONORARIA  
5620 LIBRARY EXPENSE  
5625 PROMOTION—OUTREACH  
5630 PRINTING—OUTREACH  
5635 RENTAL EXPENSE  
5640 OUTSIDE SERVICES  
5645 SOUND-EQUIPMENT EXPENSE  
5650 MISSIONS  
5655 BENEVOLENCE  
5660 DONATIONS  
5665 SCHOLARSHIPS  
5800 FUNDRAISING EXPENSE  
6005 AUTO EXPENSE  
6010 DUES AND SUBSCRIPTIONS

**Exhibit 2-2**

6015 INSURANCE  
6020 OFFICE EXPENSE  
6025 POSTAGE AND FREIGHT—OFFICE  
6030 PRINTING—OFFICE  
6035 PROFESSIONAL SERVICES  
6040 REPAIRS AND MAINTENANCE  
6045 SALARIES—STAFF  
6050 PAYROLL-TAX EXPENSE  
6055 EMPLOYEE BENEFITS  
6060 TAXES—OTHER  
6065 TELEPHONE  
6070 TRAVEL AND ENTERTAINMENT  
6075 UTILITIES

**OTHER REVENUE AND EXPENSES**

7010 INTEREST INCOME  
7020 INTEREST EXPENSE  
7030 DEPRECIATION EXPENSE  
7040 GAIN OR LOSS ON DISPOSAL OF ASSETS  
7050 OTHER INCOME

**Exhibit 2-3**



# OFFERING REPORT

Date: \_\_\_\_\_ Time of Service: \_\_\_\_\_

CURRENCY	COIN
\$100 _____	\$1.00 _____
50 _____	.50 _____
20 _____	.25 _____
10 _____	.10 _____
5 _____	.05 _____
1 _____	.01 _____
Total \$ _____	Total \$ _____

TOTAL CURRENCY & COIN	\$ _____
CHECKS & MONEY ORDERS	_____
TOTAL <i>GENERAL</i> OFFERINGS	_____
<i>DESIGNATED</i> OFFERINGS	_____
REVIVAL OFFERINGS	_____
BUILDING FUND	_____
LOVE OFFERING	_____
MISSIONS	_____
_____	_____
_____	_____
_____	_____
GRAND TOTAL	\$ _____

COUNTED BY: \_\_\_\_\_  
 \_\_\_\_\_

**Exhibit 3**



# CHECK REQUEST

DATE CHECK IS NEEDED: \_\_\_\_\_

PAYEE: \_\_\_\_\_ AMOUNT: \_\_\_\_\_

PURPOSE: \_\_\_\_\_

DRAWN ON BANK ACCOUNT: \_\_\_\_\_ G/L ACCT#: \_\_\_\_\_

CHARGE:

ACCT # \_\_\_\_\_ AMT \_\_\_\_\_

ACCT # \_\_\_\_\_ AMT \_\_\_\_\_

ACCT # \_\_\_\_\_ AMT \_\_\_\_\_

ACCT # \_\_\_\_\_ AMT \_\_\_\_\_

SPECIAL INSTRUCTIONS:

\_\_\_\_\_

REQUESTED BY: \_\_\_\_\_ DATE: \_\_\_\_\_

APPROVED BY: \_\_\_\_\_ DATE: \_\_\_\_\_

DATE CK ISSUED: \_\_\_\_\_ CK #: \_\_\_\_\_

**Exhibit 4**



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## **Section 10**

# **Developing a Relationship With Your Banker**

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## Section 10

# DEVELOPING A RELATIONSHIP WITH YOUR BANKER

By Gary L. Tipton  
President and CEO  
INWOOD NATIONAL BANK OF DALLAS

Pastors are called upon daily to perform a wide variety of tasks, including counseling, ministry to the sick and bereaved, personal witnessing, and serving as chief administrator of the church. In fulfilling their many leadership roles, pastors often overlook the importance of planning for their church's present and future financial needs. A critical part of that process is developing a strong relationship with a banker who understands the unique needs of pastors and their churches.

If a pastor is to effectively assess and plan for his church's future financing, he should work hard to establish and cultivate a comfortable relationship with a trusted banker. Consistent communication and sound recordkeeping can facilitate a banker's understanding of a church's financial needs.

A church's financial requirements go far beyond the purchase of a church bus, a computer, or even a new building. A banker who is sensitive to the unique needs of churches can be a trusted advisor to a pastor.

This article attempts to help current and future pastors understand the importance of a sound banking relationship and how to identify the institution that will best meet a church's needs. Additionally, it discusses the related topics of church financial planning and issues in financing a major purchase, such as land or a building.

## Brief Overview of a Church's Banking Choices

### Major Types of Depository Financial Institutions

Deciding on a financial institution that can best serve his church is often a confusing one for a pastor. The following is a brief discussion of the major types of depository financial institutions:

1. *Commercial Banks* - Usually considered the "department store" of financial services, commercial banks make consumer, business and real-estate loans, take all types of deposits, and offer other ancillary services, such as safe deposit boxes, selling travelers' checks, etc.

2. *Savings and Loan Associations* - These institutions are technically not banks. They specialize in making mortgage loans and taking consumer savings deposits.
3. *Mutual Savings Banks* - Located mostly in the New England area and in New York, these savings banks are very much like savings and loans, except that they are "mutuals." In other words, they are owned by their depositors, rather than by shareholders.
4. *Credit Unions* - Although credit unions outnumber commercial banks and savings and loans, they are generally small institutions and are designed to serve some group of "members" who have something in common. They generally make small consumer loans and take deposits from individuals.

### **Understanding the Difference Between a Multibank Holding Company, A Community Bank, and a Branch Bank**

Distinguishing between commercial banks and the other major financial institutions may not clarify all the banking choices that churches have. Among commercial banks, a pastor may develop relationships with a bank owned by a multibank holding company, an independent community bank, or a branch of a larger bank.

1. A *multibank holding company* (MBHC) is an organization that owns more than one bank. Many MBHC's are very large and based outside the local area.
2. A *community bank* is independently owned, often by investors in the local community. Thus, it operates without the influence of a large holding company and is typically in closer contact with the local business climate.
3. Most states allow banks to operate a number of *branches*, which make banking services more convenient to customers. These branches may have a lending staff, but are typically limited in the types of services they provide.

Multibank holding company banks often draw their personnel and capital from outside the local area. This may be a benefit if the community where the church is located is very small or if the local community banks are unsophisticated in regard to church lending. Branch banks are simply extensions of a MBHC bank or a community bank, and many offer only basic payment and deposit services.

Churches often receive the most benefit from a banking relationship with a commercial bank that is in touch with the needs of the local community — that is, an independent community bank. This type of relationship gives a pastor the opportunity to deal with a lending officer who has a higher level of authority and influence in the bank. Also, lending decisions are made in the local bank, which can be of advantage to the church.

## **A Word About State vs. National Banks And Deposit Insurance**

When a bank is established, it may apply for its charter at the state or the national level. There is no significant difference between the operations of a state bank and a national bank, other than the fact that different agencies are responsible for the regulation of the two kinds of banks. Thus, from the customers' perspective, there is no difference in the level of loan or deposit service available from a state-chartered versus a nationally-chartered bank.

Churches should do business with institutions whose deposits are insured by the Federal Deposit Insurance Corporation (FDIC). The FDIC is an agency of the federal government which insures deposits up to \$100,000 for all banks that pay insurance premiums. Because over 95 percent of all banks have deposit insurance, most depositors have no concerns about the safety of their deposits of \$100,000 or less.

## **Which Banking Officers Can Provide the Services Needed?**

Most banking organizations are divided into two major departments: lending and operations. Banks cannot stay in business without lending their deposits. Thus they employ a lending staff with expertise in locating and evaluating potential loan customers.

Within the lending department, most banks distinguish between business (commercial) lenders and personal (consumer) lenders. If a pastor develops a strong relationship with a commercial lending officer on behalf of his church, that officer can usually also help with any small personal loans the pastor may need.

A bank's operations department consists of all services other than lending, as well as the many administrative support staff needed to comply with internal accounting and regulatory requirements. New accounts personnel, tellers, and customer-service representatives are included in the "operations side" of a bank.

A pastor should develop a good relationship with a commercial lending officer who has the competence and the authority to service the pastor's needs. In smaller banks, the president often serves as a lending officer to some customers.

Exhibit 1 is an organizational chart for Inwood National Bank, which is an example of a typical community bank.



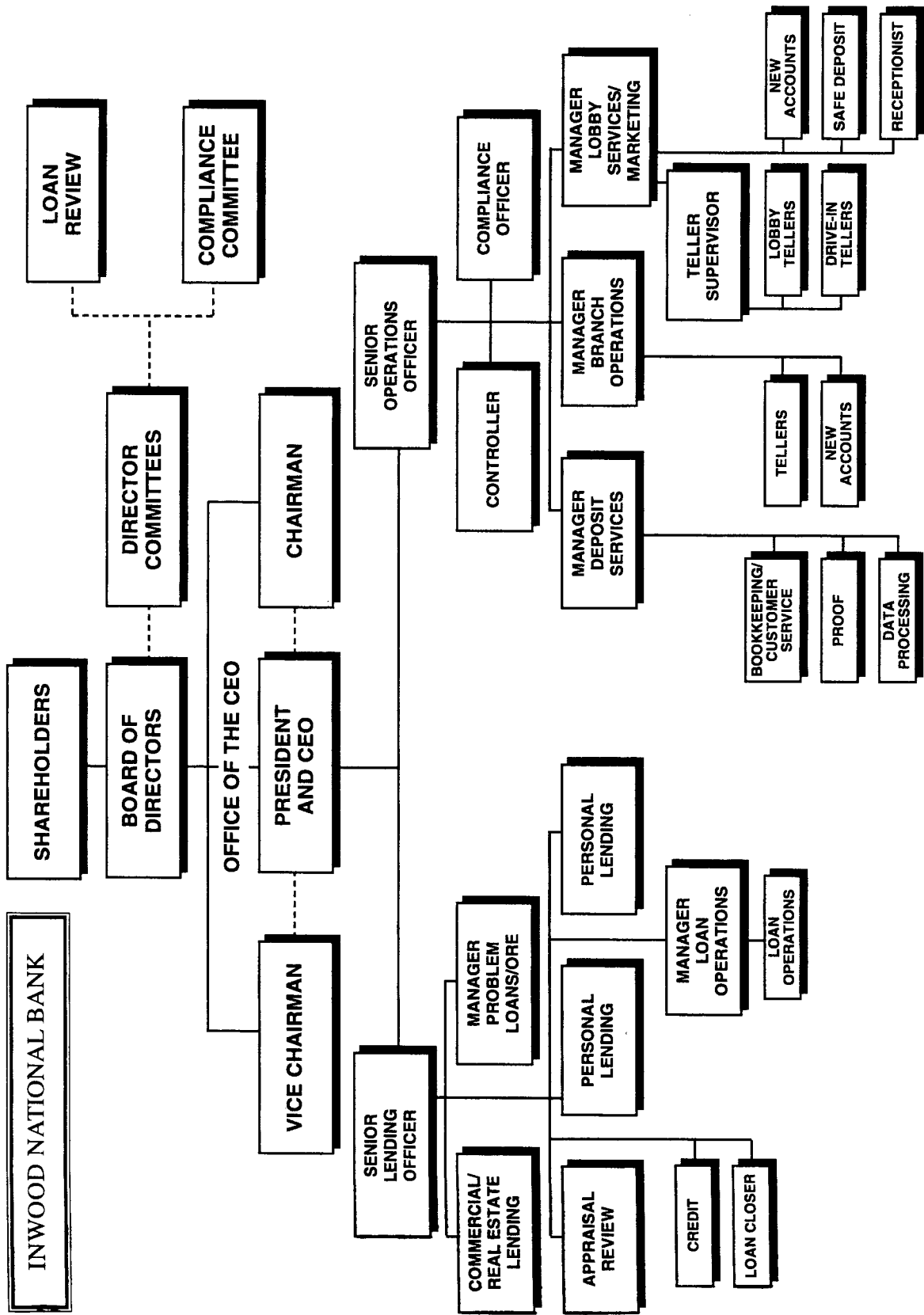


Exhibit 1



# Criteria for Choosing a Bank

## Consider the Bank's Experience And Philosophy Regarding Churches

A pastor should seek a bank and a lending officer with interest and experience in developing church banking relationships. Often, other pastors and community leaders can help determine which banks are the most receptive to developing relationships with churches.

