

Preparing for Contingencies

How Will We Handle Pleasant and Not So Pleasant Surprises?

It was approximately 4:00 A.M. in late March of 1979 when the alarm bells pierced the early morning calm surrounding the massive cooling towers of two nuclear reactors at Three Mile Island. Before the sun set that day, the reactors had released a deadly cloud of radioactive steam into the air. Had the reactors exploded, they would have blown Three Mile Island and a substantial chunk of Pennsylvania off the map. What happened is that a series of events—compounded by equipment failures, inappropriate procedures, and human errors—escalated the incident into the worst crisis yet experienced by our nation’s power industry. This crisis sent shock waves not only through nearby Harrisburg, Pennsylvania, but through the rest of America and the world.

Israel—God’s people of the Old Testament—were poised to go into the Promised Land. God had described it as a good land, a land flowing with milk and honey, “a land with streams and pools of water, with springs flowing in the valleys and hills; a land with wheat and barley, vines and fig trees, pomegranates, olive oil and honey; a land where bread would not be scarce and

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you will lack nothing” (Deut. 8:7–9). Yet the majority report had just come in. Ten of the twelve leaders of the tribes, who had spied out this wonderful land, brought back a bad report, saying that the enemy’s cities were huge with walls surrounding them that reached to the sky. To make matters worse, they reported that giants, who made them look like grasshoppers, inhabited the area. God must have been mistaken about their living in this land. As fear of their enemies replaced God’s promises to them, their leader, Moses, wondered what God would have him do.

In May of 1993 a fifteen-year-old parishioner accused the music minister of St. Andrew’s Episcopal Church in Kansas City, Missouri, of molestation. The minister confessed, and the church terminated him after seventeen years of ministry. Though neither the boy nor his parents filed suit against the minister or the church, the incident tore deeply into the very fabric of the church’s life. Before it was over, nearly fifteen families had left the church, and many of those who remained felt anger, confusion, and mistrust.

Each of these crises represents contingencies that some organization or group of people had to face. According to one survey, at least half of all businesses and most churches read about these crises and, though thankful they didn’t happen to them, do little or nothing to prevent or preclude such events from taking place and wreaking havoc with their own organization.¹ The safest assumption that a business or church can make is that a crisis looms on its horizon. This does not have to be bad news, but it is reality. However, in these complex and difficult times, many crises prove as devastating as the three examples above.

What can a church do, if anything, to prepare for ministry contingencies? Given the unpredictability of such events, are churches not at their mercy? Churches can do a great deal in preparing for and handling various contingencies. It is called contingency planning. This is step eight in the strategic thinking and acting process. Once the church has developed and is implementing its strategy, it is time to plan for any contingencies that could neutralize or destroy the strategy. However, before we pursue contingency planning, we must understand the nature of ministry contingencies. This will help us deal effectively with them.

The Nature of Ministry Contingencies

Ministry contingencies are those unforeseen events, good or bad, that take place in the life of every ministry and have the potential to help or hurt the ministry. This definition contains several key ingredients.

Unforeseen Events

Ministry contingencies are unforeseen events. Contingency situations, such as a church fire or the theft of church property, are usually unforeseen and unexpected. They happen before you know it. They appear from nowhere and catch almost everyone involved in the ministry by surprise. For example, everyone at St. Andrew's Episcopal Church was surprised that the minister of music was molesting a fifteen-year-old parishioner. People do not expect this kind of thing to happen in churches. The unsuspecting Christian public as well as unchurched non-Christians assume that most churches carefully screen applicants for ministry before hiring them. Unfortunately most do not.

This does not mean that no warning signs exist that some contingency is about to happen. In most cases there are many warning signs. The problem is that we do not see them because we are not looking for them. We have not been trained to see or look for them. Contingency situations bring the church or ministry into a crisis that usually consists of four distinct stages:

1. The crisis stage
2. The acute crisis stage
3. The chronic crisis stage
4. The crisis resolution stage²

The first or crisis stage is the warning stage. It is marked by warnings that a crisis is imminent. If the organization misses the warning signs, the event can happen with such swiftness and impact that it can render the ministry helpless. Therefore, a key to the proper handling of contingencies is sharpening our awareness of the warning signals during the warning stage. Then we may be able to spot the coming crisis and manage it more effectively in the early stages. How? A major step is simply becoming aware of what is happening around us. For example, has someone stopped attending? Does another appear unhappy? We must be observant and sensitive to what is going on in the church.

