

Faith Leader Insight Series: Generosity & Giving During COVID-19 with Jim Sheppard

FULL VIDEO TRANSCRIPT

Tommy Rosson:

Hello, this is Tommy Rosson with Houston Responds. And today I'm joined by a good friend of mine, Jim Sheppard, who I've had the privilege of working with for over 20 years. He is the leading expert in my opinion, in the church world as it relates to giving and generosity and helping churches go from a culture of asking for funds and needing funds, but really a culture of generosity that is transformative for not just the way that the church can operate, but also is transformative for the believer in such a way that it really comes to their faith, comes to life, through their generosity. So Jim, thank you for joining us today.

Jim Sheppard:

Hey Tommy, thanks for the invite. Really a privilege to be here and talk with you and talk with your listeners.

Tommy Rosson:

Absolutely. And also on the call today, I have Thomasina with Houston Responds. She's also going to help with questions and as we grill Jim and try to dig down deep into his many, many years of experience. Jim real quickly, why don't you just tell us a little bit about your background, how you got into this and a little bit about your story of, of moving from the financial sector into working with churches and generosity.

Jim Sheppard:

Yeah, I think it'd be fair to say, Tommy, that I never had this in mind when I filled out my resume for my first job coming out of college. I graduated from the business school to University of Georgia, majored in accounting, mattered in finance, passed the CPA exam, and I set off on a career to become a financial guy. Never went into public accounting because that didn't really appeal to me, but I went into business and started down that pathway. I was 28 and I became a Christian. So that's another story. I was raised in the church. But, really for me, the personal relationship didn't come on until after 28. So you've got, you know, my business career and my kind of spiritual life that are moving down a track. And, you know, at some point, I had done very, very well for myself.

I was senior vice-president, CFO of a pretty good financial services firm. A division of a good sized financial services firm. And, I went to a men's retreat and I thought for a moment there in time, actually about seven weeks, I thought I'd been called to be a pastor. So think about that. Here I am, senior vice president and CFO, pretty good size firm and I go to this men's retreat and on Saturday night at the altar call, I think I've been called to be a pastor. Seven weeks of process in that pretty intense spiritually. Yeah. And what it was, what it was a setup for what was gonna happen to me seven months later in June of that following year, the company I was with was bought out. And, you know, anybody who's ever been on the other side of a buyout knows the golden rule, the one who has to gold, gets to make the rules.

And so they did away with my job, moved to New York City and I was out of work, June of 1992. And I really would have told you that I'd be back in financial services. I loved it there. There was a good place for me. But, you know, I think this is really what God spoke to me about that night at the altar. It was, I'm getting you ready for a chapter in your life that's going to be much different than you ever imagined and I'm going to move you over and you're going to take your business career, God had already been writing for us after we became Christians, Nancy and me, had been writing a story of giving and stewardship and generosity that kind of marked our hearts, you know, with that. And we planted a church on top of that. So we planted a church, served in almost every capacity, was right in a stewardship story in our lives.

And here I am over here in successful in business and God says, I'm going to take you to the intersection of that. I'll put you into a firm that advisers, churches, and ultimately ministry organizations too on giving development. So that was 28 years ago. The company that I was with that I joined was about two, two and a half years at the time. So **Generis** is, actually three years. Generis is 31 years old now, and I've been there for 28. It's been quite a lot. By the way, not only would I not have said that I would have been doing this when I filled out my first resume, I wouldn't have said 28 years ago that I'd still be doing this. But it's been a heck of a ride. And I think this is really what God spoke to me about that night at the altar. And I just didn't know it.

Tommy Rosson:

That's great. I appreciate so much. The heart behind what you do and you're passionate about it, that you're passionate about in your individual life before you ever got into to working with others. So let's get straight into kind of what the crisis that's so many churches and ministries are dealing with right now with moving to an environment that they're not used to. So what, what are, I'm just gonna kinda throw it out to you. What are some of the things that you're, you're helping churches with during the season?

Jim Sheppard:

Well, it is an unusual season Tommy. I mean 28 and a half years in helping in churches in giving development and all the things that we do with them. They are, and I mean, that's the bread and butter of Generis. We've never seen a season like this. I was a part of helping churches go through 9/11/2001. So that was all obviously very sudden, but it wasn't like this because it didn't involve, you know, the pandemic and all the other factors that are there. 2008, 2009, that was different altogether. It wasn't sudden. It kinda came on a little bit at a time. I called 2008 and 2009, kind of like being in the ring, you know, for a heavyweight fight and there's 10 rounds and you keep going out there and get beat up and you go out and you'd go home and get, you know, and get, Hey, cut me coach, cut me, cut me, get me.

You go back out there and you get beat up again. You know, this was a jolt, no one, I mean we're sitting here and we're really just 30 days removed from when no one had an idea about this. And all of a sudden it's not that your world got turned upside down, it got turned upside down and shaken. You know? Like a milkshake or something. It just got turned and, and everything that you had held dear in your systems. Meeting in person. I mean who ever thought that within a very short period of time, the whole idea of the church meeting in person would just be gone. It's gone. And apparently gone for another 30 days, you know, based on what the president said last Sunday. So, I mean that shakes churches up because the very, they're very existence, centers around this idea of gathering people together for worship and for other things during the week.

I mean, if you're really, you know, are really being, doing a great job with your people, you've got them engaged during the week as well. But most of it happens in person and now we've been thrown into a tizzy. We can't gather and we've got to do things without talking to them. I think that it really requires an agility that none of us were expecting. Some somebody said early on, you know, in, in moving this man, you have to move so fast. And I was like, no, no, no, no. Fast is not the issue because you can move very fast in a straight line. This is like, you've got a tack over here and today that looks like, not just today. I mean it's slowed down a little bit the last few weeks. But remember a couple of three weeks ago, you'd tack over here at 10 o'clock in the morning and at two o'clock in the afternoon, you'd better be over here. It was changing that fast.

And so agility means, you know, kind of like a running back in college or pro football where you put your foot in the ground and you plant there and then go back in this direction. So, thriving in this season belongs to those who have the best agility. And agility requires an open mind. I mean, you have to rethink that. I'm seeing churches online for example, that would have said, you know, probably two months ago. I wonder if that's blasphemous. And now here they are. Well, okay. All right, glad you're there brother. Good seeing you there. Right? And, because that's what, that's the only thing that you have now. I think the other thing too is just to, you know, most of the conversations that we've had Tommy and our firm where we've had, you know, our teams has had hundreds of hundreds of these conversations by now, is with church leaders that had not figured out the electronic giving thing.

