

# The Stewardship Journal

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**From My Desk  
to Your Inbox**



**The Final  
Edition**



**The Coach's Four December Tips to  
Make Your End-of-Year-Giving a Success**



**How to Give More  
Without Giving More**

# THE STEWARDSHIP JOURNAL

## From My Desk to Your Inbox

Due to the retirement of Mark Brooks, this will be the final Stewardship Journal. I trust you have found this to be a helpful resource for now and in the future as you seek to grow your people in the grace of giving.

In this issue Mark says farewell and gives advice for every pastor who is where God wants him to be and is doing what God wants him to do.

The posts, ***The Coach's Four December Tips to Make Your End-of-Year-Giving a Success*** and ***How to Give More Without Giving More***, can help you craft your plan for end-of-year giving. Mark also encourages churches to kick-start a new year successfully and shares how ACH recurring giving can save your church money, too!

Remember, all past articles of *The Stewardship Journal* will continue to be available for you at [stewardshipjournal.com](http://stewardshipjournal.com) or [LouisianaBaptists.org/Stewardship](http://LouisianaBaptists.org/Stewardship).

Keep Looking Up,



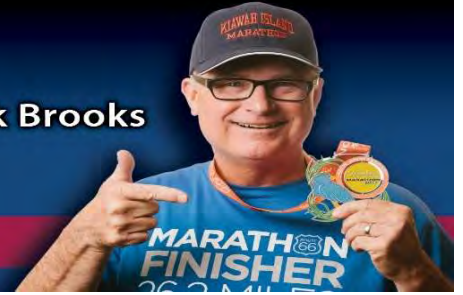
*Dr. Steve How*

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THE STEWARDSHIP COACH  
REVERSING THE DECLINE IN GIVING

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Mark Brooks



## The Final Edition



**This is The Final Edition of my weekly stewardship newsletter.** I've dreaded typing that sentence for weeks. I have a couple of pages of random thoughts on what I wanted to say, how to say it, etc. I've typed that opening sentence and retyped it so many times in my mind. On a walk on a cold November day, my thoughts solidified. Here they are...

**Make Jesus your joy (not your job!).** I remember telling my staff that once, after a particularly thorny church issue was weighing heavily upon us. Too often, we base our joy on budgets, buildings, and baptisms. Monday's mood is often based on Sunday's results. If our joy is based on last Sunday's results, it won't be long until you question if the ministry is for you or if you will ever make a difference. A year out of seminary, sitting in a town of 250, I wondered if God had forgotten about me. I sensed God give me the following statement.

*Success is being where God wants you, when He wants you there, doing what He wants you to do.*

Everything else is less than success. So, God, who knows everything *and* has my best in mind, must have wanted me to pastor a church in that rural town. I accepted that I was successful since I would never have dreamed of sending me to Covington TX, to pastor. I stopped worrying. A few months later, God sent me to another place of service, and it all made sense. Make Jesus your joy!

**Invest in your family, starting with your wife.** The other day, my wife told me that someone had asked about her husband at a recent appointment. She said, "I said you're the best and that I couldn't have asked for a finer man and husband." At that moment, I realized no trophy or accomplishment in the world meant more to me than having my wife say that. Forty-eight years later, I'm more passionately in love with that woman than ever. But I want to be honest with you. I had to put my marriage ahead of my ministry to arrive at this point in my life. Does your wife know she is more important than your ministry? After your relationship with Jesus, your relationship with your wife, and then your family, is your highest calling. Do your kids feel they are more important than your ministry? Your actions will show them more than your words. Invest in your family!

**Invest in yourself.** Churches will suck the life out of you. They don't mean to, but it happens. Before you know it, you have lost the joy of ministry. Your job is now just a job, and the burden that once burned in your heart now feels like a burden about to break your back. We have all seen the headlines about burned-out ministers. Do everyone a favor and invest in yourself. First, start by...

**Keeping fit!** At 5'7", 250 lbs., in my early 30s, I was a heart attack waiting to happen. I was a poor witness to everyone. I was building insecurity in my young wife that I would leave her a widow with two young children. I changed how I ate and worked regularly on my fitness. You don't have to run marathons, but you must find something that keeps you fit and trim. Playing 18 holes of golf, riding in a cart, won't accomplish this. Get off your fat rear end and get fit. It's one of the best investments you can make in yourself!

