

The Life of the Rural Pastor



Making Ends Meet

Staying in Rural Ministry When it Doesn't Make Much 'Cents'



The Rural Church Pastors Network
www.ruralchurchpastorsnetwork.com

Welcome!!

We are delighted you have taken time to make an investment in your life and leadership. Twice a year the Rural Church Pastors Network creates events for rural pastors focusing on both relevant ministry matters and pastoral personal health and well-being. All events are designed by a team of seasoned and committed rural pastors who ensure each RCPN gathering offers a meaningful experience that is not only encouraging, but which can be used in your rural church setting.



This course isn't just about training however. Each RCPN event is designed as an 'experience' for sharing current reality in ministry, enjoying rich and warm fellowship, building relational networks, and experiencing prayerful support.

We're glad you're here. We invite you to relax – unwind - feel at home – and consider this a 'safe environment' where coming from a small church/community is an expected part of the calling that is ours as rural pastors! Let's have some great sharing together!

Today...

Having limited financial resources is a fairly common concern for those serving in a rural parish. When the pastor's salary uses on average 60% of the budget and the average attendance is 50-60 people – well, do the math. Pastors who serve rural parishes are not likely to be overpaid. And that of course is where many of us feel the pinch. We have been called to serve the rural church and that can translate into some pretty tight financial realities for us. How *do* we make ends meet? That is the theme we are looking at today and it is our hope and prayer that as we think about **Making Ends Meet** we will not only find some great ideas to help and encourage us, but we will conclude our day together knowing as never before that we are not alone.

Connect with us...

If you haven't yet done so, we would invite you to visit the RCPN website and become a member of our network. It's the only one of its kind in Canada – and we want you to not only be part of this rapidly growing movement of rural pastors but to also be able to share ideas and resources that will offer support and encouragement to other rural pastors just like you.

Please feel free to use and share this resource with others whom you think would benefit from it. We invite you to keep in touch with us and visit us at www.ruralchurchpastorsnetwork.com

What is Our Motivation for Ministry?

Have you thought lately about why you are in ministry?

Our calling does have a cost:

“One day as Jesus was walking along the Sea of Galilee, he saw two brothers- Simon, also called Peter, and Andrew- fishing with a net, for they were commercial fishermen. Jesus called out to them, “Come, be my disciples, and I will show you how to fish for people!” And they left their nets at once and went with him.”

Matthew 4:18-20(NLT)

It also has its own rewards:

“Peter said to him, “We have left everything to follow you!”

“I tell you the truth,” Jesus replied, “no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as much in this present age (homes, brothers, sisters, mothers, children and fields – and with them, persecutions) and in the age to come, eternal life. But many who are first will be last, and the last will be first.” Mark 10:28-31 (NIV)

Discussion Questions:

- ❖ **What brought you into ministry?**

- ❖ **What is it that fuels your engine as you continue in ministry?**

- ❖ **Was how much money you would make (or not make) ever a consideration for pursuing vocational ministry? If not, why not? If so, to what extent?**

How Much Is Enough?

“Comparisons are odious”, someone once said. And while it is true that we can get ourselves into trouble if we play the comparison game, it is also true that an understanding of one’s context **does** help to better understand one’s situation.

Most of us who are in ministry are not in it for the money. That being said, however, we still need to get paid and we need to be adequately compensated if we are going to be able to stay in ministry long-term - at least as an employee of a local congregation. The difficulty is in defining what constitutes “adequate”. Not everyone agrees on how much is enough.

For example, Pastor John* serves a rural parish comprised mostly of retirees, many of whom are widows on a pension. When the members look at this church’s budget and see the pastor’s salary and benefits amounting to \$50,000, the common consensus is that their pastor is being paid very well indeed – at least compared to their incomes. But the truth of the matter is that the pastor is married with two kids and if his wife didn’t work, they literally could not afford to stay in ministry with this congregation. So how much is enough?

