



If the Supreme Court Nixes Premium Subsidies for Federally Run Exchanges, What Will Happen? The subsidies will probably not end abruptly. If the Court rules against the IRS, the Court may provide transitional relief so millions don't lose coverage right away. Otherwise, Congress is likely to step in to provide a period of temporary aid to help affected individuals afford their health coverage. (*The Kiplinger Tax Letter*, 03/27/15)

College Freshmen Less Religious. Over 25% of college freshmen say they have no religion. This makes them the least religious cohort in 4 decades of the surveys conducted by UCLA. (*RNS News Service* 3/17/15)

Modifying a Baby's Genes. According to new Pew Research, 83% of U.S. adults say modifying genetic characteristics to make a baby more intelligent is "taking medical advances too far." Just 15% say this would be appropriate. By comparison, only 50% say genetic treatment to reduce the risk of serious diseases would be taking medical advances too far, while 46% say it would be appropriate. (*Pew Research Center* 1/22/15)

Why We Change. Nearly 4 in 10 people who have changed religious affiliation within Protestantism say they left their childhood faith, in part, because they relocated to a new community, and nearly as many say they left because they married someone from a different religious background. (*Pew Research* 2/11/15)

Why Are Committed Church Attenders Attending Less?

1) Greater affluence. 2) Higher focus on kids' activities. 3) More travel. 4) Blended and single parent families. 5) Online options. 6) The cultural disappearance of guilt. 7) Self-directed spirituality. 8) Failure to see direct benefit. 9) Valuing attendance over engagement. 10) A massive culture shift. [Click here for full story.](#)

10 Predictions About the Future Church. 1) The potential to gain is still greater than the potential to lose. 2) Churches that love their model more than the mission will die. 3) The gathered church is here to stay. 4) Consumer Christianity will die and a more selfless discipleship will emerge. 5) Sundays will become more about what we give than what we get. 6) Attendance will no longer drive engagement; engagement will drive attendance. 7) Simplified ministries will complement people's lives, not compete with people's lives. 8) Online church will supplement the journey but not become the journey. 9) Online church will become more of a front door than a back door. 10) Gatherings will be smaller and larger at the same time. (*Ed Stetzer, Church Leaders* 3/6/15)

Children Should Have Two Parents. For most nations around the globe, 90+% believe children should have two parents. The lowest is Sweden at 47% while next two lowest are the U.S. (63%) and Canada (65%). Egyptians are most likely to believe this at 99%. (*The World Family Map* 2014)

What Millennials Think of Church. 40% of Millennials say church is not important; 39% of those say this because they can find God elsewhere, and 35% say it's because church is not personally relevant to them. 31% simply find church boring, and 20% say it feels like God is missing from church. 35% say their negative perceptions are a result of moral failures in church leadership. And 87% of Millennials who don't go to church say they see Christians as judgmental, 85% hypocritical, 91% anti-homosexual, and 70% insensitive to others. (*Barna: Millennials* 3/3/15)

Millennials Unlikely to Give a Church Information. With fewer than half of Millennials having attended church in the past 6 months, it's fair to say that if and when they go, it's often as an outsider. The only piece of information a sizeable majority of Millennials is comfortable sharing with a church is their first name (82%). Only 53% are willing to give their last names. Just 33% are comfortable sharing their email address. A mere 19% are comfortable handing over their physical address, and 12% their phone number with 6% willing to grant access on social media. (*Barna: Millennials* 3/3/15)

Christian Media Reaches Unchurched. A new LifeWay Research study examines who engages with Christian media (books, radio, TV and movies). Predictably, consumers of Christian media are predominantly Christians; however, approximately 1/3 of the Christian media audience is "unchurched." (*CT Gleanings* 2/15/15)

A Growing Divide. The percentage of U.S. students from the lowest-income families (income of \$34,160 a year or less) earning a bachelor's degree has inched up since 1970, from 6% to 9% in 2013. Meanwhile, college completion for students from the wealthiest families has soared from 44% to 77%. (*AP* 2/4/15)

Being Married Boosts Overall Happiness similar to the boost one gets from having a substantially higher paycheck, with one leading scholar putting it at a 2.5 times payroll increase while another equates it to a specific dollar amount: an extra \$100,000 dollars a year. Cohabitation did not create similar benefits. (*Focus on the Family Pulse Check* 2/18/15)

