10 Things I Wish Congregations Would Do For Their Pastors

We know all too well the diverse expectations that our congregations have of pastors. But how often do our members hear how pastors would like to be treated? A few weeks back I shared with my congregation 10 things that I wish they would do for pastors. You can read my entire list here and feel free to comment on it and add to it in the discussion section. You can download a reproducible bulletin insert here. And you can see how I used it in my sermon here. If you're not brave enough to preach this yourself you may wish to slip your list to an Elder to be preached during the upcoming pastoral appreciation month in October.

--Dave Gemmell

LIVING IN THE HYPHEN

Editor's Note: On February 8, 2013, Pastor Juanfer Monsalve, second generation church planter in Chattanooga visited Pastor Andres Flores, second gen church planter in Wicker Park, Chicago. You can watch the 15 minute documentary here. Below is a partial transcript of that interview.

Juanfer: Second generation people are some of the largest demographics in the US. Why do you think we are losing them so fast and why do you think that Epic is a special place that we can start reclaiming them?

Andres: There is an illustration to help understand second generation people in any culture. They live in the hyphen. They are the hyphen between the first and second generation. Being in the hyphen is overwhelming. You can lose your spirituality by being the hyphen all the time--by trying to bridge between the first and second generation. So here at Epic we don't ask them to be the hyphen for everything except to be the hyphen with their friends. They don't necessarily have to bridge culture although they can, they aren't required to bridge one culture into the other because they all speak English.

Juanfer: Why won't second generation people feel comfortable at a Spanish church or in a regular Anglo church?

Andres: I think second generation people are extremely liquid or flexible. As a hyphen they can feel quite overwhelmed in a first generation church. They could stay there, but that doesn't necessarily mean that they will grow or experience growth. So by being in a church that is designed for them in their own culture they can use all of that energy that they were using to be in the hyphen for ministry. And when they do that they are just free--free to be themselves.

Read and discuss the full interview here...
THE SILENT EXODUS AND SIGNS OF HOPE

By John Grys

Having spent all my years as a child growing up in Chicago and my adult years pastoring in urban contexts, I'll never forget the time when a local language-specific congregation found itself with a new pastor who demanded that their youth Sabbath school no longer be conducted in English but in their native language. Many of those youth shifted over to our English-speaking church.

This incident highlights a recognizable tension within the framework of both local congregations and various levels of church governance. Described by others as "The Silent Exodus," these are children raised in immigrant churches who have left the immigrant church of their childhood and ceased attending church altogether.

This article serves as a brief introduction to the question of this sacred relationship between 1st Gen and 2nd Gen Seventh-day Adventists. While both anecdotal and statistical evidence may suggest the validity of this silent exodus of 2nd Gen's from immigrant churches (and increasingly from any congregation), there are signs of hope. Read and discuss entire article here.

FINANCIAL MAKEOVER

By Randy Robinson

For many, including members in your churches, pastoral colleagues, and other church leaders, family finances can be a source of difficulty, pain, and strife. I believe God knew finances would be a challenge for us, so He included scores of biblical references on how we should manage our financial resources.

Short of an unexpected windfall, there really is no silver bullet to heal our finances. But sharing these principles with your members or applying them to your own situation can help create a major transformation!

Let's start by identifying some areas that are harmful to the health of our finances and need to be avoided. Read More.

Discuss this on our Facebook page!
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IDEAS, EVENTS, RESOURCES, ANNOUNCEMENTS

Best Practices Webinar August 20, 1:30 pm EDT. Making Your Church a Center for Healing in the Community with Katia Reinert, NAD Health Ministries Director. Join us for a webinar on how you can make your church a center for health, healing and wholeness in your community by engaging in comprehensive health ministries. Learn about this renewed emphasis on transformational evangelism following Christ's method of ministry. Register now!

Judson Press releases new book entitled The Work of the Associate Pastor. Author Alan R. Rudnick presents the associate pastorate as equally important but distinctively different from the role of the senior or solo pastor. Judson Press promises that readers will explore the diverse roles and responsibilities that fall under the associate umbrella, embrace associate ministry as more than training round for a senior pastorate, and discover the challenges and opportunities for associate pastors.