StatsCan reports that in 2011 the average income after taxes for a two parent family with children was \$93,700.** That represents a huge difference between what society is saying is “average” and what Pastor John is earning each year. So, what *does* constitute adequate compensation for a pastor serving in a rural setting?

There have been various models suggested for how to adequately compensate pastors. Some have suggested that pastors receive a compensation package similar to that of teachers or medical staff (see charts in Appendix A). Others have suggested that pastors receive compensation equal to that of the average salary of the congregation that they serve (Fort Mac, here we come!!) Some denominations try to build a compensation package based on factors such as years of ministry experience, tenure, education, responsibility, size of congregation, etc.

So how does one decide on what is fair and just in terms of compensation? How does one determine what is right or reasonable in terms of compensation? Where is the balance between “we’re not in it for the money” and “the laborer is worthy of his hire”?

For Discussion

1. Do you know how your congregation determines your compensation package?
2. What do you think should be the deciding factor in determining compensation?
3. Is it reasonable to expect a pastor to “curb” his lifestyle in order to serve a parish?

* Based on a real-life situation

** See tables in Appendix A

What's Your Money Personality?

Adapted from Investopedia.com

Like many things in life, our response to money is largely dictated by our personality and what we experienced growing up. Our values in life also play a huge role in shaping our attitudes about money. Most of us give little thought to how we behave in regard to our finances and to how that behavior affects our bottom line. Understanding our money personality is a good first step and will help us shape our approach to spending, saving and investing. So, what's your money personality?

Money personalities have been analyzed in a variety of ways and many people can identify with aspects of several profiles. The key is to find the profile that most closely matches your behavior. The major profiles are: big spenders, savers, shoppers, debtors and investors.

Money Personality Types

- **Big Spenders**



Big spenders tend to love nice cars, new gadgets and brand-name clothing. Big spenders aren't bargain shoppers; they are fashionable and they are looking to make a statement. This often means they want to have the latest cell phone, the biggest led TV and a big beautiful home. When it comes to keeping up with the Joneses, big spenders *are* the Joneses. They are comfortable spending money, don't fear debt and often take big risks when investing.

- **Savers**



Savers are the exact opposite of big spenders. They turn off the lights when leaving the room, drive vehicles they can pay cash for, shop only when necessary, and rarely make purchases with credit cards (or make sure they can pay off the balance each month). They generally have no debts and may be viewed as cheapskates. Savers are not concerned about following the latest trends or wearing new clothes, and they derive more satisfaction from reading the interest on a bank statement than from acquiring something new. Savers are conservative by nature and don't take big risks with their investments.

- **Shoppers**



Shoppers derive great emotional satisfaction from spending money. They often can't resist spending money, especially if there is a sale. Shoppers are usually aware of their addiction to spending and are even concerned about the debt that it creates. They look for bargains and are pleased when they get a good deal. Shoppers will often shop to entertain themselves or to cheer themselves up, even if the items they buy go unused.

Shoppers are an eclectic bunch when it comes to investing. Some invest on a regular basis in an RRSP through automatic investments and may even invest a portion of any sudden

windfalls such as bonuses or inheritance money, while others view investing as something they will get to later on.

- **Debtors**



Debtors aren't trying to make a statement with their expenditures, and they don't shop to entertain or cheer themselves up. They simply don't spend much time thinking about their money and therefore don't keep tabs on what they spend and where they spend it. Debtors generally spend more than they earn and are deeply in debt and they don't put much thought into investing.

As well, they often fail to even take advantage of the company match in their RRSP plans.

- **Investors**



Investors are consciously aware of money. They understand their financial situations and try to put their money to work. Regardless of their current financial standing, investors tend to seek a day when their investments will provide sufficient passive income to cover all of their bills. Their actions are driven by careful decision-making, and their investments reflect the need to

take a certain amount of risk in pursuit of their goals.