Contingencies Can Be Good or Bad

Contingencies are unforeseen events that can be either good or bad. The general assumption is that contingency situations are all bad—the opening examples reflect this, and most of those that get our attention leave that impression. However, the examples below will demonstrate

that good contingencies can exist. Contingencies, good or bad, are characterized by a certain degree of risk and uncertainty that cause most people surprise or alarm. However, with proper handling, it is possible that even a bad situation can result in a highly desirable and positive outcome.

Good Contingencies

Good contingencies are unexpected events that have the potential to help a church or its ministries in a positive way. One example is a large gift of money, a facility, or land. Another is sudden growth or a large influx of people. The attendance of a celebrity, such as an athlete or film star, could be a positive contingency. Celebrities who are committed Christians influence others to come to church and grow in the faith. I observed this in a church where I was an interim pastor. Two Dallas Cowboy tight ends attended. One had led the other to Christ and encouraged him to attend the church. That they decided to come to this church imbued it with a sense of significance. The church felt that it was making a difference in the community.

Positive publicity is a good contingency. On occasion the newspaper will feature an article on a newly planted church or write a story about an established church that is making some contribution to the community. This amounts to free advertising that can alert potential attenders—lost or saved—to the church's presence in the community. A revival or spiritual awakening is also good. Some unforeseen event occurs, such as the public confession of sin, and God's Spirit uses this to precipitate a revival throughout the congregation. On occasion, these have spread through an entire community.

Bad Contingencies

Bad contingencies are those unexpected events that have the potential to undermine the ministry of the church. They may cause a small amount of damage or they may cause the church's demise. The result often depends on how the leadership handles the event and how the church and the community react.

One example of a bad contingency is a church split. This occurs in spite of the biblical plea for unity (John 17:20–23). A church split is usually the result of internal problems and it leaves no winners. Another bad contingency is the resignation of the senior or only pastor. This may be due to a forced termination or what this person perceives as a better situation at another church. Regardless, it leaves the church feeling disappointed or rejected.



Examples of Good Contingencies

- A large gift of money, a facility, or land
- Sudden growth or a large influx of people
- The attendance of a celebrity
- Positive publicity
- A revival or spiritual awakening

An affair involving someone on the church staff will send a shock wave through the church and the community. The unbelieving community and the church's critics view it as proof of hypocrisy. Meanwhile, the church is devastated and often blames itself for not seeing what was going on.

Embezzlement of church funds, involving a treasurer or staff person, will cause alarm, even when the leadership attempts to handle it quietly by terminating the employment of the guilty person.

A fire, whether arson or an accident, is a catastrophe that can work out for good if it causes a church to rethink its mission and purpose in the community and band together to get reestablished. I am aware of several churches that relocated due to a fire, resulting in a better ministry in another area.

Other negative contingencies include a sudden economic downturn that means serious cutbacks in ministries and the loss of staff; power plays, involving a strong board member or influential person in the congregation who decides that the pastor or another staff person must go; existence of a group that does everything possible to maintain the status quo to preserve church life as it was in the 1940s or 1950s; sexual harassment—touching and teasing that may seem appropriate to some will seem inappropriate to others; sexual molestation, usually involving males with young children or teenagers; kidnapping of a child from the nursery, usually a noncustodial parent taking a child without the custodial parent's knowledge or permission; a rape in the parking lot or a deserted classroom during one of the church's services; an accident, injury, or death on the premises during or after a service; attendance by a problem person—someone with an aberrant theology, such as a member of a cult, or someone with an unacceptable lifestyle, such as a gay or lesbian person.