Previous resource links:
- CALLED digital magazine for pastors is now available for download.
- Pastors invited to this years Society of Adventist Communicators convention October 24-26
- New PlusLine at AdventSource
- NY13
- Pastor's convention, NAD Ministerial Department

http://archive.constantcontact.com/fs169/1101578508634/archive/1114025974215.html
10 Things Pastors Want from Their Members - Best Practices 7/29/2013

The Seven Campaign to stop child abuse
Andrews University Press, Homosexuality, Marriage, and the Church
Jesus 101 Biblical Institute with speaker/director Elizabeth Talbot
The ADVENTISTS - 2, by Journey Films
The Great Controversy Project e-newsletter
Real Family Talk
Interactive health program on Hope Channel
Meet Hiram Edson

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1. Pray for your pastor. The pastor is the spiritual catalyst for the church. That makes the pastor a great big target for the enemy. Pray for the pastor’s spiritual health. Pray for protection. Pray for wisdom. Pray that the catalytic gifts of apostleship, prophecy, teaching, evangelism, and shepherding will grow strong in your pastor. The most affirming words that a pastor ever hears is “pastor, I’m praying for you everyday.” Romans 15:30, 2 Corinthians 1:11.

2. Affirm your pastor. Pastoring may be one of the most difficult jobs in the world these days. Pastors live in a highly concentrated environment where they see the results of sin on a daily basis through caring for humanity. While the average person may see a death, injury, illness, or family conflict occasionally, the pastor lives through these things on a weekly basis. Though pastors don’t live for affirmation, words of validation do provide a lifeline of strength through treacherous times. Those little notes saying ‘pastor, you’re making a difference,’ may be the very thing that helps your pastor make it through another day. Acts 4:36

3. Bless the pastoral family. Pastoral stress leaks into families and is enough to test all the family bonds. Throw in a few wild expectations about how a pastoral spouse and pastoral kids are supposed to behave and you have a recipe for a family meltdown. The antidote is the blessing. Bless the spouse. Bless the kids. Let go of any expectations and treat the family with a rich blessing of heavens grace. And of course to relieve the financial pressure, return a faithful tithe so that the pastor is secure in getting a regular paycheck. 1 Corinthians 9.14

4. Release the pastor from constant ministry so renewal can take place. Pastors who go 24/7 for days, weeks, and months on end will inevitably self destruct. Mandate that your pastor takes weekly breaks for spiritual renewal as well as annual extended breaks for study leave and vacation. It is a small price to pay for the rich spiritual energy that comes as a result of regularly releasing your pastor from ministry. Matthew 14:23

5. Talk with your pastor, not about or around. Complaining about the pastor to someone else is corrosive for the entire church family. Writing anonymous critical notes to the pastor are acts of spiritual terrorism (by the way smart pastors just throw them in the trash can without reading them). If you have a problem with the pastor, talk directly to the pastor and try to work it out. If resolution can’t be found, then bring a spiritual leader with you and seek resolution. And then (and only then) if resolution is not found, bring together a larger group to dialog with the pastor. Challenge privately. Affirm publicly. Matthew 18: 15-17

6. Forgive your pastor for falling short of your expectations; because no pastor will perfectly satisfy your ideals. Remember that your vision of what a pastor should be is probably unique to you. Everyone else in the congregation also has unique expectations. Many of the expectations are mutually exclusive. Your pastor will also make some mistakes. All pastors do. Extend to your pastor the same grace that God extends to you. If your pastor knows that he/she practices...
ministry in a safe, grace filled congregation where risk taking is expected and stagnancy is deplored, your church can become spiritually turbocharged. *Matthew 18:21,22.*

7. **Feed** yourself spiritually. Don’t expect to live on a limited spiritual diet of thirty minute weekly sermons. Going seven days without eating makes one weak. Even with the best sermons you will spiritually starve to death. The role of the shepherd is not to stick grass in the mouths of sheep but to lead the sheep to green pastures. As you listen to the great sermons that your pastor preaches may you be inspired to get into the word yourself everyday in prayer filled Bible Study. *Psalm 23:2*

