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 Office of Stewardship, Finance &
 Administration, Central TX Conference UMC

A newsletter for Local Church
 Treasurers and Finance Committee
 Chairpersons.



Lord, our God, all this abundance that we have provided to build you a house for Your Holy Name, it is from Your hand, and all is Yours. 1 Chronicles 29:16

Financially Speaking...

- * "If the church has too much money, you are doing something wrong; if the church has too little money, you are doing something wrong.
- * "A budget is like a leash: too loose or too tight hurts the dog."
- * "Treat church legal documents like elements of Holy Communion."
- * "To blossom in ministry, a pastor must save early and often."

Inside This Issue:

"State of the Plate" Survey	2
Payroll Q & A	2
Organizational Tip—Filing Paid Bills	2
Near Death, New Life, New Ministry	3
Contact Info / Helpful Websites	4

Online Payments

David Stinson



More than 10% of our churches are making their apportionment and invoice payments

ONLINE! CFA is now taking the next big automation step –Automatic Posting. Rather than having to key in the payments, which can mean dozens of keystrokes per church, payments will soon be posted automatically. This new processing method will not only speed processing of payments, but also increase accuracy to near perfection. It is expected to be operational shortly after the first of the year.

INVOICES

Beginning no later than the January 2011 invoices (insurance, cafeteria plan, pension), all churches need to make their payments by one of two methods: ONLINE or Automatic Draft. Both of these methods are free to the user. See the 3-step process to begin online payments. Call or email CFA (finance@ctcumc.org) if the automatic draft method is more convenient. Churches paying by check after 2010 will be billed a \$5.00 processing fee for each invoice. Avoid the fee and make the switch now – it's convenient and easy.

APPORTIONMENTS

17% of apportionment payment dollars in October were paid ONLINE, and the percentage continues to increase each month. Once Automatic Posting is in place, 98% of CTC churches will be expected to pay online. DO NOT WAIT.

ONLINE PAYMENT IN 3 STEPS

Step 1: On the Conference's webpage (www.ctcumc.org), click on "Administration", then "Apportionments", and then "Online Payment".

Step 2: Put amounts in the boxes on the remittance form and tab to the next line. For funds not listed on the form, use the "Other" lines and give a brief description. Click "Continue".

Step 3: Provide the required "Payment Information". To make future online payments even easier, click on "Select Password". The Profile will remember your name and account information for future payments. Verify amount, funds, payment frequency, and payment start date in the "Payment Summary" box. (A payment frequency of "Weekly" or "Monthly" will automatically generate, schedule, and process future online payments.) Click "Process".

"State of the Plate" Survey

David Stinson



The second annual survey conducted by Maximum Generosity and Christianity Today released in March of this year

reveals a "new normal" in church giving, budgets, and generosity incentives. The survey identifies five major trends:

1. The poor economy is hurting a growing number of churches.
 - 38% of churches reported a decline in giving.
 - 47% of mega churches saw a decrease in giving.
 - The Pacific and Mountain states suffered the most.
2. Many churches say December year-end giving fell short.
 - Only 23% of churches had year-end giving surpass expectations.
3. Some churches decreased their budgets while others increased budgets.
 - 32% made budget cuts of 1% to 20%.
 - 45% increased budgets – primarily in benevolence, ministry, and giving areas.
4. More churches plan to preach and teach on finances and generosity in a variety of ways.
 - 75% Preaching.
 - 65% Financial classes/courses.
 - 62% Sharing a Bible verse during the offering.
 - 51% Distributing pamphlets.
 - 48% Making financial counselors available.
 - 48% Conducting an annual stewardship drive.
5. More churches are pursuing outside resources and guidance.
 - 58% Dave Ramsey
 - 54% Crown Financial Ministries
 - 44% Denominational resources
 - 43% Brian Kulth/Maximum Generosity

Payroll Question and Answer

David Stinson

Q: What is a payroll audit?

A: Where an audit examines all the financial records of a church, a payroll audit concentrates on just the payroll function. Particular attention is given to the verification of payment of the payroll taxes. When the church withholds taxes from employees' pay, the church is acting as a fiduciary agent of the IRS. Payroll taxes are held in trust until the tax is deposited or remitted to the IRS. Because it is considered a trust tax, the IRS views nonpayment of payroll taxes as 'theft' and the IRS notice process is accelerated.

Using those funds for any other purpose may be considered a federal crime. The IRS is extremely serious about tax liabilities and will assess interest and cascading penalties for nonpayment. They NEVER negotiate a lower amount, and if the organization cannot or will not pay the tax liability, then the IRS will file tax liens against the persons responsible for making the tax payment whether they are staff or the volunteers on a governing committee. The payment of payroll taxes to the IRS has to be top priority.

