

The Church Health Guide

The objective of the report is to suggest possible actions to reduce costs, increase general giving, and a different way to fund capital operations.

Key budget factors are as follows:

Maintain lean 46% paid staff

Maintain 3:1 paid part-time to full-time

Do more with individual lay leadership

Focus on intentional unchurched evangelism

Commit to a threefold education about the aging process;

Teach stewardship and development staff roles to increase focus, planning and promotion.

This report suggests a number of possible actions. Each action may require hours of preparation to implement. Caution is recommended in implementing anyone without a thorough conceptual understanding and bottom-up support of elderhood membership and attendees.

Almighty Prayer Power

"Pray as if it all depends upon God, for it does; but work as if it all depends upon us, for it does," St Ignatius of Loyola.

No matter what we attempt, it works out best when we pray. Without prayer, all efforts are fruitless! If we want the Lord's blessing on our labor, prayer is the thing we do.

The Future of Aging A recent issue of "Engaging Aging" reported: The baby boomer generation has redefined every life stage, style, and market place. What will stop them to continue to innovate and collaborate and address retirement and societal issues as they turn 65? Retirees will be working longer. Mandatory retirement will be completely eliminated. A crisis will develop in having sufficient quality healthcare workforces trained to provide care for older adults. The older adult population will be more socially and culturally diverse and many will have insufficient funds and fall below the poverty levels.

Testing their PULSE was recommended:

Premise: What do we believe that God has in mind for keeping so many adults living so long?

Uncompromising: Where do we take our stand in partnership with older adults?

Laudable: What are the noteworthy and beneficial ways to touch the lives of older adults?

Style: How do we develop, intentionally, a ministry to, by, for, and with older adults?

Exploration: Are we willing to take risks in changing the way we help older adults age gracefully, graciously, and gratefully to the glory of God?

Training for Aging

The 21st century, thanks to medicine, greater education, better choices, technology and longevity, we have a bonus 30 years of life. Based on the lack of seminary training about the aging process (body, mind and spirit), a new "life stage"; and a lack first hand exposure to second half of life issues by senior pastors (median age 50) has led to an acute need for training. Pastors, elected leaders and interested laypersons need to consider a threefold commit to learning about the ageing process: aging ministry, basic gerontology, and aging & development ministry reading certification. Also, there is interest by second-half laypersons for training in finances; discipleship (service); evangelism (outreach); stewardship (time, talent, and gifts); and inter-generationalism.

The Center of Christian Leadership School of Theology, Anderson University in Indiana offers an online Certification of Aging Ministry. The purpose of the Certification in Aging Ministries is to provide a place where church leaders can receive training in how to lead a proactive, developmental ministry to and with older adults. The focus is on how people involved in aging ministries through the local church can develop quality programming that seeks to add life to 50-plus years and view second-halfers as individuals who can significantly add to the ongoing ministry of the church and God's kingdom.

McHenry County College in Illinois offers an online Certification in Gerontology. This certification in gerontology is relevant for clergy, adult children of aging parents, and any other individual currently working with or planning to work with second-halfers. The Certificate in Gerontology consists of eleven courses: Introduction to Gerontology; Physiology of Aging; Mental Health and Aging; Healthy Aging; Pain Assessment and Management in the Older Adult; Death and Dying; Sleep and Aging; The Older Woman; Elder Abuse; Aging and Disorders of Communication and Alzheimer's disease: Mysteries and Possibilities.

New Beginning offers a no charge Aging & Development Reading Certification to understand this new "Life Stage" and ministry "to" and "among" and "by" and "with" second-halfers along-side gifted pastors.

Pastoral Model

According to Charles Arn, "One of the keys to a church's health/growth is how its members are deployed. The individual approach is more effective than the institutional. Rather than beginning with the needs of the institution, the individual approach begins with the strengths of the person. Church members are encouraged to try a position related to their interest and see how it fits. If it does, the member may choose to spend more time in that ministry and/or receive additional training. If the task is not comfortable, or the person does not feel a sense of calling, he or she is guided to explore other ministries that might be a better fit. If a match cannot be found, creating a new ministry is explored. In the individual approach to lay ministry, the institution exists for the benefit of the people rather than the people for the benefit of the institution.

Growth Strategy

Any church with a membership count of 20% or greater in the 50-plus category should evaluate a second half ministry growth strategy using a side doors approach. A personality profile for each member is basic for any effective ministry strategy.