8. **Bond** with a small group. Don’t expect the primary pastoral care to come from the pastor. It is mathematically impossible, and primary care is not his/her role. Regular spiritual support occurs in small groups. When you are plugged into a weekly small group you will grow together, pray for one another, care for one another, and support one another through all the ups and downs of life. The pastoral staff and lay pastors can serve as a safety net for those not in small groups as well as care for those in life transitions. *Matthew 18:20*

9. **Follow** the leader. The pastor is not the CEO of the congregation, that role is reserved for Jesus. However the pastor has been given the gift of apostleship and you should take your cue from the pastor and follow after Jesus. Let your pastor lead. With leadership comes change. Things will be different. Since the founding of the church God has brought a succession of quality pastors, each one with leadership to take your church to the next level. God gives your pastor vision. Help the pastor flesh out the vision and then do your part to turn the vision into reality. *Hebrews 13:17*

10. **Exercise** your spiritual gifts. Pastoral gifts don’t do much by themselves. However if you let those catalytic gifts energize your gifts, you will come alive spiritually. Let the pastor equip you so that your church family can reach unity in the faith and knowledge of the Son of God and become mature, attaining to the whole measure the fullness of Christ. Take advantage of the teaching and ministry opportunities at your church. Place yourself in optimal places for spiritual growth. *Ephesians 4:11,12*

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What is Epic?

Juanfer: What makes Epic a different kind of church?

Andres: What makes epic different is not just the high energy of the worship services every week, but the fact that we are on a mission to help young adults to become disciple makers. We’re not just focusing on weekly attendance. We’re not just focusing on the number of people being baptized. We’re focusing on the number of relationships that are being developed towards disciple making.

Penetrating the External Community

Juanfer: Where do you get the people from? What is considered your community?

Andres: We are located in the neighborhood of Wicker Park. So we serve the local community and the larger community of Illinois.

Juanfer: How do you get around to the local community? How do they know even know that you exist?

Andres: We have attempted to create a presence (instead of passing fliers around) with a very creative activity that we call ‘free hugs’. So every week we go over to Milwaukie Avenue, the hipster town here in Chicago, and what we do is that we embrace people. By doing that we have created a little bit of credibility and a presence and people now are asking ‘who are you’, ‘what are you doing’ and we answer, “We come from Jesus and we love him and we want you to know him as well.

Juanfer: Why hugging and not money or other different things.

Andres: Because being starved from human touch is worse than being starved for the want of bread. So we have discovered a great response and a great need in people who need to be accepted. It doesn’t matter what they look like or where they come from. Being accepted, being embraced, getting a ‘high five’, creates high impact in the young adults in the community.

Juanfer: You mentioned social time and that’s part of the community, but why is it so important that you meet outside of church?

Andres: Its important because that’s how epic church was born. We don’t have a building. So we did open houses on rooftops, storefronts, theaters, meeting in people’s houses; so it’s very organic. So what you have is a group of people who are very enthusiastic about Jesus, and about the message of Jesus and the teachings of Jesus. And it spreads to the first layer of social relationships, and the second, and the third, and they bring their friends, naturally, organically without...
lots of pressure, and when they come that way they stay.

Juanfer: What happens at an open house?
Andres: An Open house is a worship service, a preview worship service of a typical weekend service at epic what it looks like. But we do take some risk. We do have some elements that are different from a Sabbath morning service. They range from silence, drama, urban artist, painting, hip hop, and rap. We have more creativity, its longer, we have musicians and we have a high emphasize again on social relationships. You don’t have to be a member of epic to come. You can invite your friends. You can invite your Muslim friends, your agnostic friends, your atheist friends, and it’s okay and they come and enjoy it with us.

Assimilation

Juanfer: How else are you creating that connection within the community?
Andres: Once we do that every week they come back. So we have a small group ministry called surge groups. We’re attempting to bring these new friends into the groups. When they do come to the groups it’s not just fun. It’s not just high energy but its highly intentional in assimilating people into the family of the church--especially young adults. Our church matches the demographics of the community so that when they do come in they feel comfortable, they feel at peace, they feel happy.

Juanfer: The system of the Adventist church is designed for baptisms. That’s how we’ve always measured success. Is there pushback?
Andres: We are looking at both quantitative and qualitative results. We want to see the stories of people being transformed. But we know that when we get more stories of people being transformed in the narrative more numbers of people will come.