Identify your primary (and possibly secondary) type. Also identify your spouse's type (if applicable) and jot down some answers to the following question.

What tensions might arise in your marriage because of money personality differences?

Advice for Your Personality Type

Once you recognize yourself in one or more of these profiles and have put some thought into how you approach money, it's time to see what you can do to make the most of what you have. Sometimes making even small changes can yield big results.

- **Spenders: Shop a Little Less, Save a Little More**

If you love to spend, you are going to keep doing it, but you should seek long-term value, not just short-term satisfaction. Before you splurge on something expensive or trendy, ask yourself how much that purchase is going to mean to you in a year. If the answer is "not much," skip it. In this way, you can try to limit your spending to things you'll actually use.

When you channel your energy into saving, you have another opportunity to think long term. Look for slow and steady gains as opposed to high-risk, quick-win scenarios. If you really want to challenge yourself, consider the merits of scaling back.

- **Savers: Use Moderation**

Benjamin Franklin once recommended "moderation in all things." For a saver, this is particularly good advice. Don't let all of the fun parts of life pass you by just to save a few pennies.

Tune up your savings efforts too. Pinching pennies is not enough. While minimizing risk is any investor's prime goal, minimizing risk while maximizing return is the key to investing success.

- ***Shoppers: Don't Spend Money You Don't Have***

A critical step for shoppers is to take control of their credit cards. Unchecked credit card interest can wreak havoc on your finances, so think before you spend - particularly if you need a credit card to make the purchase.

Try to focus your efforts on saving your money. Learn the philosophy behind successful savings plans and try to incorporate some of those philosophies into your own. If spending is something you do to compensate for other areas of your life that you feel are lacking, think about what these might be and work on changing them.

- ***Debtors: Start Investing***

If you are a debtor, you need to get your finances in order and set up a plan to start investing. You may not be able to do it alone, so getting some help is probably a good idea. Deciding on who will guide your investments is an important choice, so choose any investment professional carefully.

- ***Investors: Keep Up the Good Work***

Congratulations! Financially speaking, you are doing great! Keep doing what you are doing, and continue to educate yourself.

The Bottom Line

While you may not be able to change your personality, you can acknowledge it and address the challenges that it presents. Managing your money involves self-awareness. Knowing where you stand will allow you to modify your behavior to achieve your desired outcome.

The RCPN wants to express thanks to our friends at Focus on the Family for their deep commitment to support and encourage pastors. Visit them at focusonthefamily.ca for a full list of their resources.

In crisis and need immediate assistance? Call their confidential call-in counseling line at 1.888.5.CLERGY



How to Ask Your Elders for a Raise

1 Timothy 5:17-18

¹⁷ The elders who direct the affairs of the church well are worthy of double honor, especially those whose work is preaching and teaching. ¹⁸ For Scripture says, "Do not muzzle an ox while it is treading out the grain," and "The worker deserves his wages."

Discussion Questions

#1: Have you ever asked your church leadership for a raise? Why or why not?

#2: What would be some issues to consider before asking for a raise?

#3: If you feel you should ask for a raise – but don't, what might be the outcomes to be aware of?

Visit our Website www.ruralchurchpastorsnetwork.com where you will find...

- Free audio files to download offering insight and support related to the uniqueness of being a rural pastor.
- Follow the blog of a rural pastor as he shares life and ministry experiences
- Download past RCPN event training resources to use with your church or local ministerial (How to Meaningfully Engage With Your Community... How to Keep Balance Between Life and Ministry in a Rural Church Setting... Building a Team That Works)
- Find information on upcoming events
- Resources, book reviews and more!
- Let us know how we can pray for you!
- Join us and become a member of the RCPN!
- Keep connected to rural pastors.

Steps on Asking For a Raise

Step 1: Before you ask



Make sure you are living responsibly already.

Check if your denomination or church has a guideline for paying pastors.

Teach on biblical giving and tithing.

Know your needs.