You know, if you have, I think I told you earlier about a client, two clients of mind that I've personally talked to when that first week. One of them gets 11% of their giving online and electronic forms. The other one gets 78%. Two distinctly different reactions in this season. The 11 is trying to figure out, dude, I need to just get to 30. If I get to 30, that would be a win for me. And I was like, well, that's a baseline, you know, and the guy who's on 78 is like, man, I'm glad I caught that fever some time ago. Reworking worship. I mean, the first week, first week, I saw so many churches that just kind of did what they've been doing when they're streaming live worship, They've got the guy, you know, or in some cases a woman out there on the platform and they're just, you know, and the second week they figured out that don't work.

I've got to create a more intimate environment. It's more interactive, it's more kind of, I'm coming into your home. I'm not preaching from the front of this stage or behind this pulpit or wherever. And I saw a shift in that. Even some large churches that are accustomed to streaming online. I saw that, you know, and that shift, and now we're talking about the engagement of people during the week. Now I'm starting to see it a lot on social media feeds. People are taking pictures of, you know, a Zoom call with all of their people in their small group and they're doing it online. And it's cool. Only mistake that we made Tommy, the only mistaken, if we had known, we would have bought stock in Zoom video communications back in December and we would've made a lot of money.

Hey, everybody's on Zoom now. We've been doing Zoom for like five years, but everybody's on Zoom now. And it's such a cool tool because just like we're using it here, it's the next best thing to be in there. And so a lot of shifting going on man. But the future belongs to the agile. The more agile you are in this season, the better you are. And being open minded means that I might do some things that before I thought, I'm not gonna do that online worship thing. I'm not gonna promote online giving. My people

like to give by check. When you don't have any other options, you might need to rethink some of what you thought were were sacred cows for you.

Tommy Rosson:

Absolutely. And then we're going to talk a lot about those agile moves that churches can make. But I do kind of want to set up, before we talk about that, we'll talk about the, we'll talk about giving and what that looks like. But you know, a critical part of, of who you are and, and, and what Generis is, it's about generosity. And that generosity is different than writing a check. And even in this time in which, you know, the pressure is on some of these organizations to, to address their giving issues that are happening right now, generosity still has to be a part of that. So just, just, you know, assumed we weren't kind of in this moment we're in it. Just give us a little bit about the difference between giving and generosity and about, you know, I don't want to say it's your philosophy because I, I've, you know, this, we've been doing this type of stuff for many, many years now and it's not a philosophy, it's the truth. So talk to, talk to me a little bit about the difference between giving a generosity.

Jim Sheppard:

Yes. So generosity involves really being openhanded in all the areas of your life, not just tenure giving. And making yourself available for what it is that God wants to do in and through you. For those of us in the church, that tends to revolve a lot around giving and serving. Well it might be leading and volunteering as well, you know, in some of those things, but giving and serving. And here's the frustrating thing is that I see people and hear people in the church who think that they can give and that gives them a pass on serving. And I hear people who think they can serve and they get a pass on giving. And the Bible doesn't advocate either of those positions. The Bible makes it very clear, you know, in a lot of different places. Our spiritual giftedness, we are supposed to leverage what God has wired us to do and be all different parts. No one better than the other.

I mean so much teaching, Romans 12, and all the other places we can go on that. So many good places where we can talk about that. And so it's frustrating, you know, in fact, you know, I get exposed to giving information every now and then. It's to me that, you know, sometimes some of the busiest volunteers in the life of the church are not good givers. And that's an unfortunate reality and some of the best givers in the church are terrible servers. I mean, frankly, that's my challenge Tommy. I'd rather, you know, when Nancy's goading me and saying we need to go serve here, I'd rather just write a check that says, Hey, I'll tell you what we're gonna do. We're gonna write the check and go serve. Oh, I mean, I knew that was the answer. Right? Because that's what I'm supposed to do.

When it comes to the giving piece, I think that the big part inside of teaching generosity versus just fundraising, it that, that pastors and ministry organizations to some extent, but especially churches have this tendency to make it too much about the money and not about the mission and not about the blessing that comes for the giver. And for me, I think the clarifying version comes in a very unusual place. It's slipped up on me and I've known it was there for years. And then, you know, five or six years ago I spotted it and was like, wow, I know what that means. And it's where Paul, in the fourth chapter of Philippians, is thanking the church of Philippi for their early support. He said, you were among the only, you were not only the first year, at one time you were among the only people that supported me.

And then in verse 17 he slips idea in for us and he says this, he says, not that I saw the gift for my own account, but for the fruit, that abounds for your account. Now let's just think about what that, what that probably means is that Paul needed money to make ends meet. He was bi-vocational, I mean he was a pastor and he got, you know, he got a tent ministry tent-making ministry. So, but, but he required some support. And so what he's saying is, you make you make the budget, you help them make, you know, make ends meet and my budget not, and I acknowledge that, but that's not even what the biggest thing that happened. The biggest thing is what happened is what happened to you when you partnered with God for what he's doing in and through my ministry.

That's the big deal here. Right? And so you get blessings in eternity. You get blessings on earth, you get crowns and gold. I mean, could, we could go through the list of what that looks like. But to me, I think if most churches and pastors just had a Philippians 4:17 mindset that when they talk about giving is more about what it does for you, then what it does for us. I think that'd be a game changer, man. I think that'd be a game changer. And it's, it's like, you know, pastors in ministry and churches will say to me, well, you know what happens when we talk about money, you know, we get all this email and I'll just push back, wait a minute, stop. Let's stop. Stop. Okay. Let's just look at syndicated talk radio for a second. Take out the two political guys, the top two guys and syndicated talk radio.

Most everybody knows who they are. The third highest rated person, last time I looked in America, is not politics. It who, it's Dave Ramsey. And what's his topic? It's money. And it's not just money, man. It is in your face. He will say, you know, your problem is you're living over your head. You need to sell the car, you sell the house, you need to sell everything. You know what I mean? Make the kids think they're next. I mean, it's almost like these people call in and it's like, have you been listening to Dave Ramsey? Do you know he's about to take your head off, right? So what's my point here? My point is for pastors, it's not that you talk about money, it's how you talk about money, right? And when, when everybody thinks that the motive is that you need a little extra for whatever, you kind of, you know what you got planned. Then yeah, people don't want to hear about that. But when you're talking about what happens to them when they partner with God to do the great things in ministry in the church, that's a whole different conversation. Now you're talking about the discipleship of giving, which is a whole lot more about generosity than just giving to your church. And I think if we could get, if we could get churches and pastors to understand that Philippians 4:17 verse and live that out through the way they talk about money, I think it'd be a game changer.