Examples of Bad Contingencies

- A church split
- The resignation of the senior or only pastor
- An affair in the life of someone on staff
- The embezzlement of church funds
- A church fire
- A sudden economic downturn
- A power play
- Sexual harassment, sexual molestation, rape
- A kidnapping
- An accident, injury, or death on the church premises
- Attendance by a problem person

Again, we must remember that as bad as some of these situations may be, God can use them in some way for good. He can bring lost people to Christ and he can bring saved people back to Christ. This truth reminds us of the miraculous nature of Christianity and the wonderful character of our God. It also encourages us and gives us hope in the midst of difficult circumstances.

Contingencies in the Life of Every Church

Contingencies are unforeseen events, good or bad, that take place in the life of every church. Most churches do not prepare for contingency situations because they do not expect them to happen. The safest assumption a ministry can make is that a crisis is just around the corner, if it is not happening presently. This is not necessarily bad news—just reality. It does not have to be a major event such as a church split or someone giving a large sum of money to the ministry. It could be a minor incident such as a disagreement between the pastor and the chairman of the board or a staff member. The problem is that these minor situations, if not handled properly, often escalate into major contingency situations. Regardless, the question is not, Will a crisis event happen? The question is, When will it happen? That they have happened in the past signals that they will happen in the future.

The leaders of most ministries will nod their heads and agree that a crisis is probably imminent. But they must do more than nod their heads. True belief results in action (James 1:22). Wise leaders know a crisis is on the horizon and prepare accordingly. When leaders simply nod their heads in agreement and go about business as usual, they are not prepared

for the crisis. They may survive a series of minor crises, but when a big one hits, they are caught off guard and respond poorly. People react poorly under pressure and they make poor decisions that serve only to further aggravate the problem. It is better to prepare contingency plans in an atmosphere of calm and reason, than to wait until a major crisis occurs that forces you to react under emotional and tense circumstances.

The Potential to Help or Hurt a Ministry

Contingencies are unforeseen events, good or bad, that happen in every church and have the potential to help or hurt the ministry. Bad contingencies do not necessarily have to affect a church adversely. They may bring about the church's good. Acts 8:1, for example, tells us that a great persecution broke out against the church at Jerusalem. That was bad because people such as Saul (Paul before his conversion) persecuted the church in an effort to hinder the proclamation of the gospel. However, according to Acts 1:8, the church at Jerusalem needed to take the gospel beyond the confines of the city, and it was the same persecution that ultimately accomplished this (8:4).

What would appear to be good contingencies do not always affect the ministry positively. In Acts 15:36, Paul and Barnabas decided to revisit and strengthen the churches they had planted on the first missionary journey. Barnabas wanted to take John Mark, and Paul thought that to be unwise because once before the man had deserted them. This kind of disagreement can be good. It forces people to deal with issues, especially those not dealt with in the past. Apparently Paul and Barnabas had not worked through this issue and now was the time. The result, however, was such a sharp disagreement that both men parted company and went their separate ways. That was bad.

The obvious key to the outcome of contingencies is how leadership handles them. Romans 8:28 teaches a profound truth that is sprinkled throughout the Bible. Paul states, "And we know that in all things God works for the good of those who love him, who have been called according to his purpose." It is important to note that he is not saying all things are good. He is teaching, however, that in all things—good or bad—God works for the good of those who love him. God has the wonderful ability to turn bad situations into good situations. That is what took place when Saul and others persecuted the church in Acts 8.

Joseph affirms this principle in Genesis 45:4–9. His brothers sold him into slavery in Egypt and that was very bad for him. However, Joseph notes that God is sovereign and used this bad circumstance for good—to

save the lives of many people and to preserve a Jewish remnant on earth (vv. 5–7). God orchestrated events so that Joseph became like a father to Pharaoh, lord of his entire household, and ruler of all Egypt (v. 8). Joseph used his position to store up grain so that the Egyptians and his family could survive the great famine that struck the land for seven years.

Wise leaders must realize that Romans 8:28 teaches and Joseph's situation demonstrates that God is sovereignly in control of all events and can turn even the worst contingencies into good situations. One of the ways he accomplishes this good is through the development of good contingency plans before the situations occur.