Juanfer: What are some of the new models that you are developing here at Epic?
Andres: One model that we are implementing is called assimilation. It is a model that is designed to help first time visitors to become second time visitors; second time visitors to become regular guests; and regular guests to be in a small group. Once they are in a small group the likelihood for them to stay in a small group is higher. We have a team whose only mission is to help people on that journey--to take them all the way from the moment they enter that door, to the moment that they accept being part of a small group. So it is kind of an organic process highly relational but also highly organized with postcards, emails, notes of encouragement, follow up visits.

Juanfer: You mentioned several contacts during the week. I assume that you’re not the only one sending a letter out.
Andres: We have a team of about 7-9 volunteers who take turns. They send those letters, those gift cards, those books, and those emails and text messages to them.

Juanfer: Gift cards?
Andres: Once they are second time visitors they get the book that we are reading or the book that is dominating our theological conversations, or the book series. Or they get a new bible that we are using here at epic. They really appreciate it because it is reinforcing what we are preaching. That gift is going to help them understand better the journey that we are taking here at epic every week.

Juanfer: What if after a couple weeks they don’t show up?
Andres: We continue to follow up and then we give them a little space as well so they don’t feel like we are stalking them. We have learned that once they see the sincere community that we have, very transparent, I would say that the rate of returning is high.

Leadership
Juanfer: How is mentoring handled since the majority are young adults?

Andres: I spend a lot of time, as much as I can, as much as they can, in conversations with the main leaders in the church board, the main leaders of every department. We don’t just go to a meeting room. We go and eat together (we eat a lot at epic!). And we just see and talk and open up our hearts, review the budget, talk about what is happening in your particular industry, have feedback. It’s working in the sense that its informal but it is also very holy and sacred. So instead of having a formal meeting, we just have a conversation. They love it. Because we have a paradigm of low supervision high trust. We believe that when God called you to a particular ministry He empowers you, guides you, mentors you. So we do very little supervision and we trust them. We give them the resources that they need to perform their ministry and guidance. So they love it!

Multi-Cultural

Juanfer: One of the things that happens in the Adventist church is that we are segregated. Are you guys intentional about having a multicultural church?

Andres: Our mission is being a diverse group and we draw our core value for diversity from the group of Acts chapter eleven in which you see teams of missionaries from different cultures reaching the community. So the team of missionaries that was called ‘Christian’ actually was a multicultural diverse group. So that’s where we derive our mission to build multicultural diverse integrated community.

Second Gen

Juanfer: Second generation people are some of the largest demographics in the US. Why do you think we are losing them so fast and why do you think that Epic is a special place that we can start reclaiming them?

Andres: There is an illustration to help understand second generation people in any culture. They live in the hyphen. They are the hyphen between the first and second generation. Being in the hyphen is overwhelming. You can lose your spirituality by being the hyphen all the time--by trying to bridge between the first and second generation. So here at Epic we don’t ask them to be the hyphen for everything except to be the hyphen with their friends. They don’t necessarily have to bridge culture although they can, they aren’t required to bridge one culture into the other because they all speak English.

Juanfer: Why won’t second generation people feel comfortable at a Spanish church or in a regular Anglo church?

Andres: I think second generation people are extremely liquid or flexible. As a hyphen they can feel quite overwhelmed in a first generation church. They could stay there, but that doesn’t necessarily mean that they will grow or experience growth. So by being in a church that is designed for them in their own culture they can use all of that energy that they were using to be in the hyphen for ministry. And when they do that they are just free--free to be themselves.

External Criticism

Juanfer: How are the other churches in the area reacting to a different type of church that is energetic such as yours.

Andres: I think there was a little bit of concern at first. “Are they going to do this crazy rock oriented contemporary worship style?” That is not the most important thing about Epic. What is really important is that we do contextualize the gospel. We make sure that we don’t use terms that non church members won’t understand. We intend people to see Jesus Christ. So yes, there was a little bit of concern, but once people understood that we were coming from a missional perspective we have received support from other Adventist churches.

Juanfer: One of the main things from Spanish churches is that the music has to be from the hymnal. If it’s not GC approved then it didn’t come from the Holy Spirit. How do you deal with the critics that say this kind of church is about a show and not about community or discipleship?