Tommy Rosson:

That's great. And, I've heard that story from you and I love that. And it's, like I said, it is the truth, in regards to what God wants to do through , through giving and through generosity and through, through our churches. So as we look at COVID-19, and we look at the agility, what is some of the advice that you've been able to see within churches that you've been able to give them to deal with some of these issues they're running into right now.

Jim Sheppard:

Yeah, there's a longer list of things that churches are going to have to deal with down the road because I think part of what you have to think through, Tommy, is the churches that haven't been paying attention to building their culture of generosity are probably the ones that are paying the biggest price right now. And so I hope that's a wake up call for them come back to that. And that's a longer list later on. But if I were a church leader and I were looking to stabilize, let's just call it a stabilize giving in this season, I think there's three things at the top of my list. The first one is to anchor your core givers.

Anchor your core givers. Now maybe not everybody out there listening understands. I'm guessing a lot of them do, but it is fairly typical that 65% to 80% of the giving in a church comes from 15% to 20% of the people.

So, and by the way, I'm not setting up the idea that some givers are better than others. They're not, you know, all givers are the same, but not all gifts are the same. All givers are the same, but not all gifts are the same. And so some gifts go a lot further toward providing ministry than others. We don't give them special access. We don't show favoritism. But yeah, in this season I would reach out to them and make sure that they know you're thinking about them, you're praying for them. They're probably successful and they probably have businesses, probably some of them are trying to think through all of this. They probably need a friend. They're leaders at the top of an organization. It's really lonely at a time like this, man, when times are good, you got a lot of folks knocking on your door.

But right now decision making is really lonely if you're a leader at the top of one of these organizations and some of them need a friend. And it's a time to thank them for their faithfulness and giving and, and to let them know that in this season it would mean more than ever. Not begging and you're not asking. By the way, you know some people are doing well in this season. I mean you, you just think about some of the industries out there that are doing well. I know a guy who is in the business of making swimming pool chemicals. He just turned over, you know it happen in a week and a half, on April the 13th, the day after Easter, he will have half of his manufacturing capacity converted to hand sanitizer. Right? Hand sanitizer is not just in short supply now. Hand sanitizer is going to be the commodity in the future.

All of our gathering spaces are going to be changed forever. You know, they are going to look like a cruise ship. If you've ever been on a cruise ship, they have hand sanitizer every 25 feet, right? The people, boats have a lot of germs apparently, but so, so he's not being crushed by this. I mean, and you know, I've got a, I know a pastor who was making some of these phone calls, just pastor and his people, you know, Hey, I know, let me pray over you. You know, pray over you as you think about some of the cuts you're going to have to make. I know it's going to be some people you hate, love, just all of those things. One of his guys calls him back and he says, pastor, he said, look, so I was thinking this afternoon we're talking through kind of, you know, if we have to make a few cuts, more cuts and then a lot of cuts.

What does that look like for us? He said, I'm guessing you all are having those conversations down at the church. And the pastor said, wow, yeah we are. We're not going to have to activate it right in that right this minute. But, and he said, promise me, that pastor before you do that, will you call me and let me see if I can't get some guys together to fund the gap. Right. That's because he's pastored these guys well and he's built these relationships or anchor your core givers in this season. You know, lots of them would love to continue giving. We'll continue giving and some of them might even be able to give more anchor of your core givers during this season, whoever that group is. Right. So that's step number one. Step number two. As we've moved into the online church environment, Lots of churches have struggled with the offering moment or the giving moment, depending on what you call that. I watched it in the first week and almost every church I watch was terrible, including my own model, which is frustrating. It's like, haven't I taught y'all better than that. I mean, you got me in the myths, so, I understood, I mean, it's their first time through the long run and they hadn't thought through that gotten, I mean, nobody was thinking through it. And so what happened is for far too many churches, it felt like an administrative

DPL strip then in the midst of a service. And so I did a video and I think you guys are going to point to some of our resources here later on. I did a video to coach people through it.

I coach people on the phone call and I've kept doing the phone calls and I was like, why do I keep saying the same thing on these phone calls? I just need to do a video and point them to the video cause it's easy. And here's what I'd say. There's several tips. Now. Firstly, you have to make it authentic. I mean I have to make it authentic and it's not going to look or sound like it does in your auditorium, in your sanctuary where you do worship on a regular basis, you're not going to look like that cause you're coming to somebody in their living room. You're also not going to be passing the plate or the basket of the bucket in the back or whatever you do. So you don't have that moment. So you don't have to do a choir, you know, special offertory or you know, whatever.

My church, we run stories during the giving moment sometimes. Okay. But the third thing is, and not just make it and make it real and I'll bend it, but make sure that you're clear about how to give in this season, right? So you know, I would have a slide up there on the screen. You know, even churches that don't have screens in their sanctuary now have a screen in your sanctuary, bro. You can put slabs up there to your heart's content, right? Have a slide. Explain. Remind people who give online. This is how you do that. If you're not getting online, here's how you can sign up to do that. If you have texts to gift, give them a number and text instructions. And then this one is the one that most everybody missed. If Jim and Nancy love to give by check and don't assume that they're going to want to work, we're going to move over to electronic giving.

They might just want to continue to give by check and since You're not meeting, how do I do that? Give them clear instructions on how to do that lock box outside the office door. Send them envelope. So they can mail it back and make it really clear, really easy for them to do. By the way, the lockbox out by the bothered by the actually office door is pretty popular cause people apparently like to get out and ride around and not have to touch any people. And you just drop your little offering right there in the slot and you can break the bored being at home. So it's been a very popular option for a lot of churches. So that's what I'd say. Make your offering know, think about it, be focused, be intentional about it and make it real. Make it authentic, give clear instructions to do those things.

I learned how to do that well. And you know, what we've seen is we've seen lots of churches that saw a big bounce in their second week online offerings off of the first week. First week was way off. Second week was much, much, much better just because of that. Third thing is this time there's that your leaders, your people, not these key givers, but your key volunteers and service people that are bittering Gates in your nursery ministry, your kid's ministry, parking lot ministry first and probably whatever else should take strategy. Can you do on Sunday mornings and throughout the week, they're not engaged right now. You've got to engage them. You've got to engage them maybe in new ways. You know, maybe you take the guys in the parking lot ministry and you talk to them and you say, Hey look, the food pantry, they've got plenty of food.

