

Compass

A SERVANT SOLUTIONS
NEWSLETTER



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Keep Cooking: Leading Through Change



**By Nate Bowers,
Financial Education
Director**

Recently, I received a Blackstone griddle as a gift. The instructions said assembly required two people. I laughed. You see, the instructions were worse than IKEA's, and there was even an online AI assistant available to help. Naturally, I decided I could figure it out all by myself.

Eventually, hours later after much frustration and multiple mistakes, the griddle was finally assembled and hot, and my chicken fried rice looked and smelled fantastic. Then a kernel of rice exploded onto my face. I was so surprised that it took a moment to realize that I should probably remove the burning rice.

Somewhere between assembling the griddle and peeling rice off my face, I found three lessons for leading through change.

First, believe the instructions when they say, "This requires more than one person." Ecclesiastes 4:9 reminds us, "Two are better than one, because they have a good return for their labor." Whether leading a church, ministry, or organization like Servant Solutions, we need others' help, experience, creativity, and perspective. Leadership is not proving we can manage alone; it is bringing people together around a shared calling.

Second, be humble enough to learn new tools. Artificial intelligence, new software, and updated processes are not substitutes for wisdom. But rejecting something simply because it is unfamiliar can mean overlooking a valuable resource. Faithful

stewardship means prayerfully asking, “Has God placed something in our hands that can help us serve our people and ministries more efficiently and effectively?”

Third, expect some hot rice. New systems and tech will not always work perfectly. People need time to learn, and leaders need to make room for questions, feedback, and course corrections. One frustrating experience does not mean we abandon the grill. We pause, adjust, extend grace...and then keep cooking.

The Blackstone is not the meal. Likewise, our tools are not our mission.

At Servant Solutions, we want innovation to help us serve our members better. The tools may change, but your calling remains. In your ministry, as in ours, the goal is not to chase every innovation or even preserve every familiar process. It is to serve faithfully and trust God to guide the way. As Proverbs 16:9 reminds us, “In their hearts humans plan their course, but the Lord establishes their steps.”

Our confidence is not in perfect systems, but in the Lord who directs us. So look to Him first, lean on one another, learn with discernment, and keep cooking. The mission is more than worth it.



Your Salary Isn't Your Whole Compensation



**By Rev. Jim O'Bold,
President**

I recently returned from Alaska, where it's hard not to be struck by the sheer scale of the landscape. Snow-covered mountains rise beyond the water, with another range seemingly waiting behind them. More than once, I found myself realizing what I could see at first was only one part of a much bigger picture. God's creation is simply amazing and awe-inspiring!

Our compensation can be a little like that. When we think about what we earn, salary is usually the first thing we see. It's the number on the paycheck, after all. But step back and take in the whole landscape, and there may be (or could be) much more there than you realized.

A well-designed compensation package includes the full range of resources your employer provides to support you today while helping you prepare for the future. Employer retirement contributions, health insurance, life and disability coverage, and access to financial planning resources can all add meaningful value beyond your base salary.

For credentialed ministers, there is another important consideration: the minister's housing allowance. When properly designated, eligible housing expenses are excluded from federal income tax, and in most cases for state/local taxes as well. And when retirement savings are held in an eligible 403(b) (9) church plan like Servant Solutions, qualifying retired ministers can designate distributions for housing expenses in retirement. Simply put, the housing allowance can reduce the amount of income subject to the taxes stated above, helping eligible ministers keep more of what they earn.

*Let's discover
together
what God has
planned for you*



Retirement contributions are another piece that can be easy to underestimate. If your employer contributes to your retirement account, that contribution is part of your compensation too. Even modest, consistent contributions can grow into a significant benefit over the course of a ministry career. Understanding what your employer contributes, and what you may need to contribute yourself (we recommend a combined employer/employee target of 15%), can help you make the most of that benefit.

And compensation isn't only about the dollars that show up in your paycheck. Understanding and using the benefits and resources available to you matters as well. As a Servant Solutions member, you have access to financial planning resources, calculators, education, and our free Financial Roadmap planning tool to help you see how all the pieces fit together. Wholistic planning ensures you are not leaving gaps and living in "false priority vacuums" that can suck the life out of your financial goals.