Andres: We invite them to come. We don’t get anxious. We try not to engage in controversies with them. We try to bless
them, to ask questions, and to have curiosity. We try to be transparent with them as well. Many of them are not going to change their impression even if they don’t come they already have a preconceived idea of what a crazy church this is. Nevertheless we tell them that ‘the best thing you can do is to come and be friends with us.’ When you put a face and a name and a heart to the young people who are coming it’s a game changer.

**Failures**

**Juanfer:** In the Adventist church we are very prone to celebrate our victories, “we baptized this many people.” How do you guys deal with things that are not victories? You find this thing out and it just didn’t work.

**Andres:** We try to acknowledge it, instead of hiding it. “Yeah, that was weird.” Or, “I blew it in my sermon, I was distracted by the microphone” or, “The lights didn’t work.” We’re trying to implement a culture where embracing that is part of grace and mercy. It’s okay. We don’t have to perform. We’re here to do things for God. We’re here because of God. So we’re going to do our best, but at the end of the day we’re here to offer ourselves to Him.
Having spent all my years as a child growing up in Chicago and my adult years pastoring in urban contexts, I’ll never forget the time when a local language-specific congregation found itself with a new pastor who demanded that their youth Sabbath school no longer be conducted in English but in their native language. Many of those youth shifted over to our English-speaking church.

This incident highlights a recognizable tension within the framework of both local congregations and various levels of church governance. Described by others as “The Silent Exodus,” these are children raised in immigrant churches who have left the immigrant church of their childhood and ceased attending church altogether.

This article serves as a brief introduction to the question of this sacred relationship between 1st Gen and 2nd Gen Seventh-day Adventists. While both anecdotal and statistical evidence may suggest the validity of this silent exodus of 2nd Gen’s from immigrant churches (and increasingly from any congregation), there are signs of hope.

According to Roger Hernandez, Director of Ministerial and Evangelism in the Southern Union, there has been a division-wide shift in the last decade as it relates to this question. If immigration is the lifeblood of 1st Gen congregations, than perhaps, as Hernandez suggests, the slowing of immigration has contributed to this shift. The realities of a post-911 world have created a tension within immigrant churches. Before 911, it was possible for an immigrant church to baptize four or five people from the neighborhood. This growth of people in the pew would replace (and shield) the reality that the same number of 2nd Gens were no longer sitting in those same seats. Effectively, pre-911 immigration would deflect the reality of the situation.

However, since 911 and the shifting immigration laws, as well as shifting political realities in the world, where these converted immigrants would occupy the pew, their numbers have been diminishing. Thus, with the reduction of immigrant conversions and the silent exodus of 2nd Gens, the patterns of absence are becoming increasingly observable. Monte Sahlin, Director of Research & Development for the Ohio Conference, in a 2007 study of immigrant churches from the New York-Baltimore corridor, documents that approximately 80-90% of 2nd Gens no longer attend church. Possibly as well, pastors of 1st Gen churches have experienced the tension with their own children no longer attending any Seventh-day Adventist church. So, what is that generates this tension between 1st and 2nd Gens living out of their faith in the context of North America?

Perhaps this question can be best addressed from the wider angle of the experience of immigrants and their children living in North America. There is this sense of “exiles in their own country,” as Hernandez shares. The significance of this cannot be underscored when considering the question of faith. In his work, Following Jesus Without Dishonoring Parents, Paul Tokunaga (a 2nd Gen Japanese Christian) describes this feeling in very stark terms: “Schizophrenia and tension result when one goes to school and learns how to talk trash, but upon returning home, all one gets to do is silently take it out.” Closer to home, Pastor Carlos Acosta, himself a 2nd Gen Seventh-day Adventist pastor in Southern California describes the reality of his home life where both parents worked feverishly to provide for the basic needs of life. Often, this led to a life without parents at home. While he was not allowed to speak English at home, he was often asked to be, as a child, the translator for his parents when it came to the necessity of interacting with required social
This points out a significant factor in their socialization process. Vic Arreola III, North American Division Director of Asian/Pacific Ministries, observes the following. 1st Gens (especially in Asian contexts) tend to seek providing a financial basis for establishing basic life necessities for their children. The goal of 1st Gens is to provide a financial foundation for their children to gain an American education. The goal of 2nd Gens, however, is not only to provide a financial basis for a life for their children but to provide a home where the cultural tension they experienced as 2nd Gens will not be the experience of their 3rd Gen children. Finally, for those 3rd Gen children, their goal becomes to go further financially and culturally then either their grandparents or parents have gone. Often, by this 3rd Generation, the language of the grandparents now is lost.