Although the financial aspect of a church has similarities to other small businesses, a qualified banker will understand some of the key differences. A church's financial goals are contrary to typical business goals of seeking to yield a profit and to accumulate wealth for the owner of the business.

Additionally, bankers who are experienced in church lending understand that the church as a whole is accepting liability for any debts incurred, rather than any one person. Thus, a bank will usually not ask a pastor to personally guarantee the debts of the church as it would a business owner.

In identifying the bank that will best fit a church's needs, it is important to determine the bank's philosophy regarding the terms of loans made to churches. For example, determine what size down payment a banker might expect, interest-rate ranges, and repayment structures.

It is also important, particularly for a new pastor and/or a fairly new church, to determine if a bank is comfortable in dealing with churches without a financial "track record." Because bankers use the financial history of a business to determine its ability to repay a loan, some banks are uncomfortable doing business with churches that are newly established.

## The Size of the Bank Is Important

It is critical that a pastor select a bank large enough to meet his future needs but small enough to regard him as an important customer.

Many pastors have spent years developing a comfortable working relationship with a lending officer, only to discover that the bank is not large enough to lend him the money necessary for a new building. The other extreme is selecting a bank where the church relationship is considered by the officer to be insignificant, which may affect the level of personalized service extended.

An effective way to determine if your bank is too small for a church's needs is to ask the officer about the bank's *legal lending limit*. This is the largest amount by law

that the bank could lend to a single customer. Most churches benefit the most by doing business with a bank that has a legal lending limit of at least one million dollars.

There are other disadvantages of banking with an institution that is too small. The expertise of the lending staff may be limited in a small bank where bankers often tend to be generalists rather than specialists. Additionally, smaller banks may not offer the range of services that is available at a larger bank.

Banks that are “too large” may not be responsive to the needs of a smaller customer and may not provide the level of service that most pastors expect. If a bank is owned by a multibank holding company, bank ownership may be out of touch with the needs of the local community.

### **The Bank’s Attitude Toward Providing Convenient, Quality Service**

Bank customers want a banker who is attuned to their needs and is willing to provide a high level of customer service. Pastors should seek a bank where quality service is emphasized — from returning phone calls promptly to responding in a reasonable time to a loan request.

If convenience is an important issue to a church, consider banks that have locations that are easy to use, drive-through services, and operating hours that meet your needs.

## **Cultivating the Relationship With Your Banker**

### **Develop Consistent Communication With Your Banker**

In developing a beneficial banking relationship, it is critical for a pastor to seek ways for his banker to better understand his needs. A very effective way to do this is by regularly informing him of the church’s financial progress. Bankers are generally uncomfortable with surprises, particularly when it entails a major financial requirement.

Because a banker is a partner in a sense, keep him informed with a monthly or quarterly visit, whether you need anything or not. In a banking relationship, familiarity breeds success. A banker will be more receptive to the financial needs of your church when he has already developed a basic understanding of your unique financial situation. Regular visits will help to develop a strong relationship, including mutual trust between pastor and banker.

## **Keep Accurate Records From the Day the Church Is Established**

An accurate financial history will better enable a banker to make sound judgments about a church's financial situation. Most pastors do not have the expertise or the time to oversee all the internal recordkeeping of a church. Therefore, it's a good idea for a pastor to invest in hiring a good accountant who understands recordkeeping for non-profit entities and to rely on his knowledge.

When visiting your banker, occasionally invite the accountant to accompany you. This will let the banker know that you are serious about recordkeeping.

## **Understand the Lending Officer's Level Of Competency and Authority**

Your expectations of a banking relationship will be much more realistic if you are aware of the limitations of your lending officer. Understanding the officer's position in the chain of command at his bank will help you anticipate the amount of additional approval that may be necessary for your request.

You may find that although the bank is open to and knowledgeable about church relationships, your officer needs more information because of limited experience. If you have a relationship of mutual trust with a bank officer, it may be worth extra effort to make him comfortable with your particular needs.

## **When Visiting, Adapt To the Banker's Environment**

Because pastors sometimes operate in a more casual environment surrounded by like-minded Christians, they can overlook the importance of adapting to the banker's environment.

Bankers typically dress conservatively and portray a highly professional image. When a pastor is in the banker's environment, he should adapt to this professionalism by dressing in a conservative business suit. Even subconsciously, a banker will perceive that a church's finances are in order if he sees a pastor with a polished appearance and demeanor.

# **Financial Planning for Churches**

## **Practice Prudent Planning From the Time the Church Is Established**

Even before the first service is held in a new church, the pastor should develop both short-term and long-term financial plans. Short-term plans include immediate obligations and purchases planned within the next 12 months. Long-term plans include major purchases and plans for future expansion. Both types of planning are critical if churches are to be prudent stewards of their financial assets.

Goal-setting is an important part of any planning process. Just as churches set goals for membership growth, they should lay out specific objectives for accumulating cash reserves. As well as encouraging discipline in spending, these accomplished goals can serve as a basis for a "building program" long before it is really needed.

As the church grows and receipts increase, a pastor should take care not to allow expenses to increase until necessary. Many churches fail to accumulate cash reserves because they begin to match expenses to offerings collected. Exercising restraint in spending allows churches to better meet their goals and use their dollars more wisely.

## **Build a Credit History With Your Bank for Future Needs**

It may seem contradictory to discuss borrowing from a bank rather than spending cash accumulated by careful planning. But in our credit-oriented society, churches should seek opportunities to establish a good payment record for small purchases so that banks and other creditors will have a positive history for larger purchases.

Therefore, whenever possible, you should borrow the money for a church van or a computer system so that your banker will be comfortable lending you more money in the future.

## **Ensure That Financial Advice Is Sound**

As the church grows and becomes more sophisticated financially, be certain that the church's accountant and other financial advisors have the expertise to meet your growing needs.

Many pastors continue to use an advisor out of loyalty when that person lacks the knowledge to provide the best information. When faced with that situation, pastors need to think of other ways to involve those people and find more sophisticated advisors to help with major decisions.

## **Financing for Your Church's Major Purchase: A Building**

### **Be Realistic About the Future Growth of the Church**

Churches typically seek new or improved facilities as a result of membership growth. Many churches estimate future growth patterns based on the past. Then they overbuild and find themselves burdened with too much debt. Pastors should understand the natural laws of growth and realistically assess the potential for their church's expansion.

Oftentimes, the major factor in church growth (or the *lack* of church of growth) is not how dynamic a ministry is. Rather, it is the location and demographic makeup of the neighborhood where the church is located.

For this reason, pastors should carefully study census tract data for the church location to determine average age, income level, housing values, etc. Before purchasing or adding to a building in an older or declining neighborhood, a church should look realistically at their growth potential.

### **Cash Accumulation Is Necessary In the Purchase of a Building**

Banks expect churches to have a cash down payment when borrowing for a new building project. This reinforces the importance of beginning a "building fund" with accumulated cash long before a new facility is needed.

### **Bond Financing May be an Option For Larger Churches**

Larger churches that have needs in excess of one million dollars for a new facility may consider bond financing as an option to traditional bank financing. In bond financing, less down payment is typically required, but there are significantly higher fees and pilfering costs. Exhibit 2 shows a comparison of bank and bond financing.



# COMPARISON OF BANK AND BOND FINANCING

Criteria	Bank	Bond
Minimum Amt of Loan	No minimum	\$750,000
Interest Rate	Typically floating: 1% to 2.5% over prime*	Typically fixed: 8.5% to 9%
Downpayment Required	Around 35%	Around 20%
Up-Front Fees (% of Loan)	Less than 2%	6% to 10%; as high as 12%
Term of Repayment	3 to 5 years 10-to 20-year amortization	15 years
Payment Stream	Level over time	Higher pmts in early yrs

\*The prime rate of interest is the rate banks charge to their least risky commercial customers. Prime is set by the market and is currently 6%.

Gary L. Tipton  
Inwood National Bank of Dallas  
November 1992

**Exhibit 2**



## **Conclusion**

A church that plans well and is aware of financial constraints can most efficiently carry out its ministries and further Christ's Kingdom. As a church leader, a pastor should recognize the role of a knowledgeable banker in helping to maximize the church's effectiveness. A trusted banker can help obtain financing for needed assets. Perhaps more importantly, he can serve as a financial advisor to a pastor who must make important financial decisions affecting the future of his church.

A pastor should take seriously the choice of a bank and a lending officer, realizing that much time will be invested in developing a strong working relationship. Close communication, accurate recordkeeping, and prudent planning on the part of the church can cultivate a banking relationship that is beneficial and lasting. — — —



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## **Section 11**

# **Church Insurance Needs**

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## Section 11

# CHURCH INSURANCE NEEDS

By Tom L. Brown  
TOM L. BROWN INSURANCE

Why does a church need insurance? It is important to realize that a local church is not immune to lawsuits. A church is also frequently exposed to storms and/or other occurrences that could damage or destroy the church building and its contents. Keeping these potential mishaps in mind, a church needs to be aware of and have a good understanding of their insurance needs.

In your review of the following information, please be aware that the material is intended to be informative only. It should be used as a guide for discussion with your insurance committee and the insurance agent for your church.

### I. INSURANCE NEEDS OF THE CHURCH

#### A. Property Coverage

##### 1. Buildings (Real Property)

Real Property Coverage includes all buildings and/or structures, including any extensions, fixtures, machinery, and equipment that constitute a permanent part of the building.

##### 2. Contents (Personal Property)

Contents Coverage includes all business personal property, such as furniture, books, and equipment that are in the building or in the open within 100 feet of the building.

##### 3. Insurance coverage for both Buildings and Contents Coverage is best served today by an "all-risk" policy with a "replacement cost" endorsement. This special form of insurance places the burden on the insurance company to pay any loss that is not specifically excluded in the policy.

a. With the "all-risk" policy, coverage would include loss from fire, lightning, windstorm, hail, certain water losses, and all other losses "except those that have been excluded."

b. Unfortunately, the exclusions referred to in the above-mentioned phrase can be an extensive part of the policy. Therefore, it's important to become aware of what is *not* covered in the policy.

- c. You need to seek good professional advice. Take the time regularly to consult with your insurance professional, and be aware of what you can do to protect the assets of the church with adequate and correct insurance policies.
4. The following terms will give you a basic understanding of property-insurance terminology:

a. *All-Risk Property Form*

This form insures the property against all risk of direct physical loss. Examples of exclusions:

1. Loss caused directly or indirectly by interruption of power (This is only applicable if the interruption takes place away from the designated premises.)
2. Mysterious disappearance of property
3. Damage done to property under construction
4. Artificially generated electrical currents
5. Wear, tear, marring or scratching, insects, vermin, cracking, settling, or mechanical breakdown
6. Dampness or dryness of atmosphere, changes in temperature
7. Rust or corrosion
8. Continuous or repeated seepage or leakage of water
9. Infidelity of an employee or officer of the business (or church)
10. Damage done by rain, snow, or sleet to property in the open
11. Earthquake
12. Flood
  - a. Flooding can mean surface waters or water which backs up through sewers or drains.
  - b. Flooding can also include water below the surface of the **ground**, including that which exerts pressure or flows, seeps, or leaks through sidewalks, driveways, foundations, walls, basement or other floors, or through any opening.

b. *Replacement-Cost Form*

This form provides coverage on the basis of full replacement cost without deduction for depreciation on any loss sustained, subject to the terms of any applicable coinsurance clause and the policy limits.