They just made some trucks and delivery guys to go out and pick up the food and get it to them or whatever it is. I mean, redeploy your volunteers. Think of new ways to redeploy them and use online tools to engage with them. And then here's the thing. Communicate, communicate, communicate with them. Use video blogs. You know, community's Zoom messages. A segmented email to them. Do the, all

the things you've got to communicate with them and keep them engaged because their engagement. And usually it looks like coming down to the church and serving and they're not able to do that in the season. So that would be my top three. Anchor your core donors. Do your offering moment well in online season and communicate, communicate, communicate with your key leaders.

Tommy Rosson:

I know that you've had hundreds of churches that you have talked to through this points through this period. Can you tell a few stories of kind of where they're at and how they've applied these principles and the results of that?

Jim Sheppard:

Yeah, I've got one client who...

Tommy Rosson:

without sharing names...

Jim Sheppard:

yeah, no nice. We're going to protect the innocent and the guilty here Tommy. So I have one client that did the offering very poorly week one, they usually take in about 40 to 45,000 a year. They're, you know, run about \$2 million offerings on a year. Pretty good sized church obviously. And their first weekend they took \$9,000. Yeah, they just say we got a call from them pretty quick. It's a personal client of mine. So I heard the story first, you know, right up front, and I was like, well, Hey, let's go back and look at your service and see what you did. Of course, they went back and he did the offer momentary pause, like, well, here's your problem right here. We talked about that. This was before I'd recorded the video, but it was, I gave him all the principles in there. So he goes and he said, man, I just, I've got to do that giving moment better.

I said, yeah, you got to talk to your core people during this week and make sure you get them anchored now. So the next week he's got, he gets like \$51,000 and off. Hey, by the way, just want you to know I've tried all that and it seemed to work pretty well. So I mean, I these, it's low hanging fruit, it seems like. So like, it's so obvious, but it's not obvious to a lot of people, but it is to church nerds like me who want, you know, 12-15 services on the weekend just trying to, okay, what's everybody doing? What's everybody doing? Ooh, I can tell you what everybody's not doing. They're not doing the offering well. Right. And the story about the pastor who made the calls to an anchor and manners core donors and the guy who calls back, that's one of my clients as well.

He said, pastor, before you start to make any cuts, personnel cuts in particular, before we start to make any salary cuts, call me. I'd like to have a chance to get some guys together and see if we can't find the gap for you there. You know? So there's things like that that are out there that are the kinds of stories that you're like, yeah, this is why we do what we do. Because we can help cheat, help leaders to see stuff that they can't see for themselves. And just, man, it's a rush. You know, when you get stories like that coming back, I'll tell you another, here's another one. This is really cool one Tommy, so, I coach church planners. I love to coach these young guys that are going to go out and change the world. And so I've got this guy that I'm coaching and he was, he served on out in California and he's planting a church in Lexington, South Carolina in case you didn't know that's left coast, right coast.

I mean as a long way. And it's not, it's not just the miles, but culturally, they've got nothing in common. His wife has, his wife's family is in Lexington, but he's not from there. So he's doing what you and I would call a parachute drop right now. He's doing great. He's fallen all my coaching well right now we're in the, he's planning to launch September and, right now he's making his asks. He needs about \$600,000 to fund his plan over business plan over the next two years. And he's at about 410 and then COVID-19 hits. Oh, now watch this. Instead of panicking and wondering what to do, he decides who's getting hit hardest small businesses. He goes and finds a coffee shop that's locally right there where he's planting his church. He buys 10 of those cardboard totes of coffee.

Got it. There's a donut shop and little custom doughnut shop. Not a chain or anything like that, just a local donut shop. He goes and gets 24 dozen donuts. So he just loved on two businesses that have been hammered and you know what he did with it? It took it to the hospital and gave it to the medical workers there and the lady was in tears. The lady who came out to get all of that, she was in tears, she'd worked there for like 15 years. She said, nobody has ever done this for me. Nobody. Right? So just think of what he's doing to build his ministry in that space. He hasn't raised a dollar, but he's building the name of Jesus in his community because he's practicing random acts of kindness at a point in time when he's just like, Oh I should be fundraising cause I got a church plant going on and he's doing that now.

Catch this. One of his donors heard about it and said, Hey, I'd like to how much that cost you? And he's like, he called him, he said, I want to make sure you can do that again next week and I want you to go find some firemen and some policemen and I want you to help them out too. So he gave him the money for him to do it again and now he's got somebody else that's got him doing it for next week after that. Isn't that cool? I mean those are the stories of ministry in the season. A guy, a young guy who just got hammered, he's thinking, man, I'm well on my way to to raising my 600,000 COVID 19 comes in and says, no, you're putting the brakes on. Then I've got another plan and just goes out as our serving like crazy and God just blessing and I love that story.

Tommy Rosson:

That's a great story. And we've heard, we have had the blessing of hearing a lot of those of you know, have generosity, will breed generosity. And so much of the videos we're trying to do is just to help churches get out of this reactive moment and get into, no, this is a season that we're in. How do we lean into it and how do we address it and how do we become the church in this moment instead of what we think we used to be. And so leaning into that is such an important part.

Jim Sheppard:

We have a way of saying that time and we have a just a, one of the phrases we use as generosity is the new evangelism where people can debate your theology and so many other things about what, who you are and as, as a church they can't intubate you in generosity, but when you're doing something with no expectation of being paid back, they can't debate that. And so what we like to say is it's the place. Think about this where the great commission meets the great commandment, go and make disciples, meets with go love and one another. And that's really what we're saying there. And this guy understood that is so cool. Generosity is the new evangelism, especially at a time like this.

Tommy Rosson:

I love that, you know, for many churches and you alluded to one of them, you know, they've seen 75, 80, 85% drops in giving and they haven't bounced back yet. Or even those that haven't, you know, they

have, they've seen massive drops and so they're in a position, especially now a couple of weeks in where the impact of this is going to be felt on staff. It's going to be felt on paying bills. It's going to be felt on a lot of those things. How, what's the best way for these church leaders to communicate and to be able to communicate about the hardships or how do they communicate the reality that they're in without sounding like they're begging without, you know, without all the emotional stress that could come through that, that many times just makes people feel distant from that, from that story.

Jim Sheppard:

Yeah. And I think that is, that's the temptation that churches are going to have to resist in this moment is just knee jerk reaction to make it all about the money. And you know, I've got this, I can't, you know, I just took a, took a cut of 50% or 25% or 10% or whatever. We can't do that long term. I mean, that's not the lead news story. That's not where you need to lead. The lead story is this, our church is alive and strong and doing ministry. And we need to stay strong in this moment because you know, and I think a lot of church leaders believe this, I certainly believe this. I think God is laying open the hearts of the American people. And we're seeing that the fear and the anxiety and the despair is worse than we ever thought.