Organizational Tip-Filing Paid Bills

David Stinson

The key to good filing is not getting the paperwork out of sight, but being able to retrieve it later. In devising a filing method, keep in mind that someone else may need to retrieve the files. Most organizations file their paid bills alphabetically by vendor name. The main advantage is that it is a logical system that needs no instructions. It also nicely avoids the problem of where to file a vendor bill for multiple ministries, general ledger accounts, or even paid from multiple checking accounts. The easiest way to start an alphabetical filing system is to have file folders labeled "A" to "Z". Within each folder are the vendors with names beginning with that letter of the alphabet. If you have vendors with recurring bills (like utilities), you may want to give them their own labeled folder that sits behind the "letter" folder. Use the system that works best for you, but remember to keep it simple and logical.

Near Death, New Life, New Ministry (Kirvin, Streetman & Wortham)

Rev. Jay Frazee/Rev. Harvey Ozmer

If you were to look online for information about Streetman or Kirvin, TX, you would find them listed among the nearly two-thousand Texas Ghost Towns. They were established in 1905 and 1906, respectively, when the Trinity and Brazos Valley Railway were built in the area. Each of them grew to nearly one-thousand residents prior to World War II but then declined in the years since. Currently, Streetman shows to have a population of nearly 200 residents while Kirvin has a population of nearly 100.



The United Methodist Church seems to have mirrored the life of these communities.

The Methodist people were among the first in the areas offering Christ to the residents of these communities. Through

the years, the churches in the area have maintained their presence in the communities until the year 2000 when the Streetman church closed and its membership merged with the new church start, Lakeside United Methodist Church. Some of the members of the old Streetman church found their way to the Kirvin United Methodist Church. While the attendance record shows that the church had an average attendance of eight in both 2008 and 2009, the years of 2006 and 2007 showed an average of four each year. As 2010 began, the Kirvin Church may have ten in worship or as little as one or two.

However, God began to move in the little community church. It began a "house church" to minister to their members with health issues. Word got out and members were asked by others if they could a part of this new 'church'. People with no church home were asking to be a part of this new gathering of worship. What was

just a year ago one congregation with four to eight in attendance has suddenly looked beyond themselves and become a mission outpost. In the process they have supported the Methodist Children's Home in Waco, the Helping Hands Food Pantry of Wortham, Aldersgate Enrichment Center, and Church Growth and Development while paying 100% of their Apportioned Mission Giving. It was not until the members began looking beyond the walls of the church in new ways that things began to change and growth began to be realized. Today that one congregation of four to eight has suddenly become two worship gatherings of twelve to fourteen, each with a bright future of mission in the communities where Methodists have been a part of making disciples of Jesus Christ for over 100 years.

Through the World Service Apportionment,

you have joined the

Wortham/Kirvin

Charge in expanding

and sharing Christ's

love for all people.

Did you know that

your mission dollars

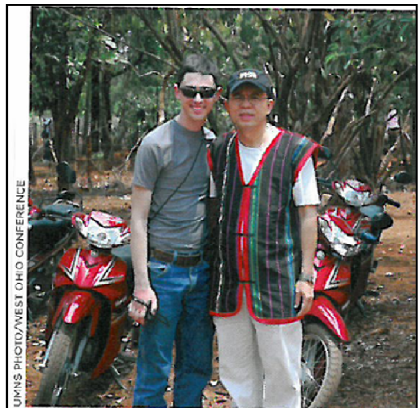
have established 160

congregations in

Vietnam? They are

worshipping 11,000

members today. You are supporting a United Methodist



UMMS PHOTO/WEST OHIO CONFERENCE
Alex Griffin (left) and The Rev. Ut Vo To pose in front of motorcycles they rode and then presented as gifts to local pastors in Vietnam in April. To is a missionary with the Board of Global Ministries assigned to Southeast Asia.

members today. You are supporting a United Methodist Vietnamese-American clergy couple, the Revs. Karen and Ut Vo To, as they lead the work there. Most of the churches and fellowships are near Ho Chi Minh City (Saigon). The General Board of Global Ministries has established the Southeast Asia Mission, of which Vietnam is a part. It also includes Laos and Thailand.

Thank you for your support of the World Service Apportionment! You are ensuring the work of Christ though the United Methodist mission program by looking beyond the four walls of the Church to spread the Gospel to the world.



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The purpose of the Office of Stewardship, Finance and Administration is to provide for the functions of the ministries of the Central Texas Annual Conference, to maintain connectional relationships and to develop, maintain, and administer a comprehensive and coordinated plan of fiscal and administrative policies, procedures, and management services for the annual conference.

Back issues of the FAITH Newsletter and a listing of articles available in those issues are available on the Conference website on the Local Church Treasurer Information web page found under Administration.

CORRECTIONS OR SUGGESTIONS

Please contact Harvey Ozmer at harvey@ctcumc.org or David Stinson at david@ctcumc.org if your email address or any other information needs correcting, or if you have suggestions for future articles.

Helpful Websites

Connectional Giving
www.umcgiving.org

General Council on Finance and Administration
www.gcfa.org

Internal Revenue Service
www.irs.gov

United States Department of Labor
www.dol.gov