Question: Here it says, "How to Recruit New Donors." Maybe you could give us a few tips on that.

Rosen: It's in my paper. The first thing I recommend is deputation. It depends on what level you're starting from. It depends on what kind of agency you are. For example, if you're pastoring a congregation, you should have messages on stewardship because it's so important. But all stewardship is part of spiritual growth. To tell you the truth, when I'm dealing with people and I see them make a profession of faith, that doesn't mean as much to me as the subsequent steps. Like, did they believe enough to be baptized? If they were reluctant about being baptized, in my heart I always felt that the whole deal was off. It's not that I believe in baptismal regeneration. Are they willing to confess Him openly? But one thing I always rejoiced in was to see them take out their check book and start giving to Christian causes. It's a sign of love and it's a sign of growth. You should encourage people to give, not because you have needs. You could get along on less and so could I. They need to give more than you need what they give. In a congregation, you develop the people that way. A lot of times in recruiting new donors, if you have an apostolic ministry I would say, next to our staff, the best donors are foreign missionaries. They're fabulous. They're raising their own support and they give to other ministries. But next to that, regular, non-ministerial people, are those who we contact in the course of our work. They see us handing out our tracts, they see us doing the work. I can give you some don'ts, some strategic don'ts in raising funds. Don't advertise yourself as the biggest, best or oldest mission. Project your image as the newcomer who is not as good as everybody else, but you're struggling to be better and you need their support. The biggest, best, oldest doesn't need anything. Number two, be careful what you're asking for. People will rarely give to a building fund in their own church. If you need a building, never make that a matter for appeal. I've done it twice and have failed. First of all, most of your donors are renters. Try to explain to them that it doesn't make sense for a minister to rent a house under the present tax structure. They could never figure that out. Secondly, they don't know that by getting a tax break on owning the property, and I don't know if you know this, but there is a difference between renting and owning. If you rent or lease your property at a fair market value, it costs 30% more than if you own it yourself. The owner puts a mark up for the taxes. That way he passes on to you the taxes that he pays, but he triples it. When you go to talk to your donors, and say, "We need this building to do this work," they're going to say, "Why can't you rent, just like my company does?" They don't understand the tax structure. The other thing is that when you're out to get new support, always ask those who love you the most to give you their friends. Ask to send a sample of your magazine or newsletter and then do it. They're the greatest help. But for a ministry like ours, I really prefer to meet people in the churches, though a direct mailing from an acquired mailing list is far cheaper, faster and easier. It's just the nature of our ministry that we would rather meet them in their own churches.

Snyder: Many of us are involved to one degree or another with Messianic congregations. Many of us, or at least some of us, have come to faith during the Jesus revolution or at some time immediately before or immediately after, and it became fashionable in a lot of churches where maybe some of us first fellowshipped to play down giving because that was part of the established church. I would like your opinion on whether or not you think there is any basis for actually stressing to Jewish believers, as part of their need to cultivate a

commitment, not to take the easy way out, but actually to get in the habit of regular congregational giving in an up front way, or whether or not that's really important.

Rosen: First of all, let me say that there are certain churches where they play down giving, they'll take offerings at the door, in boxes. It's based on pride. When it comes to pride, I've got a lot of pride, not quite to the arrogantial status. I always have a hard time writing an appeal letter. I want to be supported the way Elijah was supported in that ravens would fly in the window with bills with an appropriate amount of money. But I had to recognize something, I do recognize it, that it is my pride that keeps me from asking. When you ask somebody to support your ministry, you are also asking them to evaluate your ministry. You're also putting yourself in a vulnerable position. Frankly, I think there's a need in those churches to have some lessons on stewardship. The Bible has an awful lot to say about giving and it's not just talking about money. Money is just one of the many things that we give. We really haven't taught people how to give of themselves. We haven't taught them how to take risks for God. Sacrificial giving means that you're going to do without something. I can tell you about the Rosen family. We're nowhere near sacrificial giving because I never gave a gift that I couldn't go to the bank and draw just as much out of my savings account as the gift that I gave. Sacrificial giving is when you're doing without something because you love the Lord. It has nothing to do with the size of it. Sometimes sacrificial giving is going to a meeting when you don't want to go to a meeting. Sometimes sacrificial giving is enduring a personality and a person that you don't want to be with. Sacrificial giving is a putting yourself out, doing without something. I think that the church needs to hear more about giving. Believers need to hear more about giving than about receiving. I despise these cargo cults that pass out in the form of Christianity that God intends to prosper you. If that's true, He sure failed with Peter, Paul and James. He failed with missionaries around the world. I think God entrusts some with more and others with less. I think that God would give me a lot more money if he could trust me with a lot more money, but self-denial is the way of the Scriptures, and you've got these Christian cargo cults that are always talking about giving. The Bible says little about us receiving other than receiving the Word of God and receiving Christ. The evidence of our receiving is our giving. The whole Church needs to be educated. But above all, you've got to recognize that business as being pride. I never knew a church with treasury boxes that did as well as a church where they pass the plate. It wasn't long ago that I went to this black church to worship, not to speak. It's right next to our headquarters on 68th Street. I thought it was about time I went there. I loved the music, they only had about 40 people there, and 25 of them were in the choir. I liked the singing. And then it came time for the offering. They had their benevolence offering by passing the plates in the aisle. And then there were three plates, one for the preacher, one for the building, and one for the church business. And everybody got up, aisle by aisle, and marched while everybody was singing through the three plates. Some put a bill in each. I thought, "that's pretty scriptural," to lay the money at the feet of the apostles. I could see that from the Book of Acts. I don't think it would work in the church that I go to, the people wouldn't want to do it that way. But basically, beware of those super spiritual churches. The only thing they are usually super in is pride. Find the best church in town, and avoid it.