This coverage can apply to buildings and contents, as well as items specifically insured on the face of the policy.

c. *Optional Coverages Property Insurance*

This includes optional coverage for various types of property. The following are some examples:

1. Neon Sign Coverage: Policies are written on an "all-risk" basis, subject to the following exclusions:

- a. Wear and tear and gradual deterioration
- b. Loss caused by installation
- c. Mechanical breakdown
- d. Loss caused by dampness of atmosphere
- e. Loss caused by war
- f. Loss caused by nuclear reaction

2. Valuable Papers Coverage: "Valuable papers" means written, printed, or otherwise inscribed documents and records, including books, maps, films, drawings, abstracts, deeds, mortgages, and manuscripts.

Valuable Papers Coverage would cover the cost of research to reconstruct damaged records, as well as the cost of new paper and transcription. It is an "all-risk" form.

3. Extra Expense Coverage: If your building was rendered untenable by fire or by any other insured peril, it would probably be deemed necessary to secure other quarters to continue operations.

However, the use of such buildings would undoubtedly involve many extra expenses, such as rents, installation of telephones, etc. Extra Expense Coverage would provide the necessary money for such expenditures.

4. Plate Glass Coverage: This is "all-risk" coverage of direct physical loss, including the expenses of repairing frames, installing

temporary plates, or boarding up openings. Plate Glass Coverage is for full replacement cost, less deductible.

5. Fine Arts Coverage: This endorsement protects against loss to items scheduled on file with the insurance company and listed as fine arts. Items such as silverware, paintings, china, and so forth, are listed on the schedule.

## B. General Liability Coverage

1. Liability-insurance coverages are needed to protect the church against all public liability hazards.
2. It's important to understand that when the court system deals with liability cases, separation of church and state is not an issue. A church has no immunity from lawsuits. It will be held liable just like any other business.
3. **Note:** In your review of liability coverage, make sure you become informed about what the phrase "pastoral professional liability" means. (See number 4.h. below.)
4. The following terms will give you a basic understanding of general liability-insurance terminology:

- a. *Premises / Operations Coverage*

This covers liability arising out of the existence and operations of your business and premises.

- b. *Independent Contractors Coverage*

This covers liability for bodily injury and property damage caused by acts of independent contractors.

- c. *Contractual Liability Coverage*

This covers liability expressly assumed under a written contract or agreement.

However, Contractual Liability Coverage does not include liability under a warranty of the fitness or quality of your products or a warranty that the work performed by or on behalf of you will be done in a workmanlike manner.

- d. *Products / Completed Operations Coverage*

This covers liability for bodily injury and property damage caused by products sold or work completed.

e. *Personal Injury Coverage*

This covers liability for false arrest, libel, or slander.

f. *Additional Persons Insured*

This extends your liability insurance to cover employees while acting within the scope of their duties.

g. *Premises Medical Payments Coverage*

Without regard for legal liability, this coverage allows you to provide immediate medical payment on behalf of any person who sustains bodily injury that results from a condition on your insured premises or workplace.

However, this coverage does not apply to you as the insured, to your employees, or to independent contractors working for you.

h. *Pastoral Professional Liability Coverage*

This type of coverage is very important for pastors to review and understand.

1. The company will pay on behalf of the insured all sums which the insured becomes legally obligated to pay as damages because of injury due to the rendering of or the failure to render pastoral counseling services during the policy period.
2. The company shall have the right and duty to defend any suit against the insured that seeks damages because of such injury, even if any of the allegations of the suit are groundless, false, or fraudulent.
3. The insurance company may make such investigation and settlement of any claim or suit as it deems necessary.
4. The company shall not be obligated to pay any claim or judgment or to defend any suit after the applicable limit of the company's liability has been exhausted by payment of judgments or settlements.
5. A counseling incident means any act or omission in the furnishing of pastoral counseling services. Any such act or omission, together with all related acts or omissions in the furnishing of such services, shall be considered a counseling incident.
6. Pastoral Professional Liability Coverage applies only to injury which occurs within the United States of America, its territories, or its possessions.

### C. Workers' Compensation Coverage

1. This insurance coverage is probably the most misunderstood of the coverages required to satisfy the insurance needs of a church.
2. A church *must* provide Workers' Compensation Coverage for all employees. Otherwise, it accepts full financial responsibility for any injury or illness attributed to a work-related occurrence. This could lead to financial disaster for a church that doesn't carry Workers' Compensation Coverage.
3. Workers' Compensation Coverage is explained as follows:
  - a. Coverage A: Workers' Compensation agrees to pay the benefits required under the Workers' Compensation law.
  - b. Coverage B: Employer's Liability provides coverage for your legal liability to employees not covered by the act.
4. It is possible that you might subcontract certain operations, such as the construction of a church building. Compensation laws provide that the principal contractor is responsible for compensation to the employees of uninsured subcontractors.
5. A church must be concerned with compensation laws even when it hires a general contractor to oversee the operation. This is because the financial responsibility for compensation can revert back to the owner — in this case the church — if the general contractor does not enforce and demand certificates of insurance from the subcontractors.
6. In determining compensation premiums, you will be charged premiums for coverages in connection with employees of subcontractors unless the contractor and/or subcontractors have insured this obligation and have furnished satisfactory evidence of such insurance.
7. Therefore, for your protection, you should obtain certificates of insurance from the contractor and/or subcontractors doing work for you.
8. The Workers' Compensation policy is written subject to audit, and payroll records should be kept in such a manner as to show any overtime paid.

### D. Automobile Coverage

1. The Business Auto Policy covers automobile exposure, including Liability Comprehensive Coverage, and Collision Coverage.

The Liability Coverage provides protection for any automobile whether it is owned, non-owned, or hired, subject to the conditions in the policy.

2. The following terms will give you a basic understanding of the church auto insurance terminology:

a. *Owned Automobiles Coverage*

This covers liability arising out of the ownership, maintenance, or use of owned automobiles.

b. *Hired Automobiles Coverage*

This covers the liability for the use of hired automobiles.

c. *Non-Owned Automobiles Coverage*

This coverage protects the policyholder against liability while driving an automobile not owned or hired by the policyholder.

This also provides liability coverage resulting from the use of someone else's automobile on the insured's behalf (i.e., an employee using his personal vehicle for a business purpose).

d. *Uninsured Motorists Coverage*

This provides coverage for the insured in case of bodily injury caused by negligent uninsured or hit-and-run motorists.

e. *Comprehensive Coverage*

This pays for loss of or damage to automobiles from perils other than collision.

f. *Collision Coverage*

This pays for loss of or damage to automobiles from collision with another object or from overturn.

g. *Automobile Medical Payments Coverage*

This provides coverage for the named insured and employees for any residual medical payments due to automobile bodily injury that are not covered under Personal Injury Protection and Worker's Compensation as stated in the State's Regulatory Statutes.

## II. INSURANCE NEEDS OF THE PASTOR

Often day-to-day living and the ever-present demands of ministry keep pastors from considering what they should do to provide for the golden years of retirement.

Many pastors also fail to consider what would happen if their health failed, they became disabled, or they died prematurely.

The failure to confront such issues isn't wise. The consequences could be great for a pastor who is reluctant or who delays in considering these important matters.

Your review of the following material is intended for information only and should be used only as a guide.

#### A. Health Coverage

1. The need for this type of insurance is as important to you as any other coverage, allowing you to function without the fear of the catastrophic costs of an unforeseen illness.
2. The following terms will give you a basic understanding of health-insurance terminology:

- a. *Classic Option*

This traditional major medical option allows you and your employees complete freedom in choosing your doctors and hospitals.

- b. *Utilization Review Option*

Utilization Review is the first level of Managed Care before entering the hospital or receiving certain kinds of treatment. Informed and cost-effective decisions are made about health care after your physician recommends a course of treatment.

- c. *Preferred Hospital Network Option*

This is the next level of Managed Care. A Preferred Hospital Network is a network of hospitals and outpatient facilities that have agreed to provide services to you and your employees and accept reduced fees that have been negotiated with them.

When you choose this option, you are choosing to become a more active participant in the Managed Care Program because you agree to receive maximum benefits for covered hospital charges only when you use these specific hospitals and outpatient facilities. However, you have complete freedom in choosing your doctors.

- d. *Preferred Provider Organization Option*

Preferred Provider Organizations, commonly known as PPOs, are another way you can control costs. A PPO is a network of doctors, hospitals, and other providers who have agreed to offer medical services to you and your employees at reduced, negotiated fees.

e. *Select Your Major Medical Variables*

You choose the calendar-year deductibility, benefit percentage, stop-loss point, and out-of-pocket limit that you want.

1. **Choose your Calendar-Year Deductible:** The deductible is an amount of covered medical charges you pay each calendar year before your plan benefits begin.
2. **Family Deductible Limit:** When three family members have each satisfied his or her deductible in a calendar year, the company will waive further deductibility for the family the rest of that year.
3. **Choose your Benefit Percentage:** The benefit percentage is the amount of your covered medical charges you want the insurance company to pay for you.

- a. Once your deductible is satisfied each calendar year, benefits will be paid based on the benefit percentage you have chose: 50 percent, 80 percent, or 100 percent.
- b. The percentage of covered medical charges that you pay is your basic coinsurance percentage.

For example, if you select an 80-percent benefit percentage, then the insurance company will pay 80 percent and you pay 20 percent of your covered medical charges. The 20 percent is your basic coinsurance percentage.

4. **Choose your Stop-Loss Point:** Select the point at which you stop paying your share of covered medical charges.
  - a. The insurance company will share covered medical charges above the deductible with you up to the stop-loss point you select: \$2,000; \$2,500; \$5,000; or \$10,000.
  - b. Then the company will pay 100 percent of the covered medical charges for the rest of the calendar year.
5. **Out-of-Pocket Limit:** Your out-of-pocket limit is the maximum amount of covered medical charges you pay in a calendar year.
  - a. **Your choice of deductible, benefit percentage, and stop-loss point determine how much you will have to pay out of your own pocket before the insurance company starts paying at 100 percent. This is your out-of-pocket limit.**

- b. For example, let's say you choose a \$250 deductible, with an 80-percent benefit percentage, a 20-percent basic coinsurance percentage, and a \$2,000 stop-loss point.

Your out-of-pocket limit for covered medical charges would total \$650 for the calendar year. This amount includes your \$250 deductible, plus 20 percent of the next \$2,000 (\$400) of covered medical charges.

3. Finally, choose your health-insurance carrier wisely.
  - a. Do *not* just settle for the lowest cost. Many insurance carriers are questionable and will not be in business tomorrow.
  - b. Suppose you or any family member should encounter a severe illness, and your insurance carrier fails to fulfill its obligations. Another insurance carrier will not assume the risk, and you will be without insurance. Therefore, be careful in your choice of a health-insurance company.

## B. Life Coverages

1. In most instances, people buy life insurance to protect their families from the unexpected. Also, a well-planned, life-insurance program can provide interim funds to allow a church adequate time to replace a deceased minister.

With proper review and planning, a single program can be designed that would benefit both your family and the church.

2. The following will give you a basic understanding of life-insurance terminology:

- a. *Whole Life Insurance*

This provides permanent protection for the whole of life.

Premiums may be made payable for life (whole life or ordinary life) or limited to a specific date (e.g., 20 payments with lifetime benefits or premiums paid to age 65 with lifetime benefits). The dollars you pay in premiums *build cash value* — the amount of money your policy is worth while you still live.

- b. *Term Insurance*

This protects you for a specific period of time (a term).

Term insurance builds no cash value and **generally** cannot be continued past 65 or 70 years of age. The premiums **generally** increase

when renewed at the end of each succeeding term. The dollars you pay in premiums *do not build cash value*.