Contingency Planning

When, not if, a crisis hits your ministry, it is imperative that you have a contingency plan in place to deal with that crisis. This plan answers the fundamental ministry question, How will we handle pleasant and not so pleasant surprises? Step eight of the strategic thinking and acting process involves the crafting of that contingency plan. This has six parts.

Select a Planning Team

First, you must determine who will direct and take responsibility for your contingency plan.

The Pastor

In smaller churches, the pastor will serve at the central core of the planning team. In a larger church with more staff, another person, such as an administrative pastor, could take the responsibility to head up a team. The person who heads the team needs to understand how to develop a contingency plan, be able to coach others in the process, and assume final responsibility for the plan. However, he is not to do all the work. That is the job of the whole team.

Other Members

The other members of the team are the people who lead and are responsible for the various ministries. They have the greatest knowledge and expertise in their areas and can, therefore, do effective contingency planning. For example, the person who is responsible for the church's financial matters would deal with a financial crisis. He or she has the most expertise and knowledge in this area. The worship director or pastor would handle

a worship crisis. The person responsible for the nursery would be prepared for a nursery crisis, and so on. Thus when the crisis hits, the persons whose areas are affected will work together with their pastors or some other staff persons to implement the plan that they developed for their area.

Each area of ministry is responsible for coming up with its own plan that will become a part of the final, overall plan. Thus the church contingency plan is the sum of the various contingency plans developed by each ministry.

The team will need to meet periodically to decide on an acceptable format for the plan, encourage those who are procrastinating on the development of plans for their area, and update the plans after a year or more.

The Spokesperson

Another vital person on the team is a spokesperson. This responsibility naturally falls to the pastor as the primary leader of the church and the one who is probably the most articulate member of the team. Choosing a backup is necessary because the crisis could involve the pastor or spokesperson in such a way that they could not function as the spokesperson. The spokesperson's job is to communicate pertinent information to the congregation and any outside people, such as the media.

Identify Potential Contingencies

Those responsible for the various ministry areas, who are the members of the team, will need to identify potential contingency situations for their areas, much as I have done in the examples above. This involves them in scenarios (see appendix B). They and any workers under them must imagine numerous scenarios or ask what-if questions: What if such and such happened? What should I do in such a situation? Try to consider every possible contingency, good or bad, that is realistic for this particular ministry.

Determine the Steps for Each Contingency

As you work through the process for handling the various crises, write this information down in the form of steps to be taken. For example, if someone experiences a heart attack during the worship service, what steps will the team of ushers take to deal with this crisis? Here is a possible plan:

1. One usher will go and sit next to the person to provide whatever immediate help is necessary.

2. Another usher will notify a physician in the congregation and direct that person to the heart attack victim.
3. An usher will call for an emergency vehicle.

Contingency Prevention

As they think through the various steps needed, your people will quickly realize that a contingency may have a preventive as well as a corrective side. They will begin to come up with ways to prevent certain contingencies from taking place. For example, the nursery team could require that only the person who checks a child into the nursery is able to pick up that child, unless he or she leaves different instructions. Such a policy would prevent an estranged spouse or some other person from kidnapping the child.

Legal Aid

You would be wise to ask an attorney to review your contingency plan. It is possible that it could put the church at risk legally in some way. Areas of risk include the termination of a staff person, giving references for former staff and personnel, church discipline, sexual harassment, and sexual molestation. The attorney may also need to instruct the ministry's spokesperson on what to say and what not to say from a legal perspective.

Communicate the Contingency Plan

Each member of the planning team must communicate its contingency plan to those who need to be aware of it. The members should ask, Who needs to know of this plan? Who will be affected by it? They must inform anyone who needs to know the plan but didn't help develop it. In most cases the people who receive the ministry need to be aware of the contingency plan. In the nursery illustration above, the mothers and fathers who check their children into the nursery must know the policies governing the nursery's ministry to them.

You may communicate the plan verbally and in writing. When the nursery team meets, the director can briefly review the plan and any changes. She or he could ask for additional input as well. The director could also pass out a copy of the plan to all who are on the nursery team, post a copy inside and outside the nursery, and mail copies to the parents who regularly put their children in the nursery during the church's services or classes.