It was worse than we ever. And by the way, I'm not just talking about unbelievers, I'm talking about some of the brethren and sisters. You know what I'm saying? As we like to say in the South here, is that, that we're seeing that. And so what's going to happen is when we are able to gather together again, we're going to see people who are financially hurting, who are emotionally hurting, who are spiritually hurting, and they're going to come to the doors of our church and we're going to see people that we've never seen before. God is preparing, I think he's preparing a harvest of new souls for us. I don't want to get all, you know, all prophetic and that kind of stuff. But I think that's what's coming because of the brokenness here. And here's how does that tie into your question.

We have to keep our churches strong so that we can be there when that happens. And what that means is we've got to keep our church strong and gatherings. We can't meet in person. We've got to have strong gatherings in person. Every week. Rep team got to do a great job and that looks different for different people, by the way. You know what I'm seeing, everybody likes their churches service. You may not like it but they like it, right? And so style is really not the issue. Context is the issue. Are you presenting this in the context of how your people want to receive it? And when you go around and go down, Oh my church is doing a great job, you go online and look up. Oh man, I wasn't very good. You know, but they loved it and that's all that matters, right?

And so, in worship God, you've got to keep it, you know, whatever your group structure is, Sunday school or cell groups or whatever kind of groups you've got, you've got to find a way to keep that intact or, and you've got to stay strong financially in this season. And naturally the idea, friends, we have to stay strong for it. I know some of you are being hit hard, but I also know others who you are not hitting hard and some of you are actually doing a little bit better in this moment. And so here's what I have you say. If you can continue just to know that it would go further now in this season than it would have six weeks ago. That's how strong the need is and that's how important it is for stay strong in this moment. Our mission is important. The people of God are important. What he wants to do in this community. So you see what I'm saying? Those are the lead stories. It's not, the lead story is not that you've got your giving got whack, the lead stories. You've got to stay strong for all this work that you're going to have to

do when all this dust settles and we go back to what is going to be a new normal, there could be new people coming at your door and it's going to be a lot of them not per day. I predict a lot.

Tommy Rosson:

That's a great point. Yeah, that's a great point that the mission has to always be the lead, which is the story of your church, the story of why you're there, the story of why you're committed to the gospel and in that, in your community and in your church. That is the lead because the need is not great. It's not just great. Now it's going to, it is going to grow, especially as we seek furloughs and all the layoffs. And then the other point you brought up earlier was also, you know, by securing your base and making some phone calls and just letting the people who are generous with your church know they're generous with their church and they want to have some of those conversations. And so it's much of that can be handled, through just relational conversations with many people as opposed to to be broadcast in such a way because it is so critical that the mission leads in what we do. And sorry, I'm preaching to the crowd. Thomasina

Jim Sheppard:

You were getting on a soapbox there brother. I was about to get my fan out and kind of cool you off a little bit.

Tommy Rosson:

Yeah, absolutely. Thomasina why don't you hop in and ask a couple of questions?

Thomasina Burns:

Well Jim, you had mentioned earlier about those churches that have already established a culture of giving and there's a lot of smaller churches that may not have established that and may not know how to really do that in this new season of how they're having to do church. Can you kind of give them some tips on how to navigate through that process?

Jim Sheppard:

Yeah. You know, I think one of the things that's really, I think important Thomasina, in that whole, those three points that I talked about, three action items. I've seen a few churches, not many, but I've seen some who jumped on this idea that somehow or another electronic giving is better than paper giving. They're not, I mean, they're all good and don't just jump on the idea if you've got to move people over to electronic giving, bless the people who still want to write my check. Some of those are some of your old school, you know, longtime faithful givers. They just won't write a check and let them do that, you know? So I think the main thing is to have people, you know, even if you're a smaller church with limited structure and limited staff, there is something that God's called you to in your community and something that you're, you know, what I call your whole league.

Why, you know, why didn't God allow your church to be there? He's got something that he wants you to do. And I think the whole idea of cultivating generosity starts with this idea of why you've been planted, why you're there to bloom on the corner that you're corner figuratively being, you know, where you are and and smaller churches, you know, they can get to that answer a lot quicker than a, than a large church. And if they don't have that answer, I get to that sooner rather than later. Second thing is I would really build on that idea of Philippians 4:17. I would really build on that smaller churches because they

have a smaller group and they tend sometimes to speak a little bit more candidly. Then larger churches lapse over into the fundraising mode more than in the kind of the generosity and stewardship mode.

And Philippians 4:17 is the, you know, the, stewardship and, and generosity side on that. And so I think that's what I'm telling a smaller church. It's just be careful of hammering your people about the money, teach them what it means to be invested in God's mission. Truth of the matter is, you know, when you're in a smaller church, you could see your dollar go a lot further and you can in a larger church, you know, I'm in a pretty good size church for myself and sometimes, you know, when my church is not in a season of telling a lot of stories. It does kind of raise the question for me, what happens when I give here? And so in a smaller church, you've got to answer that question for your people. Hey, just this week we were able to be down at the food pantry and I got to tell you some of the stories that were down or just this week we were mentoring some of the kids over at the local elementary school that we serve with, you know, in partnership or just, you know, you've got to tell those stories.

A big part of cultivating people to give is helping them to see that when you give, here's what happens. And smaller churches need to do that every bit as much as larger churches. You don't have to have a big fancy video. It can be there's coming out of the pastor's mouth on a Sunday morning, you know, or whoever. So I think those have been kind of the things that I would resonate. I mean, the other thing too, Thomasina, you know, you're not talking a little bit about this before we kind of align is structure and taking the business side of church seriously. you know, if you're a smaller church and you haven't been taking the business side of your church seriously and you got caught in this moment and you've realized that then set about the process of fixing that.

And I'm not saying a big bureaucracy, but set about the process of getting, you know, if you don't have the expertise, you probably have the expertise from your congregation of somebody who can help you figure out how do I manage the business side of this so I don't get caught, you know, so I'm so unaware or you know, caught with my pants down as we'd like to say in the South. The next time this happened, that would be I think a re because what happens is a lot of times we see the church is a spiritual enterprise and we fail to see it as a business enterprise. And you've got to manage both sides of that. Larger churches already know that, but smaller churches sometimes overlook that. And that would be what I would say to anyone who's a leader in a smaller church here is make sure you've got good business structure. That doesn't mean a hundred people, but that might mean seven people or 17 or whatever. And you've got good structure in your business office and in your volunteer structure.