A laudable congregational survey which contains all critical questions can be found in Appendix A of Heartbeat! by Charles Arn. Heartbeat! is a road map to evangelize second-halfers. In Heartbeat! Charles Arn introduces side doors. This missional approach is a proven way to reach and involve greater numbers by enlisting individual's "passion", "sweet spots", and high motivators. Side doors are a church-sponsored program, group or activity in which unchurched people connect with members before they become active church participants or even Christ-followers. The side doors approach requires a shift to an individual lay ministry philosophy and a 75/25 to 50/50 church/unchurched ratio. The major difference between side doors and front doors is that side doors swing out and front doors swing in (that is, one is an outward focus while the traditional front door approach is an inward focus). Another way to say it would be the focus is on the unchurched, not on the church. Side doors establish natural people clusters in the neighborhood, workplace, gym, fitness center, sports arena, personal interests, things in common or of importance (age, cultural or ethnic identity, family status, interest or hobby, marital status, need, concern or problem, religious background or attitude) and deeper human needs (place to belong, sense of balance, authentic relationships, spiritual answers, help through transition).

The side doors approach in certain respects is very similar to The Go! Initiatives pioneered by Christ Together along with eleven Gurnee churches. The Go Initiatives are working examples of building His Church with love and by everyday life discipleship and evangelism in one's areas of influence and relationship clusters: gender, generation, friends, family, interests/recreation, needs, concerns/problems, and ethnicity/culture. The Body of Christ is an interdependent body. God's family is inter-generational and our God is an inter-generational God. Inter-generational and second-half ministries are complimentary.

A premise of second-half ministry is the development of intergenerational service. Second-halfers are searching for answers. They are on a journey to balance their discretionary time with what is important and what is satisfying. They are healthy, wealthy and mature. They are incensed with being marginalized. They are determined to improve our society. The answer is who and what will unleash this determination and power for the Kingdom. Volunteer recruitment, training, and placement create a spiritual growth opportunity for using their maturity to benefit the church, while they experience the joy of serving. It is also a major factor in moving toward reducing staff expense.

Culture of Generosity

Dave Ramsey's Financial Peace University curriculum is available online and offered by many churches to help members and attenders with debt management basics. Dave Ramsey suggests biblical basics: Get Out of Debt: "The rich rule over the poor, and the borrower is the slave of the lender," Proverbs 22:7 (NRSV). Act Your

Wage: "A foolish man devours all he has," Proverbs 21:20 (NIV). Get on Budget: "For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it," Luke 14:20 (NKJV). Save and Invest: "In the house of the wise are stores of choice food and oil," Proverbs 21:20 (NIV). GIVE: "Bring all tithes into the storehouse, that there may be food in My house," Malachi 3:10 (NKJV).

In our journey towards financial peace, Dave Ramsey outlines service commitments:

Ownership: We will transfer ownership of all we have back to the Lord.

Management: We will tell money where to go instead of wondering where it went.

Freedom: We will live more simply and work toward eliminating all our financial debt.

Foresight: We will save and invest (not hoard) for the future needs of our family.

Legacy: We will pass on biblical counsel and tangible resources to loved ones in succeeding generations.

Generosity: With an eternal perspective, we will support the work of Christ and help others in need by giving unselfishly.

Dave Ramsey's Legacy Journey is the next step. The class shows how to live a legacy now, while preparing to leave a legacy for family, and generations to come create a better society. Dave suggests fundamentals for growing up:

Snares and Dares: Learn what the Bible has to say about wealth and faithful, stewardship and some untrue toxic beliefs society have about wealth. The Pinnacle Point: Learn how to invest wisely.

The Law of Great Gain: Learn the keys to contentment. The Road to Awesome: Learn the five stages of life. Safeguarding

Your Legacy: Learn how to live and leave a legacy with your family and future generations.

Generational Legacy: Learn the keys to basic, successful estate planning and generational wealth.

Called to Generosity: Learn how to become generous. A key step is implementation of a dynamic position called Aging & Development Ministry. New Beginnings has pioneered awareness for the need and design of this elderhood, inter-generational and generosity cultivating position. The position could initially be split or part-time. However, such a position should not be undertaken without a five-year financial commitment—to eventually make the position full-time and to establish a Church Estate and Planned Gift Design Service and Church Foundation for facility maintenance, renovation, and expansion. See chapter for a detailed position description. Dr. Amy Hanson in her writings lists the following characteristics in selecting the right pastoral leader: An unquenchable passion for second-halfers and intergenerational

ministry. A willingness to learn. An equipper. Pastor Rick Warren suggests that more than likely, a position potential candidate is already a church member.