**2021 Bishop’s Leadership Conference**

**February 13, 2021**

**Overview of Financial Obligations**

**The Rev. Dr. Dennis S. Tierney, Chair**

**Budget and Finance Committee, Diocesan Council**

**Some Signs of Money Problems in Congregations**

1. As few people as possible know who pledges and how much they pledge.
2. The clergy are dissuaded from knowing who pledges and by how much.
3. Stewardship is done reluctantly and only once a year.
4. Financial data are closely guarded and seldom discussed openly.
5. Financial problems are never made known until it is an unavoidable crisis.
6. “faith-based” budgets are proposed and approved.
7. “Maybe later” is the standard maintenance approach.
8. Financial helplessness is a normal response to all problems.
9. Interest groups within the church have their own funds and guard them ferociously.
10. The good is delayed in the hope that the perfect can be achieved.