Thomasina Burns:

That's really good. That's really good. And part of our viewers, we do have a lot of church leaders. We have a lot of members that are, a lot of, they serve heavily within their church or their leaders within their church. And then they're also leaders within the community through community organization. And as you know, as some of them are experiencing church online either for themselves, rather than through their own service or experiencing other churches online services. How can, just from an individual perspective, how can someone that has a heart of generosity see the heart of a church that they should align with to, be able to, activate the generosity through them, do it through this season.

Jim Sheppard:

I mean this is, wow, I can talk for a while. Initially I think one of the opportunities that God is opening up as we've had to scatter in this season is the opportunity for fringe people to come into our fellowship without ever having to step foot on our property. Think about that for a second. You know, for the people that are not a part of our church, it's intimidating to come home to a church property. You know, for the first time. If you're a small church, if you're a larger church, doesn't matter. You know? And, yet we're making it so easy for them to come home to our church. And so I think it really opens a door for me to, you know, for me to talk to my friends or at to talk to my friends. You know, if I'm in the rotary club, you know, I don't know if you're out, y'all got him.

He had a chance, my pastor on Sunday morning, whether you're, whether you're spiritual or not, my passion Dan, that lay and now some life advice that y'all need to hear. Right? You know, and, and because I think what you want to do is you want to get them into the environment of church. Wow. Oh, and think about this church is a lot more relaxed online these past few weeks, right? Most churches are a little bit more relaxed because they're trying to come in and make it a living room experience. And so I think it opens up this new evangelistic possibility for skeptics, unbelievers, people who've been burnt by church to come back. There's a wonderful opportunity to come back in and check out church. Now the generosity thing gets built up. And what I tell churches is, Hey, look, don't go for that first. Build a relationship and then watch them become givers.

That's the main thing. Build a relationship and then watch them become givers. And especially when they make that, when they write you that check for the first time, churches are notorious for not acknowledging that. You need to say, dear Jim and Nancy, thank you so much for that first gift that you made at church last weekend. After all these years of ministry as a pastor, I still get excited when people give to us for the first time. Thank you so much. You know, and then, and by the way, Hey, we think you're getting connected to a group is a really big deal here. If your Sunday school or whatever, your groups are, encourage them to get into a group because when they give and then get in a group, now you've got them in a community where they're likely to stay and they don't just pop and go.

As I like to say, you know, we're, we're in a society that kind of finds it a little harder to make commitments, make it hard for them to leave because you've got people loving on them like crazy and it all came out of, you saw that first gift, 25, 50, 100 dollars, whatever it was that they made and you acknowledged it and you nudge them toward groups. I think there's, to me, there's just, this whole season is rife with opportunities that we don't have when we're the regular gathering of church on Sunday. By the way, I think Easter, I can't wait to see what churches do with Easter cause I'm already hearing all these creative ideas. I mean, think about this, you know, my church, we typically don't do a lot during the week, but apparently we're going to do is we're going to have every night of passion week, we're going to have church right now it may not be the same as Sunday morning church or we're going to have, you know, a Wednesday night service, a Thursday night service Monday, Thursday we're going to have a Friday night.

You know, probably a service of the nails or something like that. We're gonna have, Saturday service and now we don't want to worry about where we're gonna park all these people on Easter Sunday and get, Hey, you know, I'm an elder in my church. And my pastor usually sales pretty gently. He says you can come, but I need you to leave as soon as you can, cause I've got all these other people that I need to put in your seat. Right? So we've got this opportunity to put our church on display in ways that we've never

had. And I think the possibilities there Thomasina for the community and then having the community at large. Oh man, I can't wait to see what we do that a week from Sunday. Right?

Thomasina Burns:

Yeah. I'm excited. I'm looking forward to that too. I actually been thinking about that. How that's so, especially since now we have an additional 30 days.

Jim Sheppard:

Exactly. Hey, so I mean, think about this. I'm going to go rogue here for yourself. I mean, you can use power technics, wouldn't it be cool to have the resurrection and have power techniques all at the same time and have it on screen. I've been wanting to do that for years. And you can't do that inside church, but you can't. Somebody online's going say... The first passion play I ever went through, first Baptist church in Atlanta here where I live, when they did the resurrection, Oh my gosh. The sound effects and everything. It just came alive. And I've always remembered that. And I was like, man, we should do that. Every Eastern, every church

Tommy Rosson:

Jim your background is in finance. Not just giving. And so many churches, congregations are trying to decide, what do I do? Where do I cut first? You know, I mean, there's two sides to this, right? There is the expense side. There's the person you know, and what goes out, but also then what comes in. So as you've have, you've been working with churches and other things, and this is the hard part of this conversation. You know, as you look at controlling the expense side, what are you hearing? What would your advice be? It's a hard subject, but yet it's something that, you know, we have to cover.

Jim Sheppard:

yeah. So I think for me Tommy, I think first step, my first advice is resist the knee jerk reaction to go to staff cuts first just to resist that need. Now that may be, it'd be where you need to go, but don't just go there first. And I've heard way too many people that just, you know, within the first week they're talking about staff. Like woah.. Now I think taking a measured approach is probably the best thing. You know, what I found in business and we've already done this, you know, I'm pretty much a Generis is, is when a crisis hits, set up three scenarios for yourself. And this is the first level. If we only experienced, and you can define what that looks like. If we experienced, a giving drop up X percent, here's what we'll do.

If we see further decline, then this is the set of things that we'll do. And then if it goes to kind of a worst case scenario, here's what we'll do. Most of the time you never get to the worst case scenario. But here's the thing about defining it. It kinda gives you a sense of peace because you know what you would do, it may not make you happy what you would have to do and you might even cause you to lose a little sleep. It really does me, but at least I know that I've got that in the drawer and if I have to activate it, we've already thought it through it. We've already thought it through. And so, you know, most people in their scenario A they can find enough things that they can avoid cutting staff. Now by the way, I would say if you're overstaffed and you've known you're overstaffed for awhile, and this might be the time that you decide, you tend to take action, you know, and that's just a product of, Hey look, you shouldn't have been overstaffed and then you've got to figure that out.

So there are some of those, I know a couple of those already, but I think for most people it's going to come down to, I need to have my scenario A, B and C scenario A probably doesn't have staff that in it scenario B probably does. Okay. And for me the thing is just calm down. Just, you know, I've said this a couple of times, a couple of talks about done recently and I know my ninth grade English literature teacher is rolling over in her grade because she had no idea that I was paying attention. But the Rudyard Kipling poem, "If" you remember the opening line, "if you can keep your head while all around are losing theirs" and what that means is to keep your head and get the emotion out of this whole process. You know, it's a known reality that when emotions are high, decision making is poor.

