

A Year-round Stewardship Program

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Acknowledgments

Much of this manual has been a team effort. Much of the material has been prepared by others in the ELCA's Division for Congregational Ministries, and much has been published in previous publications. This manual is a rewrite with some additions and complete reorganization. It is designed for use by congregational stewardship committees and councils to plan a year-round stewardship emphasis.

I have served as a compiler, organizer, and editor of this manual. Some of the authors of original materials on stewardship are currently unknown, as some predate the founding of the ELCA. A few portions are my own writings; where authors are known, they are indicated. In later editions, we hope to fill in some of the blanks giving credit where it is due.

In the meantime, I especially want to acknowledge the support, encouragement, and suggestions of my colleagues in the Division for Congregational Ministries. Special thanks to Mark Moller-Gunderson, our Executive Director, who made undertaking this project possible.

Finally, thanks to Richard Bosse who collaborated, edited, and wrote sections of this manual.

-- Eugene Grimm

Introduction

Year-round Stewardship Program

This manual is based on the realization that stewardship is first, foremost and always, a spiritual matter. Stewardship is a part of Christian living. It takes place, daily, not just annually in your annual financial and/or time and abilities response program. ***The real bottom line of Christian stewardship does NOT include just a dollar sign. The bottom line of all Christian stewardship is Jesus Christ.***

Year-round stewardship includes an intentional effort to strengthen and support congregational members in the understanding of their role as God=s stewards. This occurs through education, information, and involvement in the holistic ministry of stewardship. Year-round stewardship encourages members to participate in defining the ministries of the congregation. Further, it encourages members to be a part of those ministries by participating in all aspects of congregational life. The annual financial response program is a part of this ongoing process, and is the vehicle through which members are given the opportunity to make specific decisions about their involvement in ministry.

A year-round stewardship **education** is not a one-year program, but rather an ongoing, permanent part of the life and mission of the congregation. Some aspects of a stewardship ministry need to be emphasized more regularly than others. An effective year-round approach will include calendars for:

- regular short term needs,
- annual emphases, and,
- periodic and long-range planning.

This manual is divided into three sections dealing with each aspect. It should be noted that in some cases, there will be an overlap.

How to Use this Manual

Stewardship, like evangelism, is an ongoing part of the church's program. To think stewardship only when one is thinking money misses the richness of stewardship ministry. While the financial aspect of stewardship is of great importance, it is important for members to see its fullness. This is best done through an effectively planned year-round approach to stewardship education and interpretation.

This manual is designed to help congregations begin the process of planning a holistic stewardship ministry. It has many facets, too many, in fact to be implemented in one year. Thus, year-round stewardship ministry becomes a multi-year approach. One might choose to think in terms of a three or a five-year cycle.

But first things first. Before you can think about year two or more, it is important to set your priorities for year one. Shared here will be four basic planning sessions of about two hours each. Determine who will be responsible for the year-round stewardship ministry. If you have a stewardship committee, they are, of course, an appropriate group. If your church council serves as a committee-of-the-whole, it might be a good idea to designate a special planning group that will meet and report back to the council. It would be a good idea to distribute copies of this manual to all committee/task group members in advance. Ask them to examine the table of contents. Ask that they also read carefully the article by Dr. H. George Anderson in Appendix D.

Planning Session One:

Devotions

Turn to "Goals for Year-round Stewardship", Biblical Foundations, and Stewardship and Money.

- Review the goals, add any of your own that apply.
- Discuss the biblical foundations for stewardship.
- Discuss stewardship and money.
- Discuss Dr. Anderson's article. As a guide, use the format at the beginning of the article.

Examine the table of contents before each section. Note that the manual is divided into three parts.

Regular Year-round Functions,

Annual Stewardship Emphases, and,

Periodic or Long-Range Stewardship Planning.

Assignment for next meeting:

√ Make a list of how many of the items listed under these headings are currently a part of your stewardship planning. (You may want to turn to the section if you are unclear about what a heading means).

- Are there other functions that you can add, or others that you need?

Planning Session Two:

Devotions

Share your list of how many of the items listed under these headings are currently a part of your stewardship planning. (You will likely discover that you have many Year-round stewardship applications in place.)