Perhaps what is important to understand are the dynamics for these 2nd Gens within the various domains of their lives as they are caught between two worlds. The tension they experience through the acculturating processes of North American education can produce varying degrees of tension. As one 2nd Gen interviewed expressed: the 1st Gens handle this tension by remaining locked into their existing subculture while 2nd Gens cannot simply hide away as a means of coping with this tension. While all these dynamics occur during the week, the time of Sabbath hours and local congregational realities may not decrease this tension but in actuality heighten it.

Perhaps for 1st Gens, what occurs Sabbath morning in the congregation becomes a way of reinforcing first their cultural identity. This occurs through reproducing as much as possible the services they experienced while living in their country of origin. Close to this remains the practice of conducting those services in their first language. Also, as a way of continuing this cultural identity, they seek to articulate their belief in a similar manner that reminds them of their experience back in their homeland. All of this serves as a way of keeping their cultural identity intact in the midst of a strange and sometimes threatening new world. Positively, these components serve the immigrant church well in bringing more people into their congregation who have migrated from that part of the world. This, however, also serves to create the dilemma: what attracts immigrants to join 1st Gen congregations can often become the very components that drive 2nd Gens away. A corollary to this remains that most 1st Gen churches are not well-positioned to address the realities of 2nd Gen Adventists. Thus, the resulting silent exodus.

However, all is not lost. In talking with both feet-on-the ground ministry leaders and more strategic leaders throughout the Division, there is much more purposeful attention to this dynamic. Several years ago, Elder Ernie Castillo, Vice-President of the North American Division in charge of Multi-Ethnic Ministries, upon arriving in his position in the Division, along with Jose Rojas, included as one of their five initiatives, a directive toward this North American reality. As Elder Castillo observes, “We’ve always targeted immigrant communities but we have not targeted those who’ve grown up here.” Also, he recognized the shifting dynamics in the wider population, especially in the Latino community. He cited a Pew Research study from 2003 that discovered the following shift: “Births in the United States are outpacing immigration as the key source of growth. Over the next twenty years this will produce an important shift in the makeup of the Hispanic population with second-generation Latinos—the U.S.-born children of immigrants—emerging as the largest component of that population.” In other words, the Latino community in the United States will be comprised more by 2nd Gen Latinos than immigrant Latinos. An emphasis on 2nd Gen Latino ministry is not only good for retention but also for the future of evangelism in the United States.

The response of both local and strategic leaders to this dilemma can be seen as inspiring to say the least. The macro response from the Division-level as mentioned above has put this issue on the map throughout the territory. This optimism, as expressed by Hernandez, flows from the shift he has experienced over the past five years. Whereas in the past, any discussion within some communities related to the issue of 2nd Gens may have been “frowned upon,” now there is much more willingness not just for an engaged dialogue but for action. The creation of Changed, a devotional created for 2nd Gen Latinos, as well as the inclusion of a bi-lingual component to evangelistic programming on Esperanza TV, clearly demonstrate a desire to move the ball forward in reaching 2nd Gens. Just this past February in Chicago convened a gathering of 2nd Gen Latino church planters for one day. Vic Arreola III of the Pacific Institute of
Christian Ministry, an equipping ministry for Lay Pastors, will convene in the near future a gathering of 2nd Gen elders from local congregations.

Increasingly, there are congregations rising up purposefully seeking out 2nd Gens for their congregations. It is interesting to note that in some of these 2nd Gen church plants, while their intended targets may have been 2nd Gens of a specific people group, over a short period of time, these congregations lose that central intention and begin to attract multi-racial couples. One congregation-engaged, 2nd Gen businessman interviewed posed, “Why would I seclude myself to one culture in church?” Over time, the congregational name may change as a result of this dynamic. Further, some of the leaders of these congregations no longer identify themselves as 2nd Gens. They see their congregations either becoming multicultural or multiracial.