And so that's what I've tried to coach most of my clients and most of our team's clients is to say, let's just give it a year. Most of you don't need to make a cut in that in the first two weeks. Let's get a grip on this and let's see what reality is. Let's work through scenario A, B, and C, and that seems to work for most people. Now some, there are some that are going to have to make come cuts. There are probably some churches that are not going to be, not gonna make it, but I would say this, those churches were in trouble before COVID19 hit, COVID19 just accelerated their process.

Lots of more churches. We'll figure out the adjustments and we'll come out the other end. By the way, I think, you know, in terms of staffing, I think we have to think through and we don't know because we don't know what. But I think by the time we get to September, I think churches will have rethought their whole idea of staffing. And I don't think that, I don't necessarily advocate that that means less or more. I just think it's going to be different. I think the whole idea of how we're going to staff the church post COVID19, remember Tom Rainer's column, you're never going back to the church that you have pre COVID19. You're going to have a different church. I think you're going to bring some different views of that, and you're probably going to be reworking your 2020, you know, staffing and budget plan anyway, and if you've done A, B and C, you know, what happens based on, you know, giving triggers that happen and then you can adjust accordingly.

Tommy Rosson:

Yeah, I mean, it's funny because in Houston we're very used to seeing disasters and helping families through it. And I know that there's so much the time part of what we're doing in that process other than mucking, getting a home or something like that. But you're helping the homeowner to understand, here's the scenario that's going to come. You know, you're not going to back into a restored house in three months, six months. This might take a year know. But by allowing them to live into that, you know, here's the steps we're going to take. But also this might be the worst case scenario and you're still going to be okay and there's a way through this. Then you're allowing yourself that space for creativity. You're allowing your space, your self to space to really think through, wow, we're going to be able to continue the mission. Even if this is the worst case scenario, but the mission will continue and now we get to look and find creative ways to do that and what you'll find, whether it's a homeowner, it's probably true for church leaders, is it when you get that clarity of what that mission is and the opportunity to live into it, that's also part of the reason that the worst case scenario doesn't happen is because you're living into it in a new way.

Jim Sheppard:

That's right. That's right.

Tommy Rosson:

Sorry. Yup. Jim gets me where I wanted to..

Jim Sheppard:

You do have a little bit too much experience with disasters here. Dont you? Yeah. We've, we've unfortunately done this a couple of, not this, but done disasters a couple of times. Thomasina is there any other questions you want to ask Jim?

Thomasina Burns:

I do. We talked a lot about, you know, in this season, it's important for them to lead with their mission and you know, on a, on a smaller church scale on a smaller churches that may not have identified their true mission as an organization, not necessarily the mission of preaching Christ, but what their mission and what their Mark is. So to that, to that particular church would it be too late for them in this season to identify what their mission is and if not, then what could they do so that way they can begin on the upward track in this particular season.

Jim Sheppard:

Yeah, that's a great question. Thomasina I do, I think it's not too late. I think they should actually be a really good time. If you haven't done that, this would be a great time for you to just sit in a room with your key people, you know, a couple of meetings for room being a digital room in this case. And figure this out and come away. Your, your first rough statement of it might, you know, might evolve over the next year or so, but I bet you could probably figure it out. Most churches could figure that out in a fairly short period of time. And then that becomes your Clarion call to your congregation. This is why we have to stay strong in this time. God has called us to this and call somebody else in his, he called us to this and this is what we're, this is why we exist, this is what he wants us to do and this is why we have to stay strong for, I don't think it was too late.

I didn't get perfect half of that. One other thing we talked about earlier that um, that I haven't touched on maybe top of your head into here, but um, the CARES act passed last week and a lot of conversation about and that we're getting a lot of calls from churches. Yeah, I think the main thing that people are asking about this whole idea of the paycheck protection provision that's in there, I won't go into it, a discussion on it cause I think Tom, you're going to link them to the ECFA site, which I think has the best explanations of some of the stuff. But basically the way it works is this is you get to apply for a loan at the local bank and you get to apply for a loan based on your average monthly payroll for the previous 12 months.

And you get to apply for a loan of up to one and a half times, excuse me, two and a half times your average monthly payroll for the previous 12 months. So let's just say for example, let's say, you know, maybe you're, you know, I don't know, 20,000, 25,000 a month for lack and do what I can do the math on that. So \$25,000 a month, you've got, you know, your pay or you're a smaller church and that's your payroll for the month. And that's been your average payroll expense for the last year. You can apply for a loan of \$62,500 obviously if you're a larger church and that number was you know, 50,000 or a hundred thousand same thing upon two and a half. So 62,500 which once approved, there's no credit statement cause it's backed by the federal government. I'm sure there's a fair amount of paperwork that has to be executed by the local bank.

There's no credit check, no nothing because the government is backing this so you can borrow 62,500 which then has to be used in the eight weeks immediately following the receipt of the loan for a variety of things, mortgage, interest, rent, payroll costs, things that that really it takes for you to some, you know, just subsist as an organization in the eight weeks thereafter. And if you do that and if you maintain your head count, then all of that 62,500 would be forgivable at the end of the eight weeks. Now that's very broad. Go to ECFA. They've got a lot more details on it that doesn't buy you to longterm relief because if you're in bad shape and you get that and you get to the other side of eight weeks, all you've done is you've just kicked the can down the road. But it might be what you need to buy you some time so you can get back up to speed and maintain your team.

I know for a lot of churches, one of the big things is we'd really like to keep our people our team intact if we can. And so that might be the way to do that. You start by applying at the local bank. I mean, I know there's questions about this, the question of, Hey Jim, you know, we just don't believe in taking on any debt that we take on any debt. Well, it's actually not that because it's secured by the federal government, you know, and as long as you do all these other things, they're going to let you go. Okay. So it's not technically that. Yeah, it's actually more like a grant. Think of it more like a grant. So there's a bigger question there. Is your church okay with receiving government grants? You know, we don't perceive there's any restriction of religious freedom or anything like that attached to this.

We haven't seen anything that would say that, but maybe some churches would be philosophically opposed to that and just say, say the leaders, you need to wrestle with those issues and come down on what your side of the fence is. Godly leaders will come down. Good godly leaders will come out at different places on that and it's okay, but wrestle with the question. Now in the meantime, what I would say is even before you answer the question, if you even think that you're going to be interested in that, you need to go to your local bank and get in line right now. You need to get in line or right now, because it's just like going down to the grocery store and buying toilet paper. They ain't enough for everybody. So you better be there early in the morning to get in line and make sure you get something.