- Discuss your priorities for the coming year (under Regular Year-round Emphases) for stewardship education on page 17-29.
 - Take about 15 minutes (more if necessary) to discuss your recommendations to the church council for how to proceed with stewardship education.
 - Speak with the pastor regarding when to schedule stewardship witness stories. Think about who might be appropriate people to do this.
- Discuss your priorities for the coming year (under Regular Year-round Emphases) for ministry interpretation on page 25.
 - Take about 15 minutes (more if necessary) to discuss your recommendations to the church council for how to proceed with ministry interpretation.
 - Discuss the idea of conducting a "Mission Fair" sometime during the year.
- Discuss your priorities for the coming year (under Regular Year-round Emphases) for Regular Reporting on page 27.
 - Most congregations are doing something already in this area.
 - Are there better ways? Can you use some diversity? Often creative monthly reports are more effective than just the weekly box in the bulletin.

Close the meeting with the announcement that the next meeting will focus on annual stewardship emphases. Ask the members to read Part Two of your *Manual for Year-Round Stewardship* prior to that meeting.

Planning Session Three:

Devotions

- Discuss your priorities for the coming year (under Annual Stewardship Emphases) for Keeping in Touch on page 31.
 - Plan how you will provide for an intensive, personal contact with as many members as possible. Before going too far with this section, plan how the vision for ministry (below) might be connected with this event.
- Discuss an annual Vision for Ministry.
 - How will it be used? One suggestion: couple it with a non-financial EMV or Cottage Meeting Interpretation/Keeping-in-touch piece.
- **The Response** (both financial and a commitment of time and service) is a crucial part of every congregation's stewardship ministry. While it is a part of year-round stewardship, it is a vital step. ***An invitation for participation in the mission and ministry of the congregation needs to be conducted every year.***

Details of your response programs need not be planned here. It may be sufficient to ascertain:

- When your responses will take place?
- Who will be responsible?
- What type of response should be planned?

Discuss how to follow-up on both your annual financial response campaign and on your shared ministry (Time and Abilities) campaign.

- Be certain that any planned letters follow the guidelines set forth on page 42.
- Follow-up letters are more effective if they primarily **thank** the people for their involvement.

In closing, determine the time and place for the next meeting. Ask members to read carefully Part Three of *A Manual for Year-Round Stewardship* in preparation. Contact either the ELCA Foundation or your Division for Congregational Ministries shared/deployed stewardship specialist, and ask for a copy of *Guidelines for A Congregational Mission Endowment Fund*.

Planning Session Four:

Devotions

Periodic or long-range plans can cover a multitude of topics. We've listed only four under this heading. It is not possible to do everything in any given year. Your group needs to set its priorities. However, before you consider any kind of wills awareness seminar, it is imperative that you have some kind of mission endowment fund document in place. In fact, is be a good place to start.

- Discuss how your congregation might set up such a document.
- Recommend to Church Council that a team be developed to plan and prepare a Mission Endowment Fund Document. Be careful not to allow funds to be used for maintenance ministry.

Examine the other Long-Range subjects.

- Can you conduct a Stewardship Fair (maybe Mission Fair) this year?
- Is there a need for a Personal/Family Money Management workshop in your congregation? If so, who might provide the resources for it?

Close the meeting. Determine how implementation of your recommendations will take place, and who will be responsible for them. The forms on the following pages may be used in this or any of these sessions.

STRATEGY WORKSHEET

Today's date _____

Date of completion _____

1. Write out the **specific objective** or **purpose** to be accomplished.

2. Write out the **MINISTRY GOAL** to support this aim or purpose.

3. Identify conditions which might hinder implementation and how to overcome them.

Condition How overcome?

a.

b.

c.

d.

4. Identify people/resources that we have that will help in our task.

(Who or what?) (What help?)

a.

b.

c.

d.

5. What will be the cost in terms of dollars?

Part Two

Our final phase in strategy building is to write out a sequence of the schedule leading to the completion of the task by a given date.

Step	What Must Happen?	By When?	Who is Responsible?	Resources Needed?	Evaluation Criteria
Step 1					
Step 2					
Step 3					
Step 4					
Step 5					
Step 6					
Step 7					
Step 8					
Step 9					
Step 10					

Goals for a Year-round Stewardship Program in a Congregation

The Primary Objectives:

1. To strengthen and support members of the congregation in their knowledge and understanding of their role as God's stewards.
2. To enlist members' participation in a holistic stewardship ministry.

Specific Goals:

1. Develop an ongoing, year-round program of communication, including stewardship education, ministry interpretation, and regular reporting.
2. Provide specific opportunities for all members to participate in planning congregational ministries, and to register their opinions about them.
3. Prepare an annual Vision for Ministry to reflect congregational ministry goals.
4. Assure specific opportunity(ies) for members to make decisions about their response to God's love through their financial commitments and the commitment of their time and abilities.
5. Develop calendars for regular short term needs, for periodic emphases, and for long-range plans. Lay out a multi year plan.
6. Develop an understanding of the stewardship committee's role in motivating and coordinating stewardship ministry.

