

Ask, Receive and Thank

How can a congregation thrive if it cannot ask, receive, and thank for financial gifts?

ASK

At each worship service, ushers faithfully shepherd the offering plates to worshippers with the hope that the plates will be filled to the brim using the two transactions it can facilitate — cash and checks.

A survey from *Money* magazine found that 42 percent of Americans carry less than \$40 in cash, and younger people carry far less. The *New York Post* reports that only 41 percent of respondents to their survey carry any cash at all. This means that when confronted with an offering plate, bake sale, fair trade products or free will offering, about half of our parish members will be unprepared to participate.

Congregations depend on members placing checks in envelopes and slipping them into the offering plate. The Federal Reserve reports that in 2003, 46 percent of payments were by check. Ten years later in 2013, only 15 percent of payments were by paper check.

A national security issue has impacted how checks are processed. Immediately following 9/11, the FAA grounded all planes, which left \$47 billion in paper checks waiting to be transported and processed. That event led to passage of the Check 21 Act, which enables banks to handle checks electronically. As fewer

checks are being issued, the cost to process each check increases. Soon it will be less expensive to process a credit card than a check, and that's when banks will take a dim view of paper checks.

RECEIVE

When the congregation receives offerings by check, the treasurer must wait for the checks to be counted, deposited and cleared before the funds can be expended. A snow day or other factors can make Sunday attendance dwindle, which often means that Sunday morning offerings dwindle since they are dependent on the giver being physically present to give.

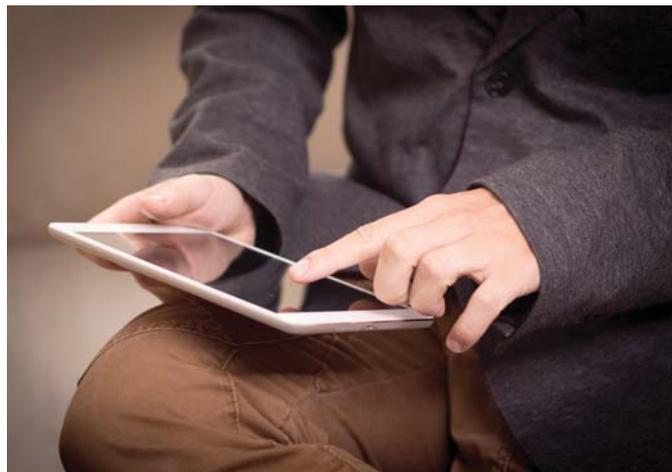
THANK

Cash given in the offering plate is impossible to track, which means that the donor cannot be thanked. Paper checks can be gratefully received, but regular thank-yous from the congregation are still rare.

CONSIDER OFFERING ELECTRONIC GIVING OPTIONS

The bottom line — we are asking for checks in a PayPal world.

Electronic giving allows donors



to give at home online or at the church using a smart phone app. The gift is immediate and deposited instantaneously. Most software would prompt the church to send a thank you for gifts or send one electronically immediately.

The Northeastern Iowa Synod Generosity Network will offer a seminar on “Electronic Giving” at this year’s Synod Assembly. The seminar will explain different methods that congregations can use to receive gifts through online sites, phone apps, text messaging, and more.

In addition, the network will offer a webinar in November explaining giving options. I am also always available to answer your questions.

— Pastor Mark
A. Anderson
Assistant to the
Bishop