Do a good job.

Pray.

Other Ideas:

Step 2: When you ask

Make your request to the appropriate people.

Know the number.

Schedule a meeting.

Don't promise more.

Stick to your needs.

Don't demand.

Show an awareness of the church's income.

Step 3: After you ask

Thank them.

Don't complain to others.

If necessary, leave graciously.

Other Ideas:

What are some things you have negotiated into your "salary package"?

- Book allowance
- Recreation fund – to take people golfing, join a gym, or basketball fees
- How many seminars will the church pay for
- Further education – will they pay your tuition for a Masters level course
- Technology –does the church pay for your cell phone, or laptop, etc.
- _____
- _____

Principles of Financial Management

1. Maintain a Biblical perspective

* God is the owner (Genesis 1/Psalm 24:1). God created all that is and by virtue of this is the de facto owner of everything. We must understand that possession (ie. of what we have) is not ownership

* We are stewards – of the whole 100% - of God's resources. It is God who gives the ability to earn wealth (1 Corinthians 4:7/Proverbs 10:22).

* God wants us to invest our wealth wisely. We will be held accountable (Matthew 25:14-30).

2. Always tithe or give to charity a percentage of your income off of the top.

"He who sows sparingly shall also reap sparingly; and he who sows bountifully shall also reap bountifully. Let each one do just as he has purposed in his heart; not grudgingly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:6,7). - Saint Paul

However much one has, giving is a spiritual decision and not an economic decision. It really reflects the spiritual heartbeat of a person as opposed to the economic heartbeat. - Ron Blue

3. Establish and live by a budget.

Determine where the money is going, or has gone. When planning a budget, determine what you 1) must have, 2) should have & 3) would like to have.

Some categories to include in your budget (after you have taken out your charitable giving) are housing, transportation, food, insurance, clothing, entertainment and recreation, medical/dental, savings, debt elimination, and miscellaneous.

The thing to realize with a budget is that it must always balance if it is going to be of any use. If one category is given a little more, then another category must be cut. In the end, all spending or all funds designated as outgoing must balance with those funds which are incoming.

4. Decrease your spending.

You either play today and pay tomorrow, or you pay today and play tomorrow. Learn to control impulse spending. This can be done by: 1) using a delayed purchase plan wherein nothing outside of the budget is bought unless you wait 30 days; 2) checking and recording at least three other prices within those 30 days; 3) allowing only one new purchase at a time on your impulse-buying record; 4) never using credit cards for impulse purchasing; 5) making yourself

accountable to your spouse for everything you buy, or for everything you buy over a certain dollar limit. When you buy something, let your spouse know about it.

5. Aim to live on a cash basis (Proverbs 22:7)

Keep away from paying interest. Try to never borrow money for a depreciating item. Never borrow more than the item could be sold for.

6. Pay yourself – aim at 10% of your monthly income.

You either live and save out of what is left over, or you save and live out of what is left over.

7. Be careful with credit cards.

Be sure to pay your balance off every month. If a month ever comes where you cannot pay your credit card debt, destroy your credit cards and never use them again.

8. Beware of get rich schemes.

This includes gambling, lotteries, pyramid schemes, etc.

9. Learn to be content.

Lower your expectations about material things and be grateful to God for what you have.

10. Plan now for retirement.

The sooner you plan for retirement, the greater your post retirement resources will be. Time plus interest creates wealth. Money invested at 7% interest/year doubles in ten years. Money invested at 10% interest doubles in seven years. The sooner you begin to plan and save for retirement the greater your chances will be of being able to have the kinds of options you may want to have in retirement.

11. Make sure that you have done estate planning.

This means, at the very least, having a current will. If you have children who are minors, you will want to appoint guardians to care for them if you are not there. A will is a document that expresses your *will* about what you want to have happen to your assets (and your minor children). If you do not have such a document in place, the government will appoint the Public Trustee to disperse your estate and to place your children where it sees fit – and it will not necessarily take your wishes into consideration.