Just as a change in perspective can reveal a much bigger picture, taking a wider look at your compensation may reveal value you haven't fully considered.

So instead of only asking "What is my salary?", take a moment to step back and ask, "What is the full value of my compensation, and am I making the most of it?"

Let's discover together what God has planned for you as we plan together! There just may be more to the landscape than you thought.



Worms for Breakfast?



**Dr. Jerry Fox, CFP®,
Director of Financial
Planning**

You are likely familiar with the advice about being an early bird. But worms for breakfast—even figuratively—may not motivate you. So, consider this counsel along the same theme: “More good things happen when you are early than when you are late.” That principle applies to many areas of life, especially retirement and financial planning.

The Bible repeatedly encourages us to think ahead and prepare wisely. Proverbs 21:5 says, “The plans of the diligent lead surely to abundance, but everyone who is hasty [acting without much thought or planning] comes only to poverty.” Planning for retirement is one practical way we exercise diligence and stewardship.

When we start early, time becomes an ally. Saving and investing over decades gives our resources an opportunity to grow through the power of compounding. More importantly, starting early gives us flexibility. We have more time to adjust when life changes, markets fluctuate, or our goals evolve.

Biblical financial planning is not simply about accumulating as much money as possible. It begins with recognizing that everything we have belongs to



God. Psalm 24:1 reminds us, “The earth is the Lord’s and the fullness thereof.” We are stewards, not owners, and our financial decisions should reflect that understanding.

Starting early also allows us to consider questions beyond a retirement account balance. How will we use our resources to serve God and others? How much should we give? How can we provide for our families? What legacy do we want to leave? Proverbs 13:22 reminds us of the importance of thinking beyond ourselves: “A good man leaves an inheritance to his children’s children.”

Unfortunately, many people wait until retirement is close before asking these questions. Being late does not mean it is too late, but procrastination can make the journey more difficult. The good news is that a wise step taken today is better than a perfect plan postponed until tomorrow.

Whether retirement is thirty years away or just around the corner, now is a good time to begin. Review your spending. Revisit your savings strategy. Consider your giving and legacy goals. Pray for wisdom. Seek godly counsel when needed. Our financial wellness team is trained, experienced, and here to help. There is no cost to our members for our services. Just give us a call to get started.

You're Preparing to Enter Ministry. Let Us Help You Stay There.

Answering a call to ministry comes with a lot of preparation: education, credentialing, learning to lead and navigating the practical realities of ministry life. Financial preparation deserves a place on that list, too.

Retirement may feel far away, but questions about budgeting, housing allowance, saving, student loans and family expenses often begin right away. The Servant Solutions Newly Credentialed Program helps ministers begin building healthy financial habits from the start.

Eligible participants receive a \$500 gift deposited directly into their new retirement account, with no matching contribution required. After one year of regular contributions and completing a Financial Roadmap meeting, you'll receive an additional \$1,000 gift toward your retirement.

Do You Qualify?

The Newly Credentialed Program may be available to you if you meet all three requirements:

- You have been fully credentialed by an approved church body within the last five years.
- You work at least 20 hours per week for a church or nonprofit organization that participates in the Servant Solutions Retirement Plan.
- You receive compensation from that participating organization.

Not sure whether your organization participates?

Contact Servant Solutions. We can verify whether it already participates or explore whether it qualifies to join the Retirement Plan.



Let's Talk Money

Money decisions often reflect more than dollars and cents. They reveal our priorities, hopes, and expectations for the future. A simple conversation with your spouse can help make sure you're planning that future together.

Try starting with a few questions:

- What do we want retirement to look like?
- Are we comfortable with how much we're saving?
- What financial goal matters to us the most right now?
- Is there a financial decision we've been putting off?
- Do we both know where our important financial information is?

You don't need to solve everything at once. The goal is simply to keep talking, listening,



and planning together. You may not always see money the same way, and that's okay. Understanding what matters to each other can be just as valuable as agreeing on every financial decision.



Well planned. Well done.

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