Question: What about the area of faith, George Mueller's book, a problem for ministry . . .

Rosen: The Catholic church before the Protestant church produced their martyr stories. Essentially, the published accounts of George Mueller, and I was greatly affected by it,

reflected pietism of an earlier age. It's a propaganda document. George Mueller picked his nose, and you never find it any place in his biography. I would have believed his biography if they had recorded that, which was recorded by his contemporaries, that it was a disgusting habit. But when you read a sanitized biography, you're reading propaganda. In other words, the people who wrote the book gave you a not precise image to emulate. The thing is that Moody was challenged by a lady concerning, was it Hudson Taylor, who never asked for money? Moody's answer was, "Yes, madam, Hudson Taylor never asked for money and I do. But Hudson Taylor tells everybody everywhere that he never asks for money, and that, madam, is a way of asking."

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In dealing with Jews, just be forthright. Avi, you brought that matter up. Generally speaking, I found the Jewish believers to be generous. Because we have the whole concept of tzedaka, I have generally found them to be good supporters. When somebody says that they don't talk about money, say that the Bible does. As far as these faith concepts, watch out for those vagaries. The people who say that they are just going to pray and are not going to do anything else, I get back to the raven principle. That's the way I want to be supported. But then I go around and, to quote Mary Ann, I say to everybody else, "na na na na na na, I'm more spiritual than you. I got my support by Raven Express and how did you get yours? You had to ask."

Mulligan: Moishe, would you address the issue of using outside communication companies?

Rosen: I'm so glad you asked me that question because I did speak to it in the paper. Answer: Don't. They will promise you that they will raise your giving 20% to 25%, and they will. But they will do with your donors what you would never do. They'll start pressing them harder than you would have pressed them. They don't care because they don't have to answer the mail. When you start getting letters back from widows apologizing that they can't give because they're on social security, you've done something wrong, you've pressed too hard, because you've made people feel guilty and manipulated. Your supports are like your family. All they'll come in and do is that they'll press these people beyond what's reasonable and the first time they do it they'll get a lot of money. I talked to all of them. They all come and they want to tell me how much they want to help me. They'll say, "Well, we can put together a package for \$6,000.00 and we'll design it and will do this and this for you." Six thousand is the bottom and it goes up from there depending on how big the organization is. They do as much for \$6,000.00 as they do for \$100,000.00. Basically, what they do is they rewarm an old idea. To tell you the truth, there are only so many ideas you're going to get. I'm on the board of seminary and I've helped them from time to time with different ideas. How to write a letter and so on. But they knew how to do it. Don't use outside organizations. First, they'll pressure your people more than you want them pressed and, once they get their foot in the door for that original \$5,000.00 or \$6,000.00 then they are going to say, "If you want us to complete this, this, and this design it will cost . . .," and there's no end to it because they have no basis of estimating work. They'll tell you that they're cheap according to what they'll raise. Not only these people who want to help you raise money, but these people who want to help you get into annuities and other things. If you're not so good at writing these letters, if you can't write the letter because you don't know what to ask, call somebody here, husbands ask your wives. I always sit down and talk something over with my wife. If I can get a donation out of her, I think it's pretty good. But in general there's this whole Christian service industry that are parasites. You've got to know what something is

worth. For example, say you're talking about art work. An original idea on a design for less than 50,000 but more than 5,000, a design idea which includes all of the elements of art, just the idea. It's worth about \$300.00. Then you figure about \$20.00 to \$25.00 execution time. If you're doing an album cover and they're executing your idea, a full fledged, all-color album, a fair price is about \$1,200.00. But if they come up with the idea, it's worth about \$1,700.00. There are industry standards and you've got to know that. If its only a cassette cover, it might be worth \$300.00 for the idea and the design because you don't have much art work there. When it comes to writing, writers are paid by the word. If you're doing journalism for Time magazine, Time will give you something like 30 cents a word for every word they publish if you're a stringer. But a donor oriented copywriter is worth about 15 cents a word. The most important thing is the design. How many of you got our recent appeal letter, "Keep the Beat?" We don't send out appeal letters on schedule. I know that we need reminders at the beginning of January and I wanted to avoid it. First of all, with our list we're talking \$40,000.00 to \$50,000.00 to send out an appeal letter. A good appeal letter will bring in \$200,000.00. Already a fourth of it is spent in just getting it out, and that was designed. A person in our art department got a \$100,000.00 idea. She changed it from being a music beat, which I had originally designed, to being a heart beat. Then I rewrote the copy. We peaked on that last Monday. From your peak you can do your projections, if you have enough experience. And that particular letter will bring in about \$450,000.00 over and above our regular income. So that's \$100,000.00 more than the best we could have anticipated. I think it's due to the heartbeat idea. When you send out appeal letters, always make sure that it doesn't look like the rest of your mail. Sometimes a good idea is worth that, but you never know that it's a good idea. Tuvya and I worked on one. He came up with the work horse idea. That particular work horse was more of a race horse; it got away from us. You never know.

LUNCH: 11:00 a.m. - 1:00 p.m.

**SIXTH SESSION**: 1:00 p.m. - 3:00 p.m.

**REPORT**: How to Involve the Congregation in Jewish Evangelism - Dr. Erwin J.

Kolb