

Technology opens new ways for people to give

In the May 2016 issue of *Wired Magazine*, Mallory Pickett reports that on a Monday morning in 2013 a gunman rushed into a Swedish bank and announced, “I want cash!” The bank staff was unimpressed. She reports, “The bank, they explained, had no cash on the premises. None in the vaults, none at the tellers’ windows, none at all.”

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Sweden is certainly the leader in creating a cashless society, in large part because they are well positioned to make the transition with a low population (10 million) and advanced technology and connectivity. But the rest of the world is not far behind. Nigeria is also working toward their goal of becoming a cashless society to cut down on crime. In fact, banks there charge an extra fee for people who deal in cash.

In 2012, the Rasmussen Reports conducted a survey finding that 43 percent of American adults have gone through a full week without paying for anything with cash or coins. Even more surprising is a recent Bankrate survey that found that two-thirds of

Americans carry less than \$50 in cash, and two out of five consumers carry less than \$20 in cash.

What does this have to do with stewardship? How often do churches pass a collection plate during worship, have a plate at events for a free-will offering, or offer things like fair trade products for sale after worship? Many of these are based on the hopes that people who did not plan to make a contribution will dig into their pockets and throw something into the plate. However, if people carry only \$10 in cash, they are very limited in how much they can give or purchase.

Congregations that want to receive contributions must be prepared to accept gifts in the manner that the donor has available. Giving members the chance to sign up for a regular electronic funds transfer (automatic withdrawal) for the Sunday offering is a powerful tool to help people be first fruit givers.

For on-the-spot giving, a congregation’s web page can offer, for a small fee, a means for people to contribute using their credit cards. A QR code — a unique pattern that can be scanned by a smart phone — will load the congregation’s web page right to where the donor can make a contribution. The Northeastern Iowa Synod has such a web page at www.neiasynod.org/ministries/stewardship. All you need is a

smart phone or tablet with a QR-code app installed. Go ahead, try the QR code below to open the stewardship page on the Northeastern Iowa Synod’s web page. You can also scan the QR code on page four of this newsletter to reach the synod home page.



The same companies that provide automatic withdrawal and allow donors to use their credit cards can also make it possible for donors to make gifts directly to the congregation using text messaging. All of these options and their technology can be intimidating, but they can make it much easier for people to give. Fundraising will be much harder if the only choice is for people to put cash into the plate.

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