Money Stretching Ideas

Share with each other some of the most effective ways you have learned to save a dollar or two in some of the following areas:

Groceries: _____

Utilities: _____

Recreation: _____

Clothing: _____

Holidays: _____

Transportation: _____

Schooling: _____

Furniture: _____

Others: _____

Creative Income Ideas







Celebrate God's Provision

We would all like to have more money. But could it be that having a little less than we want – or need – just maybe makes us depend on God a little more than if we had all the money we wanted?

The multimillionaire, John D. Rockefeller, was once asked the question, "How much money is enough?" He answered quite transparently, "Just a little bit more."

Some stories of God's Provision and Care:

- *My wife and I were out looking for a pair of skates for our 3 or 4 year old daughter. We didn't feel we had much money to use but felt this would be a great way for her to enjoy the outdoors during the winter. We had been looking and not finding anything. I remember praying for our meal at noon – I can't remember if I prayed or if she actually prayed about it. Shortly after lunch we tried one more place. And there was a great sale on! We found just the right pair for a very reasonable price. Those became our miracle skates because they were such a specific answer to prayer. We still have that little pair of white skates. A great reminder that God provides for our needs.*
- *My dad used to say that when you have kids and bikes you've got problems. Well, ditto for old vehicles at any age! About the time we moved from our first pastoral charge, our old van began to show distinct signs of age and tiredness. In fact, we barely made it to our destination the day we left town when we moved. That night, after we arrived (finally) at my wife's folks, I had a bit of a discussion with God about the situation. The next day when I went over to my brother-in-law's place, I noticed that he had three trucks in his shop. I asked him about them and he told me that one of them was for sale. It turns out that it had 17,500 km on it and we could have it if we took over the payments. Due to a small inheritance from my Mother, we were able to pay cash for it -which not only saved us quite a bit of interest, but also enabled us to have almost new wheels for a third less than what it would have cost us otherwise. We are still driving our pick-up and even at 300,000+ km, it still runs well. And every time I drive it, I think of how God provided what we needed when we needed it – through His gracious provision and through the kind generosity of two people who cared about us.*
- *In the fall of 2007 I was preparing to go on a mission trip to Guinea with 15 other people from our congregation. The church was very generous in giving towards the cost of the materials, tools, etc. but the amount that we were each expected to contribute was \$2,500. Money was a little bit tight that year as both of our children had got married within 8 months and we had to upgrade a vehicle. Out of the blue I got a call from an uncle who had never had any children of his own. He and my aunt had decided that they wanted to give a gift to each of their nieces and nephews "while they were still living" as he put it, so they could enjoy how we would use it. The amount they were giving – exactly \$2,500!!*

Share your stories:

Take some time around your table to share some stories of how God has provided for you. It could be in the area of extra income, or a great surprise deal, or produce from a farmer, to miracles of health, etc.

Appendix A

The following information is from Statistics Canada, with the exception of the initial summary which is from Human Resources and Skills Development Canada. All of this data can be accessed on the appropriate websites.

Summary

National Picture In 2011, the average earnings of employed Canadians before taxes and other deductions was \$840 per week.

Gender In 2011, men earned on average \$956 per week, whereas women earned \$723.

Age Individuals aged 25 to 54 received the most from paid employment in 2011, earning an average of \$936 per week.

Regions Average weekly earnings varied from \$712 in Prince Edward Island to \$969 in Alberta in 2011.

