

# THREE RIVERS

community church



Dear Church Family,

As you know budget season is upon us. Next weekend we will be gathering as a family to discuss the financial outlook and future plans of Three Rivers. Perhaps this fills you with an overwhelming sense of excitement and expectation of a fun filled Sunday afternoon. Or..... like most families, it might bring a heavy cloud raining financial uncertainty in a stormy season of life. Weather you live in an extreme or someplace in between, I want to share a few thoughts to help clarify the budget process.

What is a budget? To answer that we first need to understand Three Rivers is registered as a US government recognized religious organization - 501(c)(3). This IRS tax designation provides for charitable contributions to Three Rivers to be tax write-offs as well as allowing staff exemption from federal income tax. This is a huge tax benefit. But along with benefit comes many federal legal responsibilities.

One of the most important legal requirements is that we keep track of, and plan for, expenses. In many churches across America the executive and accounting teams deal exclusively with this requirement. However, we are a Congregational church, *so we the people*, not a separate executive team, have an annual obligation to participate in this necessary federal requirement. What this means in practical terms is that our budget meeting is a matter of federal procedure that allows our continued status as a 501(c)(3).

To fulfill the federal requirement we must have all expenses included in our budget. For ease of understanding I have broken these expenses into two categories: **known expenses** and **future funds**. **Known expenses** are our fixed expenses, meaning: monthly recurring bills. Roughly 80-85 percent of Three Rivers 2010 budget falls into this category. Look to the "Support" items to find these expenses in your budget analysis given last week. Most, but not all, "Support" items are fixed **known expenses**. By and large, **known expenses** are required operating costs.

But **known expenses** does not a budget make. There are major spiritual components to using the resources God has given us to His Glory and for His Kingdom. This includes **known expenses**. But there are other kinds of monies that I'm calling **future funds**. These are not fixed costs - meaning they are not monthly recurring bills - and can be found in the budget under the headings "Outreach", "Inreach" and "Upreach". These items account for roughly 15 percent of the budget. It is here that we need to concentrate our prayers and practice our submission to Gods plans for our future.

For our budget meeting on November 15th I am asking that we *begin* the important conversation regarding what direction is God taking Three Rivers in the coming year. I say *begin* because we are just starting down a new path of listening to Jesus as He gives us His heart for the world. The reality is that we are still in the process of knowing how to budget **future funds**, while **known expenses** have, for the most part, already been set.

This reality puts us at a disadvantage. The problem is that while we must fulfill our legal requirements (as I outlined above), we must do so prior to receiving clear spiritual direction on the **future funds** portion of the budget. To illustrate this problem consider these questions: does anyone know if Jesus is telling us to be a church solely devoted to foreign missions? If so we need a bigger missions budget. Are we to be a place of refuge for the destitute? Well, we have a zero benevolence budget right now. Are we to be a people committed to winning the campus for Jesus (college budget anywhere??) or to be a place of peace for young families (Children's ministry)?

*Who we are called to be as a church in San Marcos impacts what we spend money on and how we budget **future funds**, not the other way around.* The above questions are not questions of money but questions of God's heart and plans for Three Rivers and San Marcos. We do not decide what we can "do for God" once we figure out how much we have to spend. If Jesus has a plan He also has the provision. So first we need to find God's heart for San Marcos and listen to what He is telling us to do. Let us not get caught planing out our church's future based on human reasoning and hardline statements of fact about what the "numbers are". Numbers, like everything else, must submit to Jesus.

*Therefore, the budget meeting is not the time to hammer out our future.* It is the time to meet the government mandated legal requirements for a 501(c)(3), and set a tentative **future funds** budget that can be changed. Even though the budget might be changed we must still set one. Federal requirements stipulate we can't spend significant amounts of money on items not found in a budget. So if we are to have any monies available for ministries already in motion we must include them in the budget. Having a **future funds** portion of the budget does not *mandate* we spend budgeted funds. It simply provides *opportunity* to spend funds in the event that we are called to. Again, this is a legal requirement to which we must submit.

In the early part of the new year I will be calling for a Three Rivers Leadership Summit to begin addressing the question: What is Jesus saying to the church? Please be in prayer about this. This will be the time to ask the big questions and find out what kind of ministry possibilities are burning in peoples hearts. If through prayer and conversation we discover that God is moving in a direction not provided for in the existing budget, we can call a special session to revise the budget.

Church, I want to seek Jesus with all my heart and not lean on my own understanding. This includes my own reasoning about what God is able to provide. If Jesus told us to buy a building next year, He would fund it and we would rejoice in the miracle. If Jesus told us to support 10 international missionaries, He would fund it and we would rejoice in the miracle. So instead of fretting about how much money we have and where we should spend it, let's use our time next weekend to believe in faith that the things Jesus wants us to do, **He will fund and and we will rejoice in the miracles.**

Live Free,



Adam W. Schindler  
Pastor/Elder

**Gal. 5:1-** It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.