

poses later. These features will save your treasurer many hours.

For your members, giving a tithe or donation using online services is even easier than buying a value-meal. Congregants simply navigate to your church's current website (or one provided to your church by your electronic giving service provider) and click a button labeled "Donate Now" or "Give." You can even allow options for giving to certain categories so the giver can direct their donation to different funds. Once they give online, they can print out a "receipt" that can be dropped in the offering basket at church. This preserves the in-church giving experience, and can be used to alert those who count the offering of the electronic donation.

### Don't Fear the Fees

If paying with credit cards is so convenient, then why did so many fast-food restaurants resist them? Well, it's because the transaction fees charged by the credit card processors seemed like lost money. These restaurants knew they would lose a few customers (like me) because they didn't offer the convenience of paying with credit cards, but they figured they would make up that lost volume by keeping all the money from each transaction.

Many churches, when considering electronic giving options, share this concern. Why give a portion of our tithes and offerings to a processing company? Is this good stewardship? While the fast-food restaurant industry doesn't use the word "stewardship" when talking about fiscal responsibility, they discovered the financial benefits of electronic transactions—benefits that could easily apply to church tithing.

Today, restaurants that resisted offering electronic payments are allowing them. Why? A recent Visa study of 100,000 fast-food restaurant transactions indicates the average fast-food order is 30 percent higher when using a credit card ([www.visa.com/qsr](http://www.visa.com/qsr)). In addition, fewer cash transactions means reduced costs involved in handling cash with fewer opportunities for errors. With new technology, the order-taker can often process electronic transactions faster than cash transactions. And remember, faster is better.

### Same Tithe Every Month

What this means for churches is that the

convenience of electronic giving could lead to increased giving and reduced costs associated with handling cash. When someone donates to your church online, they can choose to have that donation automatically repeated every month. Consider that a congregant may forget to bring a check or their wallet to church, or miss church for an entire month. Does giving at your church go down during summer months when people are on vacation and not attending?

With automated electronic giving, donations continue to be made even if the congregant is not able to attend. Automated electronic donations are just one less thing for the congregant to have to think about, simplifying their daily life while preserving their opportunity to help the church. This one attribute alone should encourage churches to use online donations, as it is an immensely powerful tool for increasing and maintaining donations, more than offsetting the fees associated with the service.

### Promote the Process

Once you've made the decision to accept electronic transactions and have partnered with a service provider, be sure to tell your congregation about it. Promote the service in your weekly bulletins and church newsletters. Create posters for the church fellowship area. All church leaders should be fully informed, and encouraged to talk enthusiastically about the opportunity to give electronically. When more people participate, the benefits to the church increase.

It's really all about making the tithing and donation process easy and convenient. Poll your congregation, and you'll probably see that many of them would love the ease of making donations online. It may surprise you! Think about it the next time you're fumbling for change to pay for your burrito supreme at Taco Bell. **YC**

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## Navigating Church Conflict

"When I recently found myself in the unexpected position of being terminated as an Associate Pastor, I was in shock," says a client of Ken Newberger, a church conflict and resolution specialist ([www.resolvechurchconflict.com](http://www.resolvechurchconflict.com)). Newberger is a graduate of Dallas Theological Seminary and a candidate for his Ph.D. in Conflict Analysis and Resolution at Nova Southeastern University. The client, who prefers to remain anonymous, tells the rest of the story:

"The way I was terminated, without the slightest warning, stood in stark contrast to my perception of how things were going. What should I do? How should I respond? Something was wrong here. I needed to separate the emotions and sift through the dynamics and nuances of what this all meant.

"I was also aware that our reactions to life's difficulties define our character to a large degree. I stood at the threshold of a defining moment. I was determined to respond to this crisis in as Christ-like a manner as possible. Sharing with someone in our church seemed dangerous and potentially polarizing. I needed to hear an outside voice.

"I was aware of Ken Newberger's knowledge and wisdom in matters of church conflict through his published articles and website, so I contacted him. Ken provided a platform for processing my emotions in a way that both validated them yet positively directed them. During a pivotal church board presentation, the advice, preparation, forethought, strategic thinking, and counsel that Ken provided was instrumental, culminating in a highly successful moment for truth and authenticity to prevail.

"By far, the very best decision I made in this whole process was connecting with Ken at the beginning of the conflict. Both my wife and I share the heartfelt sentiment that his guidance and wisdom throughout this ordeal has been crucial in moving all parties toward a God-honoring resolution."

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