Most of those who are strategic and involved in addressing this issue are finding most effective the planting of churches rather than seeking to convert already existing 1st Gen churches. Fewer 1st Gen congregational and pastoral leaders frown upon these attempts but welcome them. Yes, resistance can still be present in some communities but the amount of resistance has diminished over the past ten years. The presence of over half-dozen of these church plants sends a clarion message that leaders of faith will not sit idly by and watch the silent exodus occur. More and more the passion found to face this kind of challenge finds its way into the structure of the church, whether it be at the Division level through the initiative to address this challenge, the Union level where this has increasingly been discussed and resources provided, and as mentioned above, the Conference and local congregational level. Who would’ve imagined a decade ago strategic support, local pastoral support, local congregational support, and also educational support all being directed in such a miraculous way to address this great opportunity?
Financial Makeover
By Randy Robinson, Treasurer, Southern Union Conference

Discuss this article on our Facebook Page.

For many, including members in your churches, pastoral colleagues, and other church leaders, family finances can be a source of difficulty, pain, and strife. I believe God knew finances would be a challenge for us, so He included scores of biblical references on how we should manage our financial resources.

Short of an unexpected windfall, there really is no silver bullet to heal our finances. But sharing these principles with your members or applying them to your own situation can help create a major transformation!

Let’s start by identifying some areas that are harmful to the health of our finances and need to be avoided.

Impulse Purchasing

As I see it, the definition of advertising is someone trying to persuade you to purchase something you don’t need. Grocery stores are organized on this principle. Have you ever seen a store where milk and eggs are close to the front door? The answer is no. Why? They put the necessary stuff in the back so you have to pass all the ‘unnecessary’ things on the way in the hope that you will buy more than just milk and eggs.

Impulse purchasing is a killer of financial health. Proverbs 21:5 counsels, “The plans of the diligent lead to profit as surely as haste leads to poverty.” One way to combat impulse purchasing is make a list and stick to it when you buy. This is true for grocery stores, Christmas gifts, and shopping for clothing. Just as you follow your sermon outline on Sabbath morning so you don't wander, you follow a purchasing 'outline' for the same reason.

There are also situations where high pressure is applied to persuade us to buy. Examples might be car, time share, or ‘party’ oriented sales pitches. In those situations, use the principle, 'if they are bold enough to ask me to buy, I am bold enough to say no.' Don’t worry, they will get over it! If you anticipate a pressure situation, research ahead what the item should cost and set your maximum limit, then stick with it regardless of the pressure. Walk away if you are not comfortable.

Keeping Up With The Joneses

They are likely members of your church--Nice house, expensive cars in the driveway, and designer clothing. They are the envy of the congregation. What most don’t see however, is often they are one unexpected event from a total financial meltdown. They have no savings, the credit cards are maxed out, and they are a payment behind on the mortgage. As their pastor, you may notice their lack of giving to the church. This may be a family afflicted with 'keeping up with the Joneses disease'. The problem is they don’t have the resources to support the lifestyle they want everyone to think they have! They embrace the notion that things define them. Proverbs 13:7 reminds us, “One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth.”

Several years ago a Kent State University study supported this Proverb when it determined that millionaires tend not to look like we think they should. They drive ‘regular’ cars, have ‘regular’ houses, and generally don’t look like they are...
Succumbing to the notion that things define us also damages our spiritual well being. The more we focus on our external appearance, the less our hearts are able to discern God's voice calling us to live according to His standard. Reprioritizing how we relate to 'stuff' can not only benefit our wallet, but reduce the noise preventing us from hearing and responding to what God wants for us.

**Ignorance of Where the Money Goes**

One of the most common enemies of healthy finances is not knowing where the money goes. If you don’t know where the ‘money leak’ is, you can’t fix it! Here is what I have recommended to many I have counseled over the years. Make a comprehensive list of what you spend… every single penny you spend, for two or three months. Make sure you include quarterly, semi-annual, and annual payments such as insurance, taxes, Christmas, vacation, and other similar costs. Once your list is complete, you can easily identify any 'leaks'. Plug them by eliminating wasteful spending, then fortifying your finances by committing more to God's cause, reallocating funds to paying off debt, and saving more. If you know where every penny is going, you will know how to make changes!