Operate with Integrity

It is important that Christian organizations operate like Christian organizations. They must "walk their talk" (Eph. 5:1–21; Phil. 2:12–18).

Those outside the Christian faith carefully scrutinize professing Christian organizations such as churches to see if they live up to their profession. Those in the media seem to take pleasure in exposing the hypocrisy of ministries that fail in some way.

The Proper Response

What should churches do when they have made some error in judgment whether intentionally or unintentionally? Should they come clean and admit their mistake, or should they remain tight-lipped?

The church should first seek the advice of a good attorney in these situations. It is wise not to make any statements before all the facts are in because the church could mistakenly admit to something it did not do. However, if it becomes clear that the church is wrong, then the leadership needs to acknowledge the truth and ask for forgiveness from those who have been affected. Proverbs 28:13 says, "He who conceals his sins does not prosper, but whoever confesses and renounces them finds mercy." God wants to use us to build a Christ-honoring church, not a Christ-detracting church. Not only is truth telling the right thing to do, it also defuses irate people. They want to know the truth, and that is what you must tell them.

How should the church respond to the media in a crisis? Being dishonest with the media will only work to escalate the crisis in a way that is staggering. This will serve to destroy any present and future credibility with the press and the viewing public.

A Positive Example

A good example of holding integrity in such a contingency situation is the Johnson & Johnson Company mentioned earlier in this book. When they discovered that someone had laced some of their Tylenol capsules with cyanide, they did not hesitate to pull the product off every shelf in the country, even though it cost them more than one hundred million dollars. Later they reintroduced Tylenol when they had developed a tamperproof cap. If organizations that do not profess to be Christian operate with integrity, then an organization that represents Christ to a lost and dying world must operate with the same or higher integrity.

Look for the Opportunities

Earlier in the chapter I gave the four stages of a crisis. The third is the chronic or cleanup stage. It is a period of recovery, healing, and self-analysis. Once the ministry reaches this stage, it should look for any potential ministry opportunities arising from the crisis.



Developing a Contingency Plan

1. Select a planning team.
2. Identify potential contingencies.
3. Determine the steps for handling each contingency.
4. Communicate the plan to all who are affected by it.
5. Operate with integrity.
6. Look for opportunities to minister.

Revisit Romans 8:28 and ask, How does God want to use this situation for good? What good can come of it? How might God want to use us to accomplish his good? The answer may or may not be evident. However, if you are not looking for the ministry opportunities, you will miss them, even though they may be staring you in the face.

One opportunity that will always be present is the evaluation of the contingency plan itself. You should view the chronic or cleanup stage as an opportunity for self-assessment, modification, and the fine-tuning of the plan. Ask, What did we do well? What did we not do well? What changes should we make in our plan so that it will work better the next time? This provides an excellent opportunity to make any midcourse corrections that will serve to improve the plan.

Questions for Analysis and Discussion

1. What contingencies has your ministry faced in the last year or two? Were they good or bad? Did they catch you by surprise? How well did you handle them? Did they help or hurt the ministry?

2. Did this chapter or your own experiences convince you of the need for contingency planning? Why or why not? Do you have a contingency plan? Why or why not? If no, do you plan to develop one for the church?

3. Who in the church is the best person to lead the contingency planning team? Why? Will this person also be the spokesperson? Who will be the backup? Who in the church should be a part of the planning team? Why?

4. Make a list of the potential contingencies your church might face in the next five to ten years. Put them under the headings of good and bad contingencies. Do some of the potential crises in this chapter appear on your list? What additional contingencies are on your list that were not in this chapter?

5. What are the steps that your team has developed for each potential crisis? What preventive steps might the various ministry areas take now to head off a potential crisis? Will you have an attorney review your plan or questionable parts of the plan? Why or why not?

6. Who needs to be aware of the contingency plan? How will you communicate the plan to these people? What can be communicated verbally? What should be communicated in writing?

7. How important is it to you and the other leaders that you maintain integrity throughout a ministry crisis? Why? How do you plan to handle “outsiders” such as the media?

8. Identify the last major crisis situation in your church. When was it? What ministry opportunities did this contingency provide for your church? Did you miss them or take advantage of them?