3. Each minister and ministry has different needs. Take time to seek professional advice.

#### C. Disability Coverages

1. Disability insurance is intended to provide a mechanism that will replace your earning power as a minister if you become disabled due to an accident or illness.
2. This type of insurance has many options, ranging from salary replacement amounts to how long you wish to receive payments.
3. Probably the most important consideration of all in choosing Disability Coverage is the definition of "disabled" in the policy. Search for an insurance company that uses this definition of "disability": *Inability to perform one's duties as a minister*.

#### D. Retirement Coverages

You may look forward to retiring and spending many hours of leisure after you've faithfully served in the ministry.

This thought can be both pleasant and unsettling. It may be comforting to know that your hectic workdays will someday end. But it can also be unsettling to think of losing your familiar daily routine and the career around which you planned your life.

If you are to retire successfully, you must plan ahead, creating new routines, interests, and activities that you enjoy. To allow yourself to enjoy this new time in your life, you must also plan for these years *financially*. One way to do that is to invest in *tax-sheltered annuities*.

1. The tax-sheltered annuity program can be very exciting, allowing you to create large sums of money for retirement.
2. Unlike the "regular" money market and certificate-of-deposit accounts, this program will allow you to invest deposits and defer all income tax until you began a systematic withdrawal.
3. Annuities can be designed to select investments that are with risk (investments in a stock-market portfolio), without risk (guaranteed money markets), or a combination of the two.
4. Choose your program wisely with the assistance of a trained professional counselor.



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## **Section 12**

# **Church Legalities**

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# Section 12

## CHURCH LEGALITIES

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Pastors have one of the most challenging jobs. They are not only responsible for pastoring and shepherding the church members, but they are also in charge of all of the business activities of the church. If the business of the church is not handled in a proper and legal manner, the integrity of the pastor comes under scrutiny.

Therefore, it is essential that pastors develop a good relationship with a good lawyer who can assist in properly setting up the organization of the church with the state and the IRS. In addition, your lawyer can advise regarding the ongoing day-to-day activities so that they are taken care of decently and in order.

The following is a partial list of various situations in which a pastor might need to contact a lawyer:

1. Real-estate transactions
2. Counseling situations involving legal issues
3. Contract review
4. Instituting a policy handbook for employees
5. Dealing with employment laws
6. Reporting child abuse
7. Establishing a primary school or day-care center
8. Dealing with the IRS
9. Review of Minutes
10. Review of financial records
11. Obtaining financing (bank loan, church bonds, etc.)
12. Salary opinion for pastor and key employees
13. Liability issues

The material set forth in this section will aid both the new or experienced pastor in establishing his church in a proper manner and assist him in operating the church in compliance with the law. Due to the technical nature of this material, it is suggested that you contact an attorney if you need further explanation on these issues.

## **Setting Up the Tax-Exempt Organization**

The process for establishing a church or a ministry as a corporation or legal association is essentially the same, regardless of the state in which it is organized.

One of the first steps that must be considered when establishing an organization is who will be on the Board of Directors or, as it is often called, the Board of Trustees. The Board of Directors is the decision-making body of the organization.

All states but one require that there be at least three (3) people on the Board of Directors. This Board may consist of a husband, wife and a third person who may or may not be related to them. It should be noted here, however, that the IRS prefers for the Board to be controlled by unrelated members, although this is not a requirement.

Once the Board has been determined, the Board members must choose the name of the corporation. They also must decide who will be the Registered Agent and what will be the Registered Address for the corporation.

The Registered Address is nothing other than a means of providing a permanent street address for the corporation. For instance, if someone wants to notify the corporation of a delinquency in not filing a report, the state would send its forms to the Registered Agent at the Registered Address.

The next step will be the drafting of the Articles of Incorporation, which should be done by an attorney familiar with church law. In these documents, there will be language which states what the corporation is being organized to do.

Typically, a corporation will have a broad "Powers and Purposes" clause, meaning that it can legally do any type of activity that is permitted under the tax-exempt laws of both the state and the IRS. In addition, the Articles of Incorporation will have language that is required by the IRS, such as a dissolution clause, no private inurement clause (meaning no private benefit), no substantial lobbying clause, no political activity clause, etc.

The Articles of Incorporation will be filed with the Secretary of State's office in the state in which the corporation is organized. With two exceptions, Virginia and West Virginia (where churches cannot be incorporated), all churches should be incorporated. If the organization is an evangelistic ministry, it should be incorporated in all fifty states.

The Articles of Incorporation serve as the number-one document of the corporation, just as the Constitution of the United States serves as the controlling document

over laws passed by Congress. If there is ever a conflict between the Articles of Incorporation and any other document or Board resolution, the language set forth in the Articles of Incorporation will supersede any conflicting documents. Once these Articles of Incorporation have been filed, the corporation has been established as a non-profit corporation and Bylaws should be drafted.

The Bylaws of the corporation will set forth language regarding how the corporation is to operate on a day-to-day basis and will typically include the Tenets of Faith. The Bylaws should set forth how the officers and directors will be elected and removed. In addition, the powers of the pastor should be enumerated. The procedure both to appoint and remove a pastor should be clearly established.

Many times the pastor has the right to single-handedly appoint the other members of the Board of Trustees. Sometimes the Trustees reelect themselves. Sometimes the congregation has full voting rights, and they elect, not only the pastor, but also the trustees. Lastly, special attention should be paid to the requirements that must be met to amend the Bylaws.

Once the Articles and Bylaws have been drafted, the next order of business would be to have a Board meeting in order to approve the Articles of Incorporation and the Bylaws and to elect the officers and directors.

The newly elected directors should have Board meetings both annually and whenever a major decision is going to be made by the corporation. For instance, a special meeting should be held any time real estate is to be purchased; long-term debt is going to be incurred by the corporation; the salaries of the pastor or key personnel of the corporation are to be set; any new ministry activities are to be established; or a major program of the church or ministry is to be eliminated.

## **Meetings of the Board**

As mentioned previously, Board meetings should be conducted annually and whenever circumstances require a special meeting. (A recommended resource for conducting church Board meetings is *Robert's Rules of Order*.<sup>†</sup>)

Notice of the Board meeting must be given to each Board member prior to the actual meeting. In many states the laws provide that written notice of any meeting shall be given to each Board member not less than ten (10) nor more than sixty (60) days before the date of the meeting.

If the organization's Bylaws provide for a different notice period, then the notice requirements in the Bylaws should be followed, because the Bylaws normally supersede the state statutes with regard to the notice requirement. Please note that the notice requirements can be waived by having all of the Board members present and by having them vote to waive the notice requirement.

No action taken at a Board meeting is legally binding unless a certain number (known as a quorum) of the Board members are present. The number of Board members that constitutes a quorum will normally be stated in the organization's Bylaws. If the Bylaws do not specify a number, a majority of the Board members will normally constitute a quorum.

The vote of a majority of the directors present at the Board meeting at which a quorum is present shall be the act of the Board, unless the Articles of Incorporation or the Bylaws require a vote of a greater number. In a meeting where a quorum is not present, regular business cannot be transacted and action is limited to the following steps:

1. Make an effort to secure a quorum.
2. Take a recess.
3. Adjourn.

The typical order of business of a Board meeting is as follows:

1. Call to order (The Chairman of the Board or President of the organization will call the meeting to order.)
2. Roll call (A record must be made of the Board members attending the meeting.)
3. Reading of the Minutes of the last meeting (This step can be waived by a vote of the Board members.)
4. Reports of the Officers and Board members
5. Reports of any committees
6. Unfinished business
7. New business
8. Adjournment

If it is desired to transact business out of this order, the rules must be suspended by a two-thirds (2/3) vote of the Board members present at the meeting.

For important decisions, a corporate resolution should be adopted, written up in the Minutes, and signed. The following is the suggested protocol for corporate resolutions:

1. After a proposal has been made by a Board member and discussed by the Board, any Board member may make a motion that the proposal be adopted by the corporation through a corporate resolution. The motion must then be seconded by another Board member and then voted upon by the entire Board.

2. If the resolution is approved by a majority of the Board or by the number required in the Bylaws, the resolution is deemed to be adopted by the Corporation.

## **The Officers and the Minutes**

### *1. Chairman or President*

The Chairman or President's duties at each Board meeting are as follows:

- a. To call the meeting to order.
- b. To announce the business before the Board in the order upon which it is to be acted.
- c. To recognize members entitled to the floor.
- d. To put to a vote all questions and resolutions which are so moved.
- e. To authenticate by his signature, when necessary, all the acts, orders, and proceedings of the Board.

### *2. Secretary*

- a. The Secretary is the recording officer of the Board and the custodian of its records, except those records specifically assigned to others such as the Treasurer.
- b. In addition to keeping the records of the Board and the Minutes of the Board meetings, it is also the duty of the Secretary to keep a roll of the members, to call the roll at the beginning of each Board meeting, and to send out proper notices of all called meetings.
- c. Prior to each Board meeting, the Secretary should prepare an order of business, which outlines the order of the meeting. The Secretary should also keep a record of what took place in the meeting. Such a record is called the Minutes.

The Minutes are simply a record of the proceedings of the Board meeting (samples follow). The Minutes should be typed and signed by both the President and Secretary of the corporation. The essential requirements to be included in the Minutes are as follows:

1. The kind of meeting ("regular" or "special")
2. Date of meeting and place

3. The presence of the regular Chairman/President and Secretary
4. Whether the Minutes of the previous meeting were approved or their reading waived by a vote of those present
5. Listing of resolutions voted upon
6. The fact of adjournment

The Minutes of each meeting should be recorded and kept in a corporate book. Typically, the corporate book will contain the Articles of Incorporation, Bylaws, Minutes, and other legal documents of the corporation.

### **Tax-Exempt Status**

The tax-exempt status with the IRS for both churches and ministries is typically obtained by one of three methods. First, the church or ministry may obtain exempt status by filing an IRS Application Form 1023. The 1023 application for ministries must be filed within fifteen (15) months of the date that the ministry first begins to operate and take and receive tax-deductible contributions.

However, a church does not have any time limitation in which to file a Form 1023 because a church does not *have* to apply for tax-exempt status. Therefore, even though a church has been in operation for any number of years without filing for tax-exempt status, it can still apply for tax-exempt status by filing a 1023 whenever it so desires. But it should be made clear that a church without a tax-exempt status cannot provide tax-exempt receipts to its members for their financial support of the church.

When filing a 1023 application, the organization typically pays a \$465 filing fee to the IRS. Along with the application filing fee, the organization will provide the IRS with the following information:

1. Copies of its Articles of Incorporation
2. Bylaws
3. A list of its current activities and planned activities for the future
4. An itinerary of speaking engagements if it is a traveling ministry
5. Pictures of the church and perhaps of the church service itself
6. Financial information regarding past income and expenses
7. Balance sheets and projections for the next three (3) calendar years

It takes approximately three (3) months to process the application. Following perhaps a questionnaire or two by the IRS, the exempt status should be granted.

Once granted, the tax-exempt status will remain in effect on a continual basis until terminated by the IRS. No annual filing is required for a church to keep its exempt status. However, a ministry is required to file an IRS Form 990 every year if its gross income exceeds \$25,000.

The second type of exempt status which can be obtained for both churches and ministries is to tie into an organization that has a "group exemption." A group exemption allows a parent organization to bring in other churches or ministries, which are usually separately incorporated, underneath it. By participating in a group exemption, the subordinate church or ministry is automatically determined to be tax-exempt, which saves them the expense and hassle of filing a 1023 application to obtain their own individual exempt status.

The parent organization that has the group exemption files an annual report, usually due April 15 of each year, that lists the following:

1. The current subordinates that are participating under the group exemption.
2. The churches and ministries that have been added that particular year.
3. The churches and ministries that have withdrawn from the organization.