Program Components

Achievement of year-round stewardship goals requires active attention to each of the following components of year-round stewardship. Each component is discussed more fully in the sections that follow.

Biblical Foundations

Stewardship Education

Ministry Interpretation

Regular Reporting

Keeping in Touch

Vision for Ministry

Commitment Response

Stewardship Committee

The ministry of year-round stewardship may fall to the council, a stewardship committee, or even one or two individuals. The important thing is that whoever is responsible keeps the ball rolling. Year-round stewardship, by its very nature is cyclic.

Ask:

- 1. What is the Task?** Initiate an effective means for involving our members in stewardship in its fullest sense.
- 2. Who will do it?** Plan for continuity in stewardship leadership and train people for future leadership roles.
- 3. How will we do it?** Review all options for resource materials; use this manual as a basic guide.

Biblical Foundations

Stewardship has been defined in many ways. Many years ago, Dr. Clarence Stoughten said, "Stewardship is what I do after I say, 'I believe.'" If that is the case, stewardship touches virtually every ministry in the church. For the purposes of this manual, stewardship through the congregation's ministry will include five ministry areas:

Worship

Learning

Witness

Service

Support

While it is probably not possible to improve on Dr. Stoughten's definition of Christian stewardship, it is helpful to know a little about the word itself. The word steward comes from the Greek word *oikonomos* (oikonomos). This compound word can translate literally, "house-manager."

One of the early examples in the Bible of a steward was in the story of Joseph. Joseph was a steward in Potipher's house. He took care of a household belonging to another. The qualities most required of him as a steward were faithfulness, responsibility, and accountability. The steward also understands that the manager is not the owner.

In the Joseph story, we also see the steward as a go-between. The steward is always in a dynamic tension. On the one hand s/he is responsible to the owner/ master/God. On the other hand, the steward is responsible to and for those in the owner's service. One important characteristic of the steward then is to know the mind of the owner. This is certainly true for Joseph. Potipher had entrusted to Joseph his business dealings, but that did not mean that Joseph could take liberties. He knew the mind of the owner, and though in cost him his freedom and position, refused to betray his trust.

Stewards are often in tight spots. We have to know the mind of God -- how to best serve out Lord, and yet we have to live in the world. There is often a tension in this.

While it is not possible to develop a complete theology for stewardship here, stewardship is much more than placing an envelope into an offering plate. Stewardship is really crawling into the offering plate. Stewardship is giving our entire selves to God (cf. Romans 12:1-2).

Stewardship as Discipleship

One of the best ways to deal with the stewardship phenomenon is to see the stewardship as a holistic ministry. This manual does not attempt to provide a holistic approach to stewardship. It primarily focuses on stewardship in the congregation. But as you work with your congregation, and as you develop your program for year-round stewardship, keep in mind that our people are stewards in the world. Holistic stewardship includes our life outside the congregation.

Stewardship is interconnected with virtually every other ministry in the congregation. It includes such concepts as discipleship, ministry, and service. It includes both providing for and doing Christian ministry.

For further study:

1. See *Generous People*, by Eugene Grimm, published by Abingdon Press. This book includes ten basic principles for an effective stewardship ministry. Chapter one focuses on the biblical foundations. We suggest you use it as a study guide for your stewardship committee and church council.
2. See *The Abingdon Guide for Funding Ministry, Vols. 1 and 2*, edited by Norma Wimberly and Donald Joiner. (Five volumes are currently planned so get them all.) This is one of the most practical and helpful books printed in the recent decades. It is a ***must*** for every stewardship committee.

3. Don Hinze. *To Give and Give Again*. New York, New York: Pilgrim Press, 1990. Don Hinze has written a much needed, useful book on holistic stewardship. He notes that corporate and personal stewardship, our relationship and response to all the gifts of life, lie at the heart of true religion. If America is to be serious about its spiritual awakening, it must come to terms with its abundance and prosperity.
4. The Bible (last but most important). It has been said that every passage in the Bible has a stewardship application. This is no doubt true, and there is danger in try to list key texts, but some passages to study are Jesus= parables about money; 1 Cor. 16:1-4; 2 Cor. 8-9;

Stewardship and Money

It may be unfortunate, but for many Christians, stewardship has been relegated only to a discussion of money. While the financial side of stewardship education is important, a well rounded, year-round stewardship ministry sees the broader picture. Otherwise we allow stewardship to become merely fund-raising, and ignore many of its other noble qualities. By dealing with the diversity of stewardship through an effective year-round plan, people come to appreciate its richness, while not neglecting the monetary dimension. Money is always an important aspect of stewardship, and a good year-round plan will give it its proper place.