Average income after tax, by economic family types (2011)

Economic families, two people or more	\$79,600
* Non-elderly families	\$84,000
- married couples only	\$76,100
- one earner	\$64,000
- two earners	\$83,300
* Two parent families with children	\$93,700
- one earner	\$71,000
- two earners	\$94,100

Earnings*. Average weekly (2012)

Canada	\$896.81
Manitoba	\$829.50
Saskatchewan	\$918.95
Alberta	\$1072.98
British Columbia	\$866.98

*includes overtime + based on gross taxable payroll before source deductions

Average weekly earnings (including overtime), educational + related services (2012)

Canada	\$982.73
Manitoba	\$866.22
Saskatchewan	\$997.13
Alberta	\$1018.24
British Columbia	\$985.24

Average weekly earnings, health care + social assistance (2012)

Canada	\$816.48
Manitoba	\$758.34
Saskatchewan	\$873.87
Alberta	\$900.56
British Columbia	\$813.79

Appendix B

CONSUMER PRICE INDEX (Monthly)

Base 2002 = 100

(all figures are formatted May 2012/May 2013/% of change)

	Canada	Manitoba	Saskatchewan	Alberta	British Columbia
All items	122.1/123.0/0.7	120.8/123.0/1.8	124.5/126.0/1.2	126.6/129.5/2.3	118.6/117.9/-0.6
Food	130.9/132.6/1.3	129.7/133.4/2.9	131.5/134.6/2.4	127.6/131.4/3.0	127.3/126.8/-0.4
Shelter	126.7/128.3/1.3	126.9/131.0/3.2	146.2/149.0/1.9	147.9/156.3/5.7	114.3/113.3/-0.9
Household operations and furnishings	112.8/114.0/1.1	111.3/112.7/1.3	107.0/108.2/1.1	110.4/112.8/2.2	110.1/110.8/0.6
Clothing & footwear	93.4/93.9/0.5	94.4/95.0/0.6	96.8/98.8/2.1	95.0/94.8/-0.2	102.3/102.3/0.0
Transportation	129.9/129.2/-0.5	124.8/126.1/1.0	121.4/120.7/-0.6	128.9/128.9/0.0	128.0/128.1/0.1
Health & personal care	118.8/118.3/-0.4	115.5/112.1/-2.9	114.7/116.4/1.5	127.9/127.3/-0.5	115.2/113.1/-1.8
Recreation, education & reading	106.7/106.5/-0.2	107.0/106.6/-0.4	107.1/107.6/0.5	107.0/107.4/0.4	114.9/112.8/-1.8
Alcohol & tobacco products	137.7/141.1/2.5	147.8/160.7/8.7	143.4/151.0/5.3	138.3/140.0/1.2	130.7/131.5/0.6
All items excluding food	120.4/121.1/0.6	119.0/121.0/1.7	123.1/124.4/1.1	126.5/129.2/2.1	116.8/116.1/-0.6
All items excluding energy	119.3/120.1/0.6	118.5/120.5/1.7	122.5/124.2/1.4	124.5/126.3/1.4	115.5/114.8/-0.6
Energy	157.7/159.3/1.0	147.7/152.1/3.0	143.6/144.1/0.3	152.3/171.3/12.5	160.2/161.8/1.0

The Rural Church Pastors Network

In 2011, three rural pastors and their denominational 'coach' felt led by God to reach out to rural pastors in central Alberta by offering opportunities to connect for fellowship, training and prayer. Now, a grass roots movement of rural pastors has expanded to four provinces and fourteen denominations. It appears a pressing need has been identified and addressed!!

Known as the Rural Church Pastors Network, it is designed for rural pastors, and offers hope, encouragement, and support to all pastors serving in a rural church setting.

In an attempt to keep up with the development of the RCPN, regional leadership teams of rural pastors are being developed to promote events in their own regions and to develop and strengthen ongoing relationships between semi-annual events. You are encouraged to support your regional RCPN hub leadership team.

To date the RCPN has been funded through the Christian & Missionary Alliance at a cost of \$500 per event per site. Funding partners are invited to invest in the lives of rural pastors through the ministry of the RCPN.

All financial gifts to the RCPN are tax deductible:

c/o RCPN/WDO 333- 30 Springborough Blvd. SW Cal



The Rural Church Pastors Network
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