The third type of exempt status applies only to churches. The IRS, by the laws of Congress, cannot force a church to apply for tax-exempt status. Rather, churches are automatically tax exempt by their mere existence, without filing either a 1023 application or coming underneath a group exemption.

However, although a church is not required to file, the IRS has no record of the church being tax exempt unless it does file or participate in a group exemption. This results in a problem when the organization applies for a tax-exempt bulk mailing permit. It also causes a problem if various members of a church are audited, and they claim deductions for contributions given to that particular church.

One solution to this problem is to fill out an IRS form that proves the church is tax exempt on an individual basis only. However, filling out this form may need to be done each year or each time an instance arises, whereas with the 1023 application, the exempt status is good for an indefinite period of time. Therefore, it is recommended for both churches and ministries to either apply for their own tax-exempt status by filing IRS Form 1023 or to participate underneath a group exemption.

### **IRS and State Filing Requirements**

1. Churches and ministries must file an IRS Form 941 on a quarterly basis. This form is to report employee withholding taxes.

2. Ministries must file IRS Form 990 annual report if the gross income into the ministry exceeds \$25,000. Churches *do not* file IRS Form 990.
3. Churches and ministries are both exempt from filing the *federal* unemployment tax, IRS Form 940. However, they may need to pay *state* unemployment tax.
4. Churches and ministries are required to have Workers' Compensation insurance in most states.
5. Many states have laws that require filing for fund-raising activities, especially if support is being raised from the public rather than from the members of the organization.

## **Political Activity**

### **A. Political Expenditures**

A political expenditure is generally defined as any amount incurred by an organization in connection with a participation or intervention in any political campaign on behalf of (or in opposition to) any candidate for public office. Intervention in a campaign includes publication or distribution of statements.

In addition, if the organization is formed primarily to promote a particular candidate or is effectively controlled by a candidate or prospective candidate, any of the following is a political expenditure:

1. Amounts paid to or incurred on behalf of the candidate for speeches or other services.
2. Travel expenses of the candidate.
3. Expenses of conducting polls, surveys, or other studies, or preparing papers or other materials for use by the candidate.
4. Expenses of advertising, publicity, and fund-raising for the candidate.
5. Any other expense which has the primary effect of promoting public recognition of, or otherwise primarily accruing to the benefit of, the candidate.

### **B. Taxes Payable by the Organization**

A 10-percent tax is imposed on each political expenditure of an organization. This tax is paid by the organization. If the political expenditure is not corrected (i.e., if the political activity is not **stopped**) by the end of the taxable period, an additional tax equal to 100 percent of the expenditure can be imposed on and is payable by the organization.

## **C. Taxes Payable by the Management**

There is also a 2 1/2-percent tax on any organization *manager* who agrees to any expenditure by the organization when the manager knows the expenditure is a political one. This tax is owed and paid by the manager. There is also a 50-percent tax if the manager refuses to agree to a correction of the political expenditure. This tax is also paid by the manager.

If more than one manager agrees to an expenditure or refuses to agree to its correction, the tax liability is joint and several. For any single political expenditure, the first tax cannot exceed \$5,000 and the second tax cannot exceed \$10,000.

A manager has been defined as any officer, director, or trustee, or any other person with comparable responsibilities. A manager also includes an employee of an organization who has authority or responsibility with regard to the expenditure in question. The correction of an expenditure is defined as the following:

1. Recovery of the expenditure to the extent possible.
2. The establishment of safeguards to prevent future political expenditures.
3. If full recovery is impossible, such additional action as may be prescribed in the regulations.

## **D. Injunction to Prevent Flagrant Political Expenditures**

In appropriate circumstances, the IRS may seek a U.S. District Court injunction barring additional political expenditures by a § 501(C)(3) organization. The IRS may take this action:

1. After it has notified the organization of its intention to seek an injunction if the organization does not immediately cease making political expenditures;
2. After the commissioner of the Internal Revenue Service has personally determined that the organization has flagrantly participated in a political campaign; and
3. After the commissioner has also determined that, under the circumstances, an injunction is appropriate to prevent further abuse.

The IRS may also seek (and the Court may grant) such other injunctive relief as may be appropriate to ensure that the organization's funds are preserved for § 501(C)(3) purposes.

## Short-Term Mission Trips

Under Section 170 of the Internal Revenue Code of 1986, the taxpayer may claim a deduction for a charitable contribution only if the contribution is made “to or for the use of” a qualified organization. This section provides, in pertinent part:

“(a) Allowance of deduction.

- (1) General rule. There shall be allowed as a deduction any charitable contribution (as defined in subsection (c)) payment of which is made within the taxable year. A charitable contribution shall be allowable as a deduction only if verified under regulations prescribed by the Secretary. . . .

“(c) Charitable contribution defined. For purposes of this section, the term ‘charitable contribution’ means a contribution or gift to or for the use of. . . .

“(2) A corporation, trust, or community chest, fund, or foundation. . . .

“(B) organized and operated exclusively for religious, charitable, scientific, literary, or educational purposes. . . .”

The most authoritative case in this area is a recent U.S. Supreme Court decision, *Davis v. United States*, 110 S. Ct. 2014. In *Davis*, the taxpayers and their sons were members of the Church of Jesus Christ of Latter Day Saints (“Mormon Church”).

The parents claimed charitable contribution deductions for amounts transferred to their sons while the sons served as full-time, unpaid missionaries of the Church. The Church requested the payments, set their amounts, and, through written guidelines, instructed that the payments be used exclusively for missionary work. The funds were transferred directly into the sons’ personal checking accounts, on which they were sole signators. The sons used the funds primarily for rent, food, and other personal needs, according to the Church’s guidelines.

The Supreme Court ruled as follows:

1. The transfer of funds did not qualify as a charitable contribution made “for the use of” the Mormon Church, in the absence of evidence that the funds were transferred “in trust for” the Church.
2. The transfer of funds did not qualify as a contribution “to” the Church under treasury regulations governing contributions of services.

Regarding the first issue, the Court stated that the IRS’ position that the phrase “for the use of” was intended to convey a similar meaning as “in trust for,” was consistent with the statutory language and therefore was the appropriate standard. Examining the facts of the case, the Court stated that there was no evidence for the following:

1. That the taxpayers took any steps normally associated with creating a trust or similar legal arrangement;
2. That the sons had any legal obligation to comply with their promise to use the money in accordance with the Church's guidelines; or
3. That the Church might have a legal right to the money or to a civil cause of action against the missionaries using the money for purposes not previously approved by the Church.

Therefore, the Court held that there was no valid deductible contribution under Section 170.

Regarding the second issue, the court rejected the taxpayers' alternative position that their transfer of funds into their sons' account was a contribution "to" the Church under Tres. Reg. Section 1.170 A-1(g), 26 C.F.R. Section 1.170 A-1(g) (1989).

The court stated that the regulation's plain language indicated that taxpayers could *only* claim deductions for "unreimbursed expenditures" incurred in connection with their *own* "rendition of services" to a qualified organization. Therefore, as the taxpayers themselves (the parents) had not rendered the services, but their sons had, the transfer of funds could not qualify as a contribution "to" the Church under the regulation at issue.

The *Davis* decision reconciled a conflict between the federal circuits, opting for the ninth circuit "use" test rather than the more liberal tenth circuit "benefit" test, which had been the law in Oklahoma until the *Davis* decision.

Other authority on the issue is found in Rev. Ruling 62-113, C.B. 1962-10. In Rev. Rul. 62-113, the IRS found that contributions to a local congregation for distribution to short-term missionaries, which funds had been provided to the church by families and friends, did not violate Section 170. All contributions to the fund were expended in pursuance of the purposes of the fund and no part was earmarked for any particular person.

Further, in order to obtain reimbursement for expenses, each missionary was required to submit a monthly report listing his receipts and expenses, and in no case did the funds supply amounts greater than the reports could validate. Given these procedures, the IRS concluded that, "unless the taxpayer's contributions to the funds are distinctly marked by him so that they may be used *only* for his son and are received by the fund pursuant to a commitment or understanding that they will be so used, they may be deducted by the taxpayer" under Section 170.

Applying this authority, procedures are needed to ensure the deductibility of missionary support. Specifically, we would suggest that all missionaries submit at least quarterly reports listing all receipts and expenses. No disbursement should be made without this documentation.

Further, each particular “account” for each missionary should not be treated as earmarked exclusively for that person. Rather, it should be appropriated at the discretion of the organization. A no-refund policy should be adopted so that a contribution made for missions will not be refunded simply because a person cannot make the trip.

In addition, a missionary journal should be maintained to verify that the missionary purpose of the trip was carried out. All contributions should be made to the organization, and the organization should document its control of both the funds and activities of the missionary.

## **Unrelated Business Income (UBI)**

It is never my recommendation that churches or ministries become involved in businesses that result in unrelated business income. By this I mean I don’t recommend that they become involved in any business that would cause the organization to have taxable income.

There are many ways in which an organization can receive unrelated business income, including the ongoing sales of various items, the collection of rent, and an ongoing business activity that is not substantially related to the tax-exempt purpose, i.e., spreading the Gospel of Jesus Christ.

Section 501(c)(3) of the Code provides exemption from federal income taxes for corporations organized and operated exclusively for religious purposes, provided no part of the organization’s net earnings inure to the benefit of any private shareholder or individual.

Section 1.501(c)(3)-1(c)(1) of the Income Tax Regulations provides that an organization will be regarded as “operated exclusively” for an exempt purpose only if it engages primarily in activities that accomplish one or more of the exempt purposes specified in Section 501(c)(3) of the Code. An organization will not be so regarded if more than an insubstantial part of its activities is not in furtherance of an exempt purpose.

Section 1.501(c)(3)-1(e)(1) of the Regulations provides, in part, that an organization may meet the requirements of Section 501(c)(3) even though it operates a trade or business as a substantial part of its activities if:

1. The operation of such trade or business is in furtherance of the organization’s exempt purpose or purposes; and
2. If the organization is not organized or operated for the primary purpose of carrying on an unrelated trade or business as defined in Section 513.

Section 511(a) of the Code imposes a tax on the unrelated business taxable income of certain organizations otherwise exempt from federal income tax, including organizations

described in section 501(c)(3) of the Code. Organizations with gross UBI over \$1,000 are required to file IRS Form 990-T. Excessive amounts of UBI may jeopardize exempt status.

Section 512 of the Code, with certain exceptions, defines “unrelated business taxable income” as the gross income derived by an organization from any unrelated trade or business regularly carried on by it, less certain deductions and with certain modifications.

Section 513(a) of the Code defines the term “unrelated trade or business” as any trade or business the conduct of which is not substantially related (aside from the need of such organization for income or funds or the use it makes of the profits derived) to the exercise or performance of such organizations of its charitable, educational, or other purpose or function constituting the basis for exemption under section 501.

Section 513(c) of the Code states that “the term ‘trade or business’ includes any activity which is carried on for the production of income from the sale of goods or the performance of services.”

Section 1.513-1(b) of the Regulations provides that the term “trade or business” for purposes of section 513 of the Code has the same meaning it has in section 162 and generally includes any activity carried on for the production of income from the sale of goods or services.

Section 1.513-1(c)(1) of the Regulations states that in determining whether trade or business from which a particular amount of gross income is derived is “regularly carried on” within the meaning of section 512, one must consider the frequency and continuity with which the activities productive of the income are conducted and the manner in which they are pursued.

For example, specific business activities of an exempt organization will ordinarily be deemed to be “regularly carried on” if they manifest a frequency and continuity and are pursued in a manner that is generally similar to comparable commercial activities of nonexempt organizations.

Section 1.513-1(d)(2) of the Regulations provides that a trade or business is “related” to the exempt purposes only where the conduct of the business activities has a causal relationship to the achievement of exempt purposes (other than through the production of income.) Further, it is “substantially related” for purposes of section 513 of the Code only if the causal relationship is a substantial one.