I do not. There's only 300 by \$350 billion and it's a lot of money, but there's a lot of needs out there. There's only 350 billion or so in the act. That was, I was allocated to this paycheck protection. My opinion, that's not enough. And it is going to run a run out. So you want to be in line, you can decide to get out of line later when you fell a sophomore and decide you don't want to do this, but go ahead and get in the line right now if you make it your mind, do it.

Tommy Rosson:

Jim, you've been so generous for your time. I'm going to ask you one last question. well I'll ask you two more questions, but I'm gonna ask you one, because we know what this world is like with churches, especially those that we're looking towards breaking ground on a new property. That might've had a capital campaign in the future when we were looking at some kind of, capital, process or, we're looking, or we're in that process already. And so I talked to a pastor yesterday in an interview and their groundbreaking was supposed to be Easter. And one of my old clients, not one, two of my old clients are now going, I'm getting the phone call, Tommy, what do we do with, you know, our capital fund and those kinds of things. So putting on the capital campaign consultant hat for a little bit and, and the strategic conversations that go behind the scenes with all this, what kind of advice would you give us? You've been through, you know, financial downturns before. Probably nothing like we're about to see,

but still you've been through this, so just, just give us some advice for those that are in kind of that unique strategic moment.

Jim Sheppard:

Yeah. So, every situation is different. Let's look at a few scenarios and let's just talk about what might be the right step there. So, we had some clients who were coming right to the commitment Sunday of a capital campaign, right as all of this, you've got all that momentum that we've built up, you know, the process, Tony, we've got, we've got all the, you know, the, the, the major donors on board. We've got all the leadership donors on board. All we got to do is get the congregation on board. And what we said to those churches is, even though you're, you know, you're going to receive the lesson commitments, then you would, if this hadn't happened, you need to go ahead and do that because you've got so much momentum invested in this. Even it'll be online. Go ahead and do it.

We had some churches, it had a great response for that. And so they pressed on, we had other churches that were planning to start their public phase, you know, around Easter or maybe shortly thereafter and wrap them up in May. We've put almost every one of those on hold because they didn't have quite as much momentum built up and, and we can actually stop that. Then you have the church that has just finished one and it's just started. Let's just say you've finished in the fall of last year and this is the first six months of your collection period. What I would say, most of them have not really started their project yet and most of them we've said, Hey look, don't pay as much attention to your capital campaign right now and you've got to stabilize giving to the regular ongoing ministry of your church.

Let's do that first. And then once we get that stabilized we can come back and talk about the capital campaign. Your project is probably going to have a different timeline than we envisioned when we talked about this last Thanksgiving, but that's okay. We can figure that out. Then you've got a church back. I just talked with these guys yesterday. They're like 18 months in the middle of, they are pouring the foundation on the new kids building this week and, and what I said to the pastor and I were talking about and I said, where do you think collections aren't? He thought we were just on kind of a quick and dirty, we think it's probably going to cost us, you know, another million dollars or so in terms of lost collections. He said it might be more, he said, and here's what he said, he said, but with the way money is right now, it's so cheap that our plan B is we'll just go borrow and fund the shortfall and then we'll pay it back later. Now, not every church would decide that, obviously, but that's kind of what they decided. You know, he's telling, he's like, I hope we can make it up, but if we get to the end of this and we can't,

if I can get money for three and a half percent, you know, I'm going to go buy that bar, that million dollar number, finish the space facilities. Oh, like that. So I think you've got different places, different contexts and different scenarios. It definitely throws a monkey wrench into the plans. There's no question about that. And then you know, if you're in Houston, I mean what nobody was talking about is in Houston, if it weren't for COVID19, the oil, the oil price scenario would be the biggest story out there and back. That's what the president would be dealing with right now. Trying to get Russia and the Saudi States and them to get back to the table and talk about it. Cause basically what I'm going to y'all, y'all are used to, you know, all of that. I mean there's an, I've talked to one last week, he's on a committee for one of my clients, they're in Houston.

He said, I'm better off to shut down and try to sell oil at this price. You know, I'm, I make more money stuck in that center and sit in on it sitting in a storage tank somewhere and I do try to sell it at this price. And I was like, yeah, I get it. It's just done. And now it's Macaulay's demand is going down and they're still pumping like crazy overseas. You know, it's, it's just so in Houston you've got that pressure as well because so many people do have a direct or indirect connection to the energy industry there. So it's gonna make it tough for some churches for awhile. Nevertheless, the work of the church goes on. There are plenty of faithful people who are willing to step up and help you in this season. Go find who they are and make sure they're on your side.

Tommy Rosson:

Yeah, that's good input. That's good input. Well, thank you for joining us, but I'm going to allow you one last, what haven't you told us that you want to tell us? Jim uncensored.

Jim Sheppard:

Oh, well, I think I've kind of alluded to it in here, Tommy, and that is that that churches are spending so much time dealing with the tyranny of what's happening week to week now. It seems to have settled down a little bit this week, but soon and I mean very soon we're going to have to start thinking about what it looks like for this reset and relaunch at the church. But that's really what we're talking about. And it's not going to look like it did and it's going to be a new day, I think in a very, very good way for us. I think people are going to be becoming to our doors that we've never seen before and we've gotta be ready for that. And then I think importantly is, is for those churches are being hit the hardest right now. The ones that have not paying, it's been paying attention to a culture of generosity.

Don't put that as on as the last item on your list. There are ways for you to mitigate and in some cases prevent giving instability in the future because most of the things in effect giving in your church live inside your four walls, they're not out here in this case. Yeah, there is something out here because it's more extreme than we've ever seen. But in most cases, 9/11 and in 2008 and 2009 we saw churches prosper in this season and flourish in their giving because they had paid attention to building that culture of generosity and they weren't exposed when the bad times came. So I think that'd be my two parting comments.

Tommy Rosson:

Well, that's great, Jim, you've given us more than enough of your time. I'm so incredibly grateful. This is the, this advice is so critical for so many people here in Houston, and I thank you for that, I think for your friendship and your leadership in this world. And so, thank you very much.

Jim Sheppard:

Yes, likewise brother. Thanks for inviting me. It's a privilege to be here. Thank you, Thomasina.

Thomasina Burns:

Thank you. It's such a pleasure talking with you.

Tommy Rosson:

Great. He's the church leaders. Thank you for, uh, joining us today. If you'd like more videos like this from faith leaders, you can go to HoustonResponds.org/covid-19, and there'll be more resources there.