**Keep learning!** Ninety-nine percent of what I have written on stewardship I learned outside of college and seminary. For years, John Maxwell was my coach from afar, and I listened to scores of cassette tapes of his practical teaching. The better I read, the better I write. If you want to improve, keep learning.

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That's my final advice. That advice might seem to not be stewardship-related. You would be wrong in assuming that. Those three points are about the stewardship that counts the most: the stewardship of your life. Are you where God wants you to be, when He wants you there, doing what He wants you to do?

I'm NOT retiring! I still consult with pastors and am available to help with capital campaigns. My writing career continues. I continue to serve what I believe is the finest online giving provider in the industry: <https://www.onlinegiving.org/>. Stephen Ballard, the owner, invests in me so that I can invest in churches. I will continue my writing for them. You can find my work at <https://www.onlinegiving.org/blog>. One interesting fact is that OG is implementing AI across its platform. You can see how AI works by reading my final post and then looking at how AI reformatted my text.

**The *Stewardship Journal* site will be my primary domain in 2025 at <https://stewardshipjournal.com/>** - I plan on fleshing this site out, transferring the bulk of my writing from <https://acts17generosity.com/> to the *Journal's* site. My goal is to write until Jesus comes for me!

**Get stewardship help from the Christian Stewardship Network!** Let me recommend you join the Christian Stewardship Network: <https://www.christianstewardshipnetwork.com/>. They have great materials, conferences, and webinars that will give you great practical advice. Educate yourself!

**So, what will I do now?** If I had a dollar for every time I asked myself that question, I could buy lunch for us all! Part of the answer came to me in a curious way. I watched a short clip on X of RFK Jr the other day. In it, he says, "Since 2005, I spent 30 minutes every day before I get out of bed, praying. I asked God for 19 years to put me in a position where I could end the chronic disease epidemic and bring health back to our children, and in August, God sent me Donald Trump." Amazingly, Trump won. If confirmed, Kennedy will be the head of the U.S. Department of Health and Human Services. My guess is RFK didn't have that on *his* Bingo card when he started praying 19 years ago.

**How does this apply to me?** For the last few weeks, I've been having a pity party about how I failed to see the changes I have been advocating and writing about for over twenty years. I never wrote a bestseller; no one wanted to book me to speak at conferences, and I couldn't get my denomination, the SBC, to take action, etc. It looked to me as if I had failed.

I was on a walk a few days ago thinking about this and all the wealth of material I have written and recorded. Will it all go to waste? Will it be erased and forgotten after I'm gone? Then I thought about RFK. He gave up his dream of becoming president when he realized it was impossible. Yet, he found a way. So, I'm trusting that the one who gave me all those great ideas, Jesus, has someone in mind that he has to be my Trump. For now, I am at rest, knowing that I am where God wants me, when He wants me there, doing what He has asked of me.

If my writing is never picked up and used by any other institution or organization, I am honored and blessed that it has ministered to you, my faithful reader. If I can ever help you, please let me know. Serving you has been one of the great honors of my ministry. Thank you.

I leave you with this...

Blessings,



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OnlineGiving.org, the leading online giving processor in America, sponsors my writing. Find out more about their services at <https://www.onlinegiving.org/>.



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## The Coach's Four December Tips to Make Your End-of-Year Giving a Success

Non-profits know how crucial end-of-year giving is. They have a plan, do you? Here are four tips to help you.

**Tip #1—Have a plan and work your plan! If you don't plan, you plan** on failure, so let's devise a plan.

**Your plan in a nutshell...**

- ✓ **Social Media posts from now through December 31<sup>st</sup> should work to tell your story and how donors make this happen.** Each post has a link to your giving portal listed. I recommend at least one daily, but I prefer one in the morning and one at 2 PM. Pictures can tell the story that springs the heart into action.
- ✓ **Announcement Screenshots** - Use visuals each Sunday through December 31st to create awareness of the end-of-year appeal.
- ✓ **Bulletin announcements and screenshots about tax deductions** should be run every Sunday until the end of the year. While tax laws have changed, there is still an advantage for many people if they take the opportunity.
- ✓ **Direct Appeals** – I recommend three to four email blasts. **For example:**
  1. December 16<sup>th</sup> – Short and sweet with multiple links to the giving page.
  2. December 24<sup>th</sup> – This comes from the Senior Pastor and is a Merry Christmas post with a PS about giving if they are gone over the holidays.
  3. December 29<sup>th</sup> – Capture those away for the Holidays with a quick, compelling appeal.
  4. December 31<sup>st</sup>—One last final push. Studies show that 2pm is the best time to send this last email appeal.

