

# How Leaders “Step Up” in the Financial Tough Times

*Dr. Kregg R. Hood*

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“Anyone can be a leader during the easy times. It’s only in the hard times that you find out who the really good leaders are.” Now is the time to refocus on the basics of spiritual leadership, to reemphasize the top priorities of your ministry, and to work hard to learn new leadership skills that may have escaped you so far.

Years ago, one of my mentors gave me an unforgettable piece of leadership advice. He said,

*“Anyone can be a leader during the easy times. It’s only in the hard times that you find out who the really good leaders are.”*

When I first heard this insight I knew what kind of leader I wanted to be. These words settled deeply into my conscience and, even today, they motivate, encourage, and guide me to “step up” whenever a challenge arises.

It’s no secret that tough financial times still lay ahead as many churches continue to face decreases in giving and difficulties in managing expenses. At the same time, a surprising number are also seeing giving rise, attendance increase, and ministry expand. In every case I’ve studied personally, the difference

between the churches that are thriving and those that are merely surviving can be summed up with this distinctive: they have good leaders. Here’s why:

1. **Good Leaders Rally People around Vision.** When times get tough, people have a natural tendency to see problems, not opportunities. Good leaders encourage others to keep giving, serving, and caring about God’s work. They remind people that when God casts a vision He never checks with Wall Street.
2. **Good Leaders Encourage People to Do What They Can.** Far too many pastors worry that they will be accused of being “pastorally insensitive” if they talk about giving in a down economy. This concern is really unbiblical



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for two reasons. First, poverty in the 1st century was widespread and far, far worse than anything we've ever seen in the USA. Yet Paul still urged Christians to “excel in this grace of giving” (2 Cor. 8:7). That means the capacity to give is a gift from God. Second, the Scriptures never condone pressuring people to give. We see Paul’s “stewardship sensitivity” in 2 Cor. 8:17 -- “For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.” So combat the negative news in the media and invite people to experience the blessings come from consistent giving and serving.

- 3. Good Leaders Build a Financial Team to Help Them Plan and Implement.** You may not know budget planning, expense control strategies, and prioritizing resource allocations but you probably have people in your church who do. By all means, don't carry the burden all by yourself! Whether you find help from your staff or from willing volunteers in your church, take full advantage of their skills. Do not ignore problems, either. They won't simply go away. Address them directly and you may be surprised to find a solution is closer than you thought.
- 4. Good Leaders Embrace Challenges as a Way to Learn New Skills.** Think back to your most valuable learning experiences. Were they discovered during easy times or difficult times? More than likely, you learned the most when you were pushed the hardest. For some reason, we almost never learn much when “life is good.” We tend to coast. So, while tough times may not be very fun, they can also provide the context and the catalyst to make wiser, more knowledgeable, and more resilient. Robert Schuler once wrote a best-selling book entitled, *Tough Time Never Last, But Tough People Do!* That's a great title. It's also a good read.
- 5. Good Leaders Watch Out for Fatigue.** During tough times, most people either find a way to adjust or they give up. With the current recession dragging on, this is warning for you to no let crisis become your primary focus. Good leaders know the value of quick breaks to

clear their minds. Good leaders also stay alert for examples of how God has been at work during the struggle because they trust He is always at work (John 5:17). Share examples of how God is meeting needs and touching lives with your people. It will inspire them and you. As step 3 noted, good leadership, planning, implementation, and the help of the Lord will bring results.

- 6. Good Leaders Place a Premium on Personal and Corporate Integrity.** A byproduct of the credit and banking crisis has been a widespread, unbiblical attitude about the repayment of debt. Surprisingly, this view has even infiltrated the thinking of more than a few pastors, too. Some, when faced with the need to make their payments or cut expenses to the bone, have decided it's OK to let their loan payments go into default. This decision calls to mind the chilling words of Psalm 37:21, “The wicked borrow and do not repay...” As Christians, we are called to higher standard. We must always tell the truth to our people about the needs and issues we're facing (Co.. 3:9. Eph/4:15). That will create trust and motivate help. We must also keep our word to repay our debts. Not only is that a hallmark of good leadership, it's an indicator of genuine spirituality.
- 7. Good Leaders Take Action! When it comes to dealing with financial crisis, simply “hoping things get better” seldom works.** Spending more than what comes in is a recipe for disaster, whether you're talking about a business, church, school, or family checkbook. If you see a steady drop in income, cut expenses to match the drop. As soon as you know what to do, do it as quickly as you can. There is a time for study and deliberation but there is also a time for action.

Now is the time to refocus on the basics of spiritual leadership, to reemphasize the top priorities of your ministry, and to work hard to learn new leadership skills that may have escaped you so far. With God's help and the ongoing support of those alongside you, these tough times can actually become a tremendous way for you to “step up” your leadership efforts. The results will be written in eternity!



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