For this relationship to exist, the production or distribution of the goods or the performance of the services from which the gross income is derived must contribute importantly to the accomplishment of those purposes. Whether or not activities productive of gross income contribute importantly to the accomplishment of any purpose for which an organization is granted exemption depends in each case upon the facts and circumstances involved.

We can examine case law regarding this “substantially related” element. In

*Mobile Arts & Sports Assoc. v. U.S.*, 148 F. Supp. 311 (S.D. Ala. 1957), the Court held that income from a football "bowl" game was not unrelated business income.

The tax-exempt entity, which sponsored the annual Senior Bowl in Mobile, Alabama, conducted other educational and cultural activities in addition to the bowl game. The Court noted that tickets were sold to the general public as well as distributed at a reduced price to grade-school children. The court concluded that the bowl game was an "integral part" of the organization's civic and educational program, and thus there was no unrelated business income.

In Rev. Rul. 65-271, 1965- C.B. 161, an organization promoting jazz music through the presentation of public jazz festivals and concerts was held to be exempt under both educational and charitable purposes. The IRS noted that admission fees were charged for the purpose of helping to meet expenses at the concerts, but found that this was not an impediment to the Ruling.

Similarly, the IRS in Rev. Rul. 66-46, 1966- C.B. 133, found that an organization formed to promote group harmony singing and educate the public in this type of music was also exempt, as it was organized and operated exclusively for educational and charitable purposes.

The Service noted that once each year the organization conducted a public concert at which an admission fee was charged. This concert was the organization's principal source of revenue. It had expenditures in connection with the concert for theater rentals, scenery and costume rentals, purchases of musical materials, and remission of dues to affiliated organizations. Yet the organization's exempt status was not affected.

In Rev. Rule 74-361, 1974-2 C.B. 159, the IRS determined that an organization that conducted weekly public dances was operated exclusively for charitable purposes. The Service found that the dances were run by a volunteer fire company and that Section 513(a)(1) of the Code specifically excluded from the definition of unrelated business any trade or business in which substantially all the work was performed for the organization without compensation. Therefore, the IRS held that the dances were not taxable as unrelated business income of the organization.

In Rev. Rul. 75-471, 1975-2 C.B. 207, the IRS held that an annual film festival showing films that did not have commercial appeal qualified for tax-exempt status because it promoted art. Similarly, in Rev. Rul. 73-45, 1973-1 C.B. 220, the IRS held that an organization created to foster community appreciation for the dramatic and musical arts and which sponsored professional presentations of plays, musicals, and concerts also qualified for tax-exempt status.

On the other hand, in Rev. Rul. 80-298, 1980-2 C.B. 197, the IRS held that an otherwise exempt university that leased its stadium to a professional football team for several months of the year and that provided numerous related services was engaged in unrelated business and therefore subject to unrelated business income taxation (UBIT).

The Service noted that while the university's exempt purpose involved the

advancement of education, leasing the stadium to a professional football team was not an activity that furthered this educational purpose of the university.

### **A. Activities Regularly Carried On**

In order to constitute unrelated business income, the income must be from a trade or a business that is regularly carried on by the organization. A business is "regularly carried on" if it is frequent, continued, and pursued in a manner similar to comparable commercial businesses. The frequency that an activity is carried on, i.e., bake sale, car wash, charity dinner, and so forth, will be examined by the Internal Revenue Service to determine whether the activity is "regularly carried on."

### **B. Not Substantially Related**

In order to constitute unrelated business income, the income must be from a trade or business that is not "substantially related" to the organization's tax-exempt activities. To qualify as being substantially related, the production or distribution of the goods or the performance of the service from which the income is derived must contribute to the accomplishment of the organization's exempt purpose.

For instance, the sale of Christian literature and music tapes, etc. would be substantially related to the tax-exempt purpose of a church or ministry, provided that there is a gospel message on the tape or within the book.

### **C. Tax Rates**

Any unrelated business income of corporation is taxed at the normal corporate tax rate.

### **D. Exceptions to Unrelated Business Income**

1. *Volunteer workers*: Business substantially conducted by voluntary workers is exempt from the unrelated business income tax. The sales of new clothing items by churches and ministries typically would be an unrelated business income, even though it may have a scripture verse located on the apparel, unless sold by **volunteers** or unless such sales were not regularly carried on.
2. *Thrift shops*: The sale of merchandise, substantially all of which has been donated to the organization as gifts or contributions.
3. *For the convenience of*: If a business has sales simply for the convenience of its member employees or students, such as a college bookstore or a hospital gift shop, the sales from those activities would not be taxable.

4. *Certain bingo games:* Under Section 513(e), certain legal bingo games are excluded from the definition as an unrelated trade or business, even though regularly carried on.
5. *Royalties:* Royalty income is usually not included in UBI unless:
  - a. It is received from a controlled subsidiary; or
  - b. Money was borrowed to acquire the property from which the royalty income is derived, and the property's use is unrelated to the exempt organization's purpose.
6. *Interest:* Interest income is usually considered passive income that is excluded from UBI. However, if money has been borrowed to lend and create interest income, it will be included in UBI if the use of the loan is for purposes unrelated to exempt purposes.
7. *Sale of Capital Asset:* Gain or loss from the sale, exchange, or disposition of a capital asset is not usually included in the computation of unrelated business income. However, no exclusion is permitted for capital gain or loss arising in connection with debt-financed property.

## **E. Real Property Rentals**

As a general rule, income from the rental of real property is excluded from UBI. However, such rental income may be treated as UBI if the amount of the rent is dependent on the profits derived from the leased property, instead of on an amount based upon on a fixed percent or percentages of gross receipts or sales. No exclusion is allowed with respect to the rents received from the lease of debt-financed property. See Section 512(a)(3).

## **F. Provision of Services**

If services are rendered with the rental of space, the income is UBI. Generally, services are considered rendered to the occupant if they are primarily for the convenience of the occupant and are other than those usually or customarily rendered.

Normally, only real property rentals are excluded from the computation of UBI. When real and personal property are leased together, the total rent must be allocated between the amount attributable to the real property and the amount attributable to the personal property.

## **G. Incidental Personal Property Rents**

For combination rentals, if the rent attributable to personal property is an “incidental” amount of total rents received, all rents under the lease are excluded from UBI. The regulations state that personal-property rents will normally be considered “incidental” if not in excess of 10 percent of the total rents, determined at the time the personal property is first placed in service by the lessee (Reg. Section 1.512(b)-1(c) (2) (ii)).

## **H. Allocation**

If more than 50 percent of the total rent is attributable to personal property, determined at the time the personal property is first placed in service by the lessee, then no part of the rent received under the lease is excludable. If the rent attributable to personal property is less than 50 percent of the total, the portion attributable to real property remains excludable (Reg. Section 1.512(b)-1(c) (2) (iii) (a)).

## **J. Multiple Leases**

If separate leases are entered into with respect to real and personal property with an integrated use, all the leases must be considered as one lease (Reg. Section 1.512(b)-1(c)(3)(iii)).

## **K. Personal Property Additions or Substitutions**

The allocable portion of the total rent is initially determined when the leased personal property is first placed in service. However, the test percentage must be recomputed if additional or substitute personal property placed in service results in an increase of 100 percent or more in the rent attributable to all personal property leased (Reg. Section 1.512(b)-1(c)(3)(v)(a)). The recomputed percentages apply only to rents received subsequent to the event that triggered the recomputation.

## **L. Lease Modification**

The recomputation of the test percentages is also required if a lease is modified to change the amount of rent charged, whether or not there is a change in the amount of personal property rented (Reg. Section 1.512(b)-1(c)(3)(v)(b)). Rent variations pursuant to an adjustment clause are **not considered** modifications.

## M. Debt-Financed Income

An exempt organization's income from debt-financed property is included in, unless most of the use is substantially related to the exercise or performance of the organization's exempt function, aside from the organization's need for income or funds (Section 514).

Debt-financed property generally includes any property (e.g., real property, tangible personal property, and corporate stock) that is held to produce income and with respect to which there is an acquisition indebtedness outstanding at any time during the tax year (Reg. Section 514(b)).

Thus, dividends, interest, annuities, royalties, and rents will be included in UBI if derived from debt-financed property, as will gain from the sale or other disposition of the property. Acquisition indebtedness is generally considered to be any debt that would not have been incurred but for acquisition or improvement of the property (Section 514(c)).

The "debt/basis percentage" of income from debt-financed property is included in UBI. This percentage is determined by dividing the average acquisition indebtedness by the average adjusted basis of the debt-financed assets. The amount included in UBI is determined by multiplying gross income less directly connected expenses by the "debt/basis percentage."

Average acquisition indebtedness is computed by adding the principal debt outstanding on the first of each month and dividing by 12. Average adjusted basis is figured by dividing the sum of beginning and year-end basis by two (Reg. Section 1.514(a)-1(a)).

Certain property is excluded from the definition of debt-financed property:

1. *Inter-Organizational Loans*: Acquisition indebtedness does not include any loans between a parent and its wholly-owned subsidiary. However, interest income from a controlled subsidiary may otherwise be UBI (Rev. Rul. 77-72).
2. *Substantially Related Property*: Debt-financed property does not include any property substantially related (aside from the need for income or funds) to the exercise or performance of the organization's exempt function (Section 514(b)(1)(A)(i)). Thus, for example, an office building rented by a hospital to a group of physicians would not create UBI (Reg. Section 1.514(b)-1(c)(1)).
3. *Partial Exempt Use*: If substantially all (85 percent) of the use of the property is related to the organization's exempt function, the property is not treated as debt-financed property. If the use is less than substantially all, an allocated portion of the property is outside the scope of the debt-financed property (Section 514(b)(1)(C)).

4. *Exempt Business*: Debt-financed property does not include any property to the extent that it is used in a trade or business exempted from tax because:
  - a. Substantially all the work is performed by volunteers;
  - b. The business activity is carried on primarily for the convenience of members, students, patients, etc.; or
  - c. The business consists of selling merchandise that has substantially been received as contributions (Section 514(b)(1)(D)).
5. *Use by Related Organization*: The use of any property by an exempt organization related to the organization owning the property is considered to be a use by the owner (Section 514(b)(2)). Organizations are “related” if:
  - a. One is a title-holding company that pays all its net income to the other;
  - b. There is “control” between the organizations;
  - c. There is more than 50-percent identity of membership; or
  - d. If each is a local organization affiliated with a common parent or central organization (Reg. Section 1.514(b)-1(c)(2)(iii)).
6. *Neighborhood Land*: The tax on unrelated debt-financed income will not apply to property acquired in the neighborhood of other property owned and to be used by the organization in furtherance of its exempt purposes. The property must be purchased for the principal purpose of using it within ten years for the organization’s exempt purposes. However, after five years the IRS must be satisfied that use within the ten-year period is reasonably certain.
7. *Qualified Organizations*: Subject to certain limitations, qualified trusts (exempt under Section 401(a)), organizations described in Section 170(b)(1)(A)(ii) (schools and their affiliated support organizations), and Section 401(c)(25) organizations, are not subject to UBIT on debt-financed income derived from real estate investments (Section 514(c)(9)).

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<sup>†</sup> Major Henry M. Robert, *Robert’s Rules of Order*, revised by Darwin Patnode, Ph.D. (Nashville: Thomas Nelson, 1989).



Sample #1

# MINUTES OF ANNUAL MEETING OF THE BOARD OF TRUSTEES OF

\_\_\_\_\_  
(Name of Church)

The annual meeting of the Board of Trustees of (name of church)  
\_\_\_\_\_ was held on the \_\_\_\_\_ day of \_\_\_\_\_, 199 \_\_\_\_,  
at the corporate offices pursuant to notice or waiver thereof for the purpose of the  
election of \_\_\_\_\_ ( ) Trustees to serve as the Board of Trustees.