Five Common Search Committee Mistakes. These practical tips from two Dingman Company executive search experts could save countless headaches and catastrophes for church, nonprofit, and business organizations. 1) Misunderstanding the person being hired. 2) Misunderstanding the position to be filled and committee representation. 3) Having a sufficiently large pool of candidates. 4) Agreement on the type of candidate desired. 5) Being candid with the candidate. *(Five-Common-Search-Committee-Mistakes, Bruce Dingman and Richard Kidd, The Dingman Company 2/18/15)*

Top 10 Defended Church Traditions. LifeWay Research's Thom Rainer identifies these 10 most frequently defended extra-biblical customs that have become a way of life for many congregations. A tradition is neither inherently good nor bad. Its value or its distraction in a given church really depends on how members treat the traditions: 1) Worship and music style. 2) Order of worship service. 3) Times of worship service(s). 4) Role of the pastor. 5) Committee structure. 6) Specific ministries and programs. 7) Location of church facility. 8) Use of specific rooms. 9) Business meetings. 10) Staff ministry descriptions. *(Christian Post 10/22/15)*

Governance Toolbox Series No. 3 Is Now Available. *Addressing Board and Organizational Conflicts of Interest* is a critical subject. ECFA is pleased to provide this new Toolbox Series for the education, enrichment, and engagement of board members, who are called by God to protect and advance their ministries. [Click here to order.](#)

The Pastor and The Kingdom Path. The cultural definition of church success is often reported in terms of bucks (How big is your budget?), butts (What is your church attendance?), buildings (How large are your facilities?), and perhaps blog hits (How many followers to you have?). In Dr. Gary Hoag's [latest blog post](#), he observes that Jesus focused on a biblical set of metrics—qualitative rather than quantitative.

ECFA member? If you are serving with an ECFA member church, committed to observing high standards of excellence, THANK YOU! If not, learning whether your church may qualify for ECFA membership just takes 7 minutes. Call Michael at 1-800-323-9473. It may be one of the most important calls you make in 2015!

Churches Need to Understand Risk Financing. “Churches don’t often worry about the potential costs of risks,” says Richard R. Hammar. “After all, mishaps and emergencies are covered by wide-range property and liability insurance, right?”

Mr. Hammar says “Many churches now carry \$2 million or more of liability coverage, but that amount can be misleading. Some claims aren’t typically covered under a church’s general liability policy. For example, coverage for sexual misconduct, directors, and employment practices usually requires separate policies.” *(ChurchFinanceToday, March 2015)*

Don’t Become a Statistic: Four Tips for Preventing Fraud. Fraud takes many different forms in today’s culture, from health care fraud to identity theft to the focus of this article: occupational fraud. [Click here](#) to learn more from the XPastor newsletter.

Favorable Treatment for IRA Rollovers to Charity Will Likely Be Reinstated for 2015. Congress is expected to reinstate the tax break that expired on December 31, 2014. It is doubtful if the reinstatement will come until late in 2015, again leaving giver with little time to plan these gifts. The House’s efforts to make this tax break permanent will likely stall in the Senate. *(The Kiplinger Tax Letter, 03/27/15)*

Pastor Prevails in Four-Year Battle with City. Exactly four years after his arrest, Pastor Stephen Joiner was awarded over \$10,000 in damages from the City of Columbus for his unlawful arrest during a pro-life demonstration. On March 30, 2011, Pastor Joiner was arrested by Columbus Police Department Captain Frederick Shelton for simply holding a sign on a public right of way supporting the right to life of unborn children. As justification for his arrest of Pastor Joiner, Captain Shelton cited the City’s parade ordinance, which required “groups” of even one individual to obtain a parade permit prior to engaging in speech on a public sidewalk. “The notion that one man can constitute a parade and that small groups of individuals need to seek permission and a permit from the government before they can open their mouths on a public sidewalk is repugnant to the Constitution and undermines the foundation of this nation,” says Mat Staver, Founder and Chairman of Liberty Counsel. *(www.LC.org)*

Christ-Centered Generosity. This is a new book for every Christian leader on the global perspective on Biblical stewardship, generous living, and Kingdom-focused giving, by Sas Conradie. The book will be published this month and can be pre-ordered through Kingdom Life Publishing: [Click here.](#)

ECFA Is Looking for a Compliance Associate. ECFA is adding a staff person to assist serving our growing number of accredited churches and nonprofits. An accounting degree from a 4-year college and 5+ years of experience, plus CPA certificate, or pursuing CPA, experience in the ministry environment desirable. Please [click here](#) for more information.

Edited by Gary Foster, Gary D. Foster Consulting, a management and marketing consulting firm specializing in serving Christian ministries and businesses. www.garydfoster.com



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