**Debt**

If I had to pick the most deadly enemy of healthy finances, it is the inability to manage debt. Everywhere you look, advertisers are attempting to convince us, with great success I might add, to buy now and pay later. Not surprisingly, the Bible has something to say about debt. Proverbs 22:7 cautions, “The rich rule over the poor, and the borrower is servant to the lender.” Debt puts us in financial chains! It kills personal financial flexibility and the mission in our churches. How much more could our churches do in the communities they serve without debt? How much better off would our families be if their debt were eliminated?

If you see a debt problem, follow the 4 “P’s” to eliminate it. First “P”ut away the credit cards. Destroy them, and determine to purchase only what you can afford to pay with cash. Second “P”rioritize your debt. List your debt balances from most to least. Third, “P”ick the smallest one. Once you know what all your outstanding balances are, identify which is the smallest. Finally, “P”ay it off. Pay the smallest loan off first, paying only the minimum balance on all of the others. Once you pay the smallest one off, move to the next smallest and use what you were paying on the smallest one to pay the next one off and so on. If your church is burdened with debt, use the same principle. It takes patience and time, but if you persist, you will win the battle over debt!

Now, let us talk about some friends of family finances. Not only are there things to avoid, but there are some things you can embrace to help keep your finances in good health.

**Return Tithe**

In Malachi 3:10, God invites us to test Him. Wow, what an opportunity! He says “Bring the whole tithe into the storehouse, that there may be food in my house. ‘Test me in this,’ says the Lord Almighty, ‘and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.’” This is our Creator saying to me, give Me a tenth of your income, and watch what I will do with the other nine tenths! Maybe we have trouble believing that God will really provide for us when the check only stretches to the 23rd of the month even before tithes and offerings are returned. But watch out, when you trust Him with that one tenth, He guarantees a blessing. And not only does He guarantee a blessing, He guarantees so much blessing you won’t have room for it all! Go ahead, put God to the test. If He asks us to test Him, let’s be bold enough to do it, and then stand back and prepare to receive mind blowing blessings!

**Saving**
The key to this finance friendly process is ‘steady as she goes’. You don’t have to blow the doors off the bank all at once with a giant deposit. Start small, embrace gradual, and set easily reachable goals to begin with. For instance, set a goal to save $1,000. Use payroll deduction because what you don’t get in your check, you tend not to miss. Begin with just $10 per pay check if you have to. Do more if you can. If you get a raise, don’t increase your lifestyle, increase your savings amount! Setting small goals over time will amount to large dollars in time! The Bible reminds us in Proverbs 13:11, “. . . he who gathers money little by little makes it grow.” Be patient and persistent, and watch what happens!

**Budgeting**

God is a God of order. He counsels us to 'count the costs' when building a building, but the principle extends to our daily lives. The first step in budgeting is doing the spending assessment described earlier. Once you know where your money is going, you can identify essential spending categories such as tithes and offerings, mortgage/rent, food, utilities, etc., then the non-essentials, such as cable TV, fun money, entertainment, etc. In your planning, don’t forget the quarterly, semi-annual, and annual bills you have. Once you have identified all your spending needs, make ‘expense buckets’ for each bill you identified. When you receive your pay check, allocate it to each bucket as necessary. Then, when you spend money for the month, you deduct from the appropriate bucket. When a bucket is empty, you don’t spend any more from that bucket. Give yourself a few months to make adjustments, but stick to the plan. Remember, don’t ‘steal’ from buckets that accumulate for quarterly or annual bills. You will need that money when the time comes.

If you want help with tracking your spending, there are many apps for smart phones or tablet devices such as ‘Easy Envelope’ or ‘HomeBudget’. ‘Quicken’ and ‘Money’ are also helpful tools for tracking finances on your computer or smart devices.

God delights in our living an abundant life. John 10:10 clearly says that God does not want us to just get by, or just exist from one day to the next. He wants us to live an abundant, happy, healthy life. Pray for His guidance and by His grace, using these biblical principles, we can live the abundant life He wants for us.

** All biblical quotations are taken from the New International version of the Bible.