Roll call showed the following to be present, in person or by telephone:

\_\_\_\_\_ acted as Chairman of the meeting and  
\_\_\_\_\_ acted as Secretary of the meeting.

Upon motion duly made, seconded and carried unanimously, the reading of the  
Minutes of the last meeting was waived.

The first order of business related to the election of \_\_\_\_\_ ( ) Trustees to  
serve as the Board of Trustees of this Corporation for the next ensuing year or until  
their successors are chosen and qualified. Whereupon, the following were nominated:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Motion was made and seconded that the nominations cease and that a unanimous ballot be cast for the candidates. Vote being had thereon and being unanimous, the Chairman declared said Trustees so elected.

The second order of business related to the election of Officers of the Corporation. Upon motion duly made, seconded and unanimously approved, the following were elected as Officers of \_\_\_\_\_ (church name):

- \_\_\_\_\_ - President
- \_\_\_\_\_ - Vice-President
- \_\_\_\_\_ - Secretary
- \_\_\_\_\_ - Treasurer

There being no further business to come before the meeting, upon motion duly made, seconded and unanimously carried, the meeting was adjourned.

DATED, This \_\_\_\_\_ day of \_\_\_\_\_, 199\_\_\_\_

(SEAL)

\_\_\_\_\_  
Secretary

Sample #2

**MINUTES OF SPECIAL MEETING  
OF THE BOARD OF TRUSTEES OF**

\_\_\_\_\_  
(Name of Church)

A special meeting of the Board of Trustees of (name of church)  
\_\_\_\_\_ was held on the \_\_\_\_\_ date of \_\_\_\_\_, 199\_\_\_\_,  
at the corporate offices pursuant to notice or waiver thereof for the purpose of approving  
\_\_\_\_\_  
\_\_\_\_\_ proposed to be made by the corporation.

Roll call showed the following persons to be present either in person or by telephone:

The first order of business related to the \_\_\_\_\_

WHEREAS, the corporation desires to \_\_\_\_\_;  
therefore,

UPON MOTION duly made, seconded and unanimously carried, it was resolved  
that the corporation should \_\_\_\_\_

The second order of business related to the \_\_\_\_\_

WHEREAS, the corporation desires to \_\_\_\_\_;  
therefore,

UPON MOTION duly made, seconded and unanimously carried, it was resolved  
that the corporation should \_\_\_\_\_

The third order of business related to the \_\_\_\_\_

\_\_\_\_\_.

WHEREAS, the corporation desires to \_\_\_\_\_

\_\_\_\_\_;

therefore,

UPON MOTION duly made, seconded and unanimously carried, it was resolved that the corporation should \_\_\_\_\_

\_\_\_\_\_.

There being no further business to come before the meeting, upon motion duly made, seconded and unanimously carried, the meeting was adjourned.

DATED, This \_\_\_\_\_ day of \_\_\_\_\_, 199\_\_\_\_.

(SEAL)

\_\_\_\_\_  
Secretary

Sample #3

**MINUTES OF A SPECIAL MEETING OF THE  
BOARD OF TRUSTEES OF**

\_\_\_\_\_  
(Name of Church)

A special meeting of the Board of Trustees of (name of church)  
\_\_\_\_\_ (hereinafter referred to as "the corpor-  
ation"), was held on the \_\_\_\_\_ day of , \_\_\_\_\_ 19\_\_\_\_, at the corporate offices  
pursuant to notice or waiver thereof for the purpose of establishing a salary for  
\_\_\_\_\_ (name of person).

Roll call showed the following persons to be present either in person or by telephone:

Upon motion duly made, seconded and carried unanimously, the reading of the  
Minutes of the last meeting was waived.

The first order of business related to establishing a salary for  
\_\_\_\_\_ (name of person) for the tax year 19\_\_\_\_. After full  
and complete discussion, upon motion duly made, seconded and unanimously carried,  
the following resolution was adopted:

WHEREAS, the corporation desired to provide \_\_\_\_\_  
(name of person) with a reasonable compensation package which would include both  
salary and housing allowance. A proper motion was made that \$\_\_\_\_\_ be paid to  
(name of person) for services rendered for 19\_\_\_\_. The motion was seconded, and the  
following motion was unanimously passed.

NOW THEREFORE, be it resolved and this does resolve that the corporation  
shall pay \$\_\_\_\_\_ to \_\_\_\_\_ (name of person) for services  
rendered for 19\_\_\_\_.

There being no further business, upon motion duly made, seconded and unani-  
mously carried, the meeting was adjourned.

DATED, This \_\_\_\_\_ day of \_\_\_\_\_, 199\_\_\_\_

(SEAL)

\_\_\_\_\_  
Secretary

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## **Section 13.a**

# **Practical Guidelines for Church Architecture And Construction**

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## Section 13.a

# PRACTICAL GUIDELINES FOR CHURCH ARCHITECTURE AND CONSTRUCTION PART 1

### Introduction

As part of a building program, many states require that the building be designed by an architect registered to practice in that state. (This law applies not only to new buildings, but also to building additions.) Therefore, one of the first things you should do is familiarize yourself with the requirements of the law in *your* state to make sure you stay in compliance with the law.

### What Is an Architect And How Can He Help You?

An architect is a person trained to design structures to meet the needs of people. He takes into consideration the spatial requirements, the site development, and the budget.

The greatest service an architect can render initially for a pastor or a building committee is to design on paper the pastor's vision for his church — for both the present and the future — so everyone can see the plans and share the vision.

It doesn't matter what size your church is now, you need organized direction for future growth. Architects refer to this as a Master Plan. Developing a Master Plan for present and future building is essential if the work is to be successful. Otherwise, the various stages of a church building program will be uncoordinated, initiated only as the need arises with no sense of the overall picture to govern how each part of the project is designed.

For example, RHEMA Bible Training Center has a Master Plan. As the needs of RHEMA change in the future, this Master Plan can always be revised. But the Master Plan establishes a goal to work toward.

Putting the pastor's ideas on paper will help crystallize the vision he has for the church. An architect's input is especially invaluable at this stage because he will know if some of the ideas are not workable due to code requirements, space limitations, parking, construction budget, etc.

Another area in which an architect can render service to the pastor or building committee is in the selection of the site. One consideration in selecting a site is the

proposed seating capacity for your church. That will also help determine your parking capacity as set forth by city ordinances, including space for handicapped parking.

Of course, the site must be zoned for church use and be able to accommodate utilities necessary to service the size of your building. It is also important to learn if any part of the site lies in a 100-year floodplain area. A floodplain cannot be built upon.

### **How Do You Find an Architect To Help With the Planning?**

Working with an architect should be a pleasant relationship. There are a few things you as the owner need to determine prior to seeking an architect.

For instance, you should know as much as possible about the type of building you plan to build: the seating capacity of the sanctuary, the number of classrooms and offices, any special features, etc. With the scope of the project determined, you are ready to begin interviewing prospective architects.

Because architects are trained to be individualists, you may find that some act like “prima donnas.” However, you have the advantage of the indwelling Presence of the Holy Spirit to direct you to the right person. As you ask for His guidance in the selection process, you won’t make a mistake. God our Father is the Chief Architect and Master Builder, and Jesus is the Cornerstone and Foundation of our faith.

In the interview process, ask for resumes from several architectural firms, as well as referrals from other pastors and/or church members. Some of the questions that will help you make a decision include:

1. What is the fee schedule?
2. What service is rendered for this fee?
3. Can service be provided in stages as the program grows?

It will also help you to talk to some of the owners and building contractors who have worked with the architect in the past. In this way, you can learn how closely the architect sticks to the plans and specifications, and how he handles omissions or mistakes in the plans.

### **Working With the Architect To Complete the Building Design**

After selecting your architect, you will enter into a contract with him. A good owner/architect contract is published by the American Institute of Architects and lists the extent of the architect’s services and the fee amount for each phase of service.

The architect you choose should be flexible enough in his fee schedule to enable you to stay within your budget. It is desirable to set a fixed fee for each phase of work, rather than a percentage of the overall cost, which can vary.

As the owner, the church must furnish the following items to the architect before he can begin:

1. Survey of the site showing contours, easements, setbacks, utilities, dimensions, bearings, and if the site is within a 100-year floodplain. (A civil engineer can be of assistance in such matters.)
2. Soil test for the foundation design. (This requires the assistance of a soil-testing laboratory.)
3. A detailed list of classrooms, people capacity, and multi-use rooms. (The architect will also need to know whether or not the building will be built in phases.)
4. A proposed budget.

Usually included in the architect's fee are time costs for a structural engineer and a mechanical/electrical engineer. Special consultants for sound or acoustical design are separate unless you choose to include them in the architect's contract at additional cost.

As the building design progresses, the architect should advise you if the budget can be met based upon your space requirements. If not, revisions in your program will need to be made. The architect can advise you on the price of various finishes that could raise the overall cost of the building.

As a part of his plans, the architect should provide alternates that will afford cost savings if you as the owner want to accept them. Alternates can simply be a change in materials or the omission of a building wing that can be added later.

When the design plans are firm, it is helpful to have the plans reviewed by the City Building Inspection Department. This review would include the fire marshal, mechanical/electrical inspectors, and the building inspector. Some cities require a fee for this service, but such a review could avoid problems later when the plans are submitted for a building permit.

Also, the City Planning Commission must review your plans for traffic flow, parking spaces, site drainage, and the impact of the building on the surrounding environment. If you plan to install underground storage tanks, the City will require an environmental impact study.

Upon approval of the City Building Inspection Department and the City Planning Commission, the working drawings and specifications can be completed.

## **The Role of the Architect In the Bidding Process**

The next step is to receive guaranteed bids for the cost of the building. This can be done using a formal bidding process in which the architect asks for sealed bids from qualified contractors after a specified length of time, or the architect can negotiate the cost with one particular contractor. However, competitive bidding is a must to obtain the best possible price.

The architect can help you evaluate the bids and also contact other architects to check the various contractors' performance on other projects, their financial capability, and whether or not they generally complete their work as designed. Also, the contractor chosen for your building project should be required to furnish a performance and payment bond for the full amount of his contract.

Once you have a bid proposal that fits your budget and you're satisfied that the contractor can do the job, the next step is to enter into an owner/contractor contract.

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## **Section 13.b**

# **Practical Guidelines for Church Architecture And Construction**

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## Section 13.b

# PRACTICAL GUIDELINES FOR CHURCH ARCHITECTURE AND CONSTRUCTION PART 2

### Introduction

In building your church, remember that just as there are gifted pastors and teachers, there are also gifted builders, plumbers, electricians, etc. Just as various craftsmen were used to build God's temple in the Old Testament, you will need to use many different types of laborers to build *your* place of worship.

Whether your building is to be large or small, you will want to choose talented people who can help you build your church building according to the vision God gave you. Don't be afraid of working with people; they are your greatest asset. If you make the right people-choices, your building program will be a pleasure.

There are many different ways to build churches. Your first responsibility will be to decide whether or not you're going to form a building committee. A building committee is *not* a must, but it can be a great help in some situations.

### Building Committee

If you decide to form a building committee, you then must determine the committee's responsibilities. For instance, the committee could be in charge of any or all of the following:

1. Financing
2. Selecting the architect
3. Selecting the builder
4. Selecting the engineers
5. Building colors
6. Building style

Because of the building committee's responsibilities, it will be helpful to you as the pastor to have people on the committee with construction experience, who have also worked on other building projects. Also, it's important that the members of the committee all work well together and are committed to seeing the project through to completion.

Additionally, make sure that none of your building committee members have business or personal problems that could keep them from fulfilling their obligations. (It could become a major problem if a key member of the committee has to resign right in the middle of your building program.)

## **Building-Contract Options**

There are several different ways a building can be contracted out. These options should be discussed with several contractors to find the option with which you feel most comfortable working.