Money is one of the most common subjects in the entire Bible. Jesus spoke about it frequently. Opinions differ as to the number of parables in the Bible. In one count of 43 parables, 27 (or 62%) refer to money and possessions. One of every seven verses in the Synoptic Gospels , and one out of ten in the four Gospels (288 vs.) deals with money and/or possessions. In the Bible there are about 500 references to prayer, slightly fewer than 500 dealing with faith, but more than 2000 verses deal with money and possessions. Obviously Jesus considered it a topic worth talking about. In fact, the only subject in recorded scripture that he discussed more was the Kingdom of God itself.

In his little book, *Money Isn't Is Everything*, Herb Miller points to four viewpoints about money. He says:

1. Some people insist that money is not important.
2. Others say that money is the most important thing in life.
3. Some suggest that money is important in the material lane of life, but not in the spiritual lane.
4. But Jesus, says Miller, had a fourth view everything, not in the material sense, but in the spiritual. The way we think about money impacts us at all points of life. Its use and misuse affect our relationship with God and our quality of life.

Others have suggested that money is minted self. How we value it, hoard it, and/or spend it, defines us. How we use money says more about our value system than anything we say or do. A well planned, year-round program of stewardship will attempt to help Christians find the proper role for money in their lives. Good stewardship is not merely fund raising, but it never neglects the monetary dimension of stewardship.

Part One

Regular Year-round Functions

Introduction

Some elements of an effective year-round stewardship program are merely "givens." Indeed, some elements are just common sense, but they are nonetheless crucial.

The Stewardship Committee is one of these. While it is well known that in some congregations the church council (or governing body) acts as a committee-of-the-whole, this practice is not recommended with stewardship. When the council tries to undertake something that is as foundational as planning the year-round stewardship program of congregations small or large, too many things are likely to be neglected. The stewardship task is too big to be undertaken in this manner.

If your congregation does not have a stewardship committee in place, consider appointing a task group or ministry team to undertake different aspects of the year-round stewardship plan. Communication between interrelated task groups or ministry teams is, of course, imperative to avoid overlap or confusion. The teams can be quite small, and often the task is completed in a few short months. Appoint a new team the next time you wish to repeat the task or ministry, but keep careful notes to pass along.

Stewardship Education is a constant need. New and old members alike will benefit from some creative stewardship education. People constantly discover and rediscover the joys of stewardship ministry.

Remember also, different age groups in your congregation are coming from different starting points. Not only is it a good idea to include representative age groups on your committee, and do some study in this area, its also a good idea to use resources such as Strauss and Howe's *Generations: The History of America's Future, 1584-2069*, and Judith Nichols', *Pinpointing Affluence*, Chicago: Precept Press, 1994. Both of these resources point out that "boomers and busters." need to know why they are giving more than other generations. Much of our stewardship programming in the past has tended to emphasize attitudes prevalent in the pre-WWII generations. It is time to get ready for the new millennium.

Ministry Interpretation shares what it is that a congregation is doing and why. It is so important that congregations look for ways to interpret their congregational ministry, as well as their synod and Churchwide ministries.

Regular Reporting is also a given. There are a variety of ways to approach this vital sphere of ministry. Make no mistake--it is of crucial importance in any congregation. A creative congregation will find many ways to report mission and ministry...weekly, monthly, and annually.

The Stewardship Committee

Objective:

To plan and carry out year-round stewardship on behalf of the congregation.

Strategy:

A standing committee with the sole and primary responsibility for stewardship is helpful. Even in small congregations where the church council is accustomed to acting as a committee of the whole, it is important to have a designated group handle year-round stewardship. The term of membership is normally two or three years with one-half to one-third expiring each year to ensure continuity. The stewardship committee coordinates its activities with all other standing committees and with the persons responsible for special activities of the congregation. It works closely with the finance committee, and with the treasurer and financial secretary who are *ex-officio* members of the committee. It reports regularly and directly to the church council. The committee meets monthly.

If your congregation is small, you may want to follow the suggestion in the introduction to this section to use task groups or ministry teams.

Techniques:

1. **Size and organization.** Smaller