

Today the Spotlight is shining on money. But don't stop reading! It's not about budgets or a capital campaign. It's not about how to raise money or how to spend money. The church isn't asking you for a thing!

I am looking at the church's money in a way that's unique to me. I take a lot for granted when it comes to giving money to the church. I give, and assume that someone who knows what they are doing will spend it well. Recently, the plate was being passed in the service and, as it went by me, I found myself wondering where those bills and envelopes were going as they were passed toward the back of the sanctuary. What happens to that money when the service is over? I've never given it any thought, to be honest.



A call to Dave Miller – make that a call, an email, and a helpful attachment – helped me figure it out. He was very patient, but I'm still lost in the talk of financial ledgers, ACS and online giving. It's amazing to me how many people are involved in the entire process. I still don't understand it, so this is a synopsis that is bound to leave those involved cringing at my over-simplistic description of the giving and accounting process.

I'm told we have a million-dollar budget. That's a lot of money – the collection plate wouldn't start to hold that much in a year's time. The money is a complex responsibility I began to realize.

Do you know we have six Assistant Treasurers? Do you know they always work in pairs? I didn't even know we had a paid, part-time Accountant. We also have a Treasurer, a Financial Secretary, a Finance Committee, and a Budget Chair. Do you know Rev. Wilcoxson chooses to have no knowledge of who pledges what? In fact, there are very few people who do know the exact pledge figures.

We'll start my findings with the simplest action – the passing of the offering plate by the deacons. The plates are presented at both services and blessed at the communion table at the end of the services. At first service, one of the Ushers, usually John Royse working with a partner, empties the plates into a locked bag and passes it to the week's Assistant Treasurers. As congregants file out of the sanctuary after the second service, the week's assigned pair of Assistant Treasurers heads to the front. Together, they place the service's offerings in the bag, and it is taken to the safe in the church office.

On Monday morning, the assigned Assistant Treasurers take the bags to a room in the administrative wing where they make an accounting of all that week's donations. The safe also contains all the checks and cash that has come to the church office during the week, placed there by our Office Administrator. The money counters use a spreadsheet that places each donation within the proper designation. There may be designated amounts for Easter lilies, or a mission project, loose bills, or a check which makes payment towards a person's yearly pledge. The money and checks are taken to the Bank of the Bluegrass and placed in our account there.

Somewhere in this process I got lost in the explanations of how the giving is separated into categories and placed in the financial ledger and then into the financial system. The spreadsheet makes a dizzying round from the Assistant Treasurers to the Office Administrator, the Treasurer, the Financial Secretary, and the Accountant.

But the collection plate is just the start. In this modern electronic age, there are numerous

ways to give. A member can set it up so their bank pays the church a set amount at prearranged times. People can go to our website and, from the Giving Page, set up payments with their bank accounts, or pay with a credit card. And some even give stocks as their donation. In that case, the donor has the stocks sent to TD Ameritrade where we have an account. Then we instruct the stocks to be sold, and the resulting amount gets deposited in the church's account.

Adding to the confusion of record-keeping, we have members who pledge a set amount each year and others who prefer not to make formal pledges. The pledges help the financial gurus to set up our yearly budget. However, at Crestwood, we have a significant number of individuals who donate large yearly amounts but choose not to make formal pledges. Those donations have to be kept track of as they help anticipate the amount we will have to spend. Nothing to do with money is simple, it seems.

To some of us, the money side of the church causes our eyes to glaze over. But the reality is, any million-dollar endeavor is very significant. We are certainly fortunate that there is a large group of people at Crestwood who understand this financial puzzle. They quietly work each week to keep things conscientiously accounted. They ensure the funds we donate to the church are responsibly handled. They work quietly and carefully behind the scenes to ensure Crestwood remains a vital, active force within our community.

I think after this, I won't pass the offering plate so mindlessly. As with other things at Crestwood, there are many active levels to the most simple-seeming act. Many people work to use their financial knowledge to keep the lights on in our buildings and, figuratively, in the community.

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If there is some area of the church you would like to know more about, please share your ideas with me. Let's explore together. Gaye.Holman@bellsouth.net



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