Realize that the primary objective of most businessmen is not to save souls. They are in business to make money. Their job is to sell you on their company, and their methods of construction usually give them an advantage over you, the consumer.

So be wise in your dealings with contractors. After you have studied your plans, chosen a contractor, discussed the plans with him, signed contracts, and are ready to build, do your best to *hold the contractor to a firm price. Do not let him add extras. It is to your advantage to get a complete price up front.*

### **1. Construction-Management Method**

One building option is the construction-management method. Using this method, you hire a general contractor to manage the construction project. The contractor then assigns a superintendent to your job.

With the construction-management method, the contractor receives a fixed fee, which gives the church more flexibility in making changes and using donated labor. This can be an advantage over the standard contracting procedure (see number 3 below), wherein every change made can mean a substantial rise in the final cost of the project.

Donated labor can be a big cost-savings. However, on the negative side, when you use donated labor you can't give the bank a guaranteed final price when requesting a loan, which makes bank officials uneasy. Usually, banks want a "closed-in" contract.

### **2. Design-Build Method**

Design-Build is a popular way to build. It is a method whereby the architect both designs and contracts the building. This can be an excellent way to build; however, you can still have the same problems you might have with any contractor.

**The major concern of the Design-Build method is its lack of checks and balances. In other words, when you have both an architect and a builder working**

on your project, the builder will normally catch any mistakes the architect might make. But with a person who is both architect and contractor for a project, problems or mistakes can be overlooked.

This potential problem could be resolved by having another competent builder or architect inspect the architect's plans, thereby acting as a backup for the architect-contractor.

One favorable aspect of the Design-Build method is that the church has more control in setting the price of the building to fit their budget. However, this method does not guarantee that staying within budget limits will be possible.

### 3. Standard-Contracting Method

In the standard-contracting method, a builder is selected who contracts to build your church.

There are many ways to select a contractor. The standard way is for the church to invite contractors to bid on its already-designed building plans.

When the bids are opened, the fun begins. Prices can go from too low all the way up to the sky! There can be valid reasons for this wide range of prices, so it is important to discuss each bid with the individual contractors to determine exactly what each bid entails.

In these discussions, you can learn much about your building plans. You may even learn that there are some things in your plans that you don't really want and other things you wanted, but won't be able to have. Your discussions with contractors is time well spent. Listen and learn, because sometimes you can save thousands of dollars.

### 4. Owner-Contractor Method

In some states, because a contractor isn't required to have a contractor's license, the church can act as its own contractor. When this is the case, sometimes the church can hire a builder who has a license to work for them directly. The owner-contractor method can work well in some situations, especially if the church hires an excellent project manager to oversee the job.

The project manager is governed by the pastor or the building committee and works with the architect to construct the building. He puts together the bids and negotiates them. He also makes sure the construction is carried out on a day-to-day basis. The architect also inspects the building construction every day to ensure that the job is conforming to plans.

The project manager needs to be someone with whom you as the pastor can work well. He needs to be a person of great integrity — not someone you *think* has integrity, but someone you *know* is honest. Also, he should endeavor

to keep a tight schedule and budget. Observing how well the project manager stays within the schedule and budget set for him is one way for you to judge what he is accomplishing.

Having previously worked as a general contractor, I personally prefer the owner-contractor method more than any other method. In the business world, smaller contractors sometimes function as the owner, project manager, superintendent, and any other role that might be needed in a building project. When a church functions as the owner-contractor, it gives them the option to hire only one man to oversee the work. This can save the church a lot of money.

There is a potential problem when one person functions in the various roles of the building project. You stand the risk of that person being dishonest in negotiating your contracts, as well as the possibility of his leaving for some unforeseeable reason in the middle of the job. That would leave you with the responsibility of finding someone else to complete the half-finished project.

### **One Last Thought to the Pastors**

My father was a pastor who built several churches, and I was privileged to work with him — and I mean *work!* As I observed the whole church-building process, one thing stood out as one of the most important guidelines to follow: *Pastors, hire someone to stand between you and the contractor!*

Make sure it's someone who can be tough but fair, because misunderstandings can arise from day to day during a building project. It is best if the pastor can stay in the background and not work directly with the contractor. Then the pastor isn't the person who might have to offend anyone in order to see that the job gets done correctly.

Remember, there are several options of contracting the building of a church. Each method has its advantages and disadvantages. After you've evaluated all the pertinent information, you must follow your spirit to determine what the best way is for you and *your* church.

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## **Section 14**

# **Personal Investments And Financial Planning For the Pastor**

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## Section 14

# PERSONAL INVESTMENTS AND FINANCIAL PLANNING FOR THE PASTOR

By Gary Tipton  
President and CEO  
INWOOD BANK OF DALLAS

Statistics show that people are living longer. If you're a pastor who plans on being one of those who live *longer*, why not also plan on living *better* during those golden years of life?

For most of us, living better means being able to live off investment income after retirement. To achieve this goal, it is important to develop a savings plan to build up financial reserves for retirement.

Planning for your financial future can be intimidating, but it doesn't have to be. By starting early and using all the resources available to you — *including* your investment advisor's knowledge and experience — you can construct a workable, reasonable, long-term financial plan.

The key to a successful savings plan is to be consistent with your method of saving money. Whether it is on a monthly, quarterly, or annual basis, it is recommended that you set aside a fixed amount for savings.

As your income increases, plan to adjust the amount of your investment to reach your financial goals. If you start a program of regular investments now, you can accumulate a good sum of money in a relatively short time.

To be successful in your financial planning, you should: (1) invest as much as you can reasonably afford over a period of several years; and (2) let time work for you. Following these two guidelines will provide you with the opportunity to build a sizable amount of assets and cash reserves for your retirement.

Selecting the appropriate investment product for your retirement plan is an essential factor in achieving your financial goals. There are a variety of investment products available to the consumer with varying degrees of risk and growth potential.

In the early stages of investment, your concern should be to protect your principal investment. Thus, a low- to moderate-risk savings instrument is more appropriate. Such investment products would include Passbook Savings, Money Market Accounts, Certificates of Deposit, and some Mutual Funds.

Mutual Funds will vary on the underlying investments. Therefore, you should research the associated risk with this investment. Given today's interest-rate environment, mutual funds are gaining popularity with mature investors who have accumulated wealth and can thus withstand the risk associated with this type of investment.

As with any financial plan, diversification of your investments will decrease the level of risk. For instance, fixed-rate, insured investments such as Certificates of Deposit are an essential component of every investment program. On the other hand, long-term capital growth potential can be achieved through quality common stocks. (These are historically one of the best strategies for outpacing inflation.) Other investment products include Municipal Bonds, Corporate Bonds, U.S. Treasury Bills, and Commodities.

It is essential that you understand the risk involved with whatever investment you select. Typically, the higher the yield, the higher the risk.

In planning for your retirement, it is not so important *what* you invest in, but that you *do* invest in some kind of savings plan. It is recommended that you consult a qualified investment advisor to assist you in determining what types of investments will provide the maximum benefits for you, based on your income and the years remaining until you retire. Be sure to select someone you trust; the quality of your financial future could depend on it.

The following is a step-by-step worksheet to assist you in achieving your financial goals.

## Step 1

### How long do you have to reach your goal?

Determine how many years you have before you will begin withdrawing from your investment account, which is generally the first year of retirement. Enter your "investment time horizon" on Line 1.

Investment  
time horizon = \_\_\_\_\_  
**Line 1**

## Step 2

### How much income will you need when you get there?

First, check the table below for the multiplier for your investment time horizon. This will help you determine how much income you will need each year to maintain your style of living after you retire. Multiply your current annual pretax salary by the appropriate multiplier, which includes the effect of estimated inflation. For example, if you have 25 years until you retire at age 65, your multiplier is 3.39, and your annual salary is \$50,000, then your projected necessary annual retirement income = \$169,500. Enter your sum on Line 2.

Your current annual  
pretax income = \_\_\_\_\_  
Your time horizon  
multiplier x \_\_\_\_\_  
Annual income  
needed in first  
year of  
retirement = \_\_\_\_\_  
**Line 2**

**Table A**

Time horizon (years)	5	10	15	20	25	30	35	40
Multiplier*	1.28	1.63	2.08	2.65	3.39	4.32	5.52	7.04

### Step 3

#### What sources of income will you have when you retire?

There are a variety of sources for future income, including Social Security, your pension plan or company 401(k) plan, your current investments (insurance, annuities), and more. For your projected Social Security income, see Table B below (for more information, call the Social Security Administration at 1-800-722-1213). Your company should be able to help you project the value of your pension, 401(k), or other qualified plan. If your employer provides you with a lump sum amount, simply divide by 18 to determine your projected annual income from that source. This divisor assumes an average retirement age (65) and life span (87 years). Add up all sources of projected income and enter the total on Line 3.

Social Security (from Table B)	=	
Company pension	=	
Current savings	=	
Current investments	=	
Insurance/Annuities	=	
Another job	=	
Other sources	=	
<i>Annual retirement income you can depend upon</i>		= <span style="border-bottom: 1px solid black; display: inline-block; width: 100px;"></span>
		<b>Line 3</b>

#### Table B

Age	Maximum annual Social Security income**				
	25	35	45	55	65
Annual income	\$21,612	\$19,944	\$17,892	\$15,096	\$13,056
Annual income with spouse	32,412	29,916	26,832	22,644	19,584

## Step 4

### How will you accumulate the balance of the income you will need?

Subtract Line 3 (annual retirement income upon which you can depend) from Line 2 (annual income needed in the first year of retirement) to arrive at the key figure in your retirement plan: the amount of money you will need to accumulate yourself to maintain your style of living. Enter that amount on Line 4.

Line 2	\$	
minus Line 3	-	
Amount you'll need to provide yourself	=	
		<b>Line 4</b>

Use Table C to see how much you should be putting away each month to reach your personal savings goal. Using the Line 4 figure above (amount you will need to provide yourself), find your time horizon on the left side of the table, and enter the corresponding amount on Line 5.

<i>What you should invest each month to meet your personal retirement planning goal (from Table C)</i>	\$	
		<b>Line 5</b>

For example, if your goal is to generate \$75,000 in annual income yourself, and your time horizon is 35 years, you should ideally begin investing \$540 each month to meet your goal. Don't be discouraged if your ideal monthly investment does not fit your family budget. It is important to invest what you can on a systematic basis. Those investments add up quickly over time if you make an ongoing commitment to a regular savings program. (Of course, as your income grows, you will be able to put more away.)

### Table C

Time Horizon (years)	Annual income you'll need to provide yourself***			
	\$25,000	\$50,000	\$75,000	\$100,000
<b>10</b>	\$ 2,257	\$ 4,515	\$ 6,772	\$ 9,030
<b>15</b>	1,193	2,387	3,580	4,774
<b>20</b>	701	1,402	2,103	2,805
<b>25</b>	434	868	1,303	1,737
<b>30</b>	277	554	831	1,108
<b>35</b>	180	360	540	720
<b>40</b>	118	237	355	473

## ***Step 5***

### **What investments should you use to make the most of your long-term financial plan?**

Determine the kinds of investments most appropriate to your needs by talking with your investment advisor. There are a wide variety of investment products from which to choose. The key factor is determining the type of investment that will provide you with a balance between risk and growth potential.

\*Assumes 5% annual salary increase.

\*\*Assumes earnings equal to or greater than the minimum wage base from 22 through the year before retirement. Assumes spouse is same age as worker. Assumes normal retirement age (65) and average male/female life expectancy (87 years).

\*\*\*Assumes hypothetical average 8% annual total return. This chart is not intended to show or project the performance of any specific investment, and does not take into account any tax obligation. Chart also assumes average life expectancy of 87 years and has been calculated to assume withdrawal of principal each year after retirement. Worksheet data supplied by Putnam Financial Services (1-800-225-1581).