That's the basics. You can flesh it out for your culture and context. But first, follow this tip...

**Tip #2 – Don't make it about you!** Here is where most churches fail before their plan is ever enacted. They appeal about hitting some budget number that few understand, and most don't care about. People give to make a difference; not help you meet your budget. Help them see what a difference their gift will make for Kingdom purposes, and they will give. So, here is...

**Tip #3 – Make the appeal appealing!** Yes, I know people should give because they just should. You can count on your faithful few to do that at the end of the year. These tips are for those trying to move up the generosity ladder. You need to inspire them to action. An appealing appeal does exactly that. Help connect the dots on how a dollar given will change the world for the better, and you have a better chance of receiving the gift. Then finally...

**Tip #4—Make the appeal! Just make the appeal.** If you ask them in the right way, they *will* respond, and you could raise an extra week's offering.

This plan helped raise millions of dollars in December for Kingdom purposes. Let's close out your year strong and help set up a great start to 2025!

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I wanted to share with you practical advice on how to start your giving New Year out well. Here is a post I wrote for [OnlineGiving.org](#). You can see the link where it is now, posted after the article. This will show you how AI reworked what I submitted. Here is an easy and practical way to see an increase in giving in 2025.

## How to Give More Without Giving More

One easy way to ensure you will make your budget next year is by showing your members how to give more without giving more! How is that possible? It's possible by encouraging donors to move their automated giving away from their credit card to become an ACH transaction. With that one simple step, they could increase their giving by one percent or more depending on the type of card they are using. Let us explain how this works.

First, let's define ACH-type gifts. ACH stands for Automated Clearing House. Automated Clearing House, or ACH, payments refer to the direct transfer of funds between two bank accounts. How does that work for a church? When members land on your giving page, they can choose to make their gift recurring. There are multiple ways to do this, but let's stick to the ACH process. To set up recurring ACH giving, your members will provide their banking information, routing number, account number, and personal information when they sign up for recurring giving. The processor then takes that information and the donated amount and withdraws that money from the donor's bank account, directing it to the church's banking account.

How does ACH allow members to give more without giving more? It lowers the costs per transaction. If you have an online platform, you know about processing fees. The fees charged are higher on credit cards than on ACH payments. While the difference might be only 1% to 2% depending upon the type of card used and other factors, that small percentage can add up to hundreds and thousands of dollars saved that can go to missions and ministry. Thus, your members give more without giving more.

Here are a few other reasons why your church needs a recurring gift focus based on ACH giving.

- Studies show that nonprofit organizations focusing on ACH donations have higher retention rates than those not offering this service. One reason why is that,
- Unlike credit cards, ACH payment methods do not have an expiration date, allowing recurring donations to continue without interruption.
- As a result, organizations that encourage recurring donations through ACH payments raise more money than those that don't.
- An added value for your office is the time saved by tracking down donors whose cards or accounts have expired or been canceled. It also means fewer trips to the bank to make deposits, which saves time.

Automated giving is a huge win for churches. Moving more of your donors to set their automated giving up via ACH can save a significant amount of money. One of our goals for clients is to help them increase the number of people setting up recurring giving through ACH. We have features to gently promote ACH first over a credit card for cost savings to the church. Our system is easy for your donors to use and set up. We also allow ACH to be used for text giving and for multiple checking accounts to be linked to a donor profile.

What might a 1% gain in revenue mean for your church budget? On a half-million-dollar budget, at 1%, you would have an additional \$5,000 available for missions and ministry. You can calculate what this saving could mean for your church. We have helped hundreds of churches utilize this method of saving money. We can do the same for you. Does your online provider provide you with the tools to do the same? If not, it's time to give us a call!

To learn more about how we can help you increase your giving, contact us today at (615) 206-4000 or [support@onlinegiving.org](mailto:support@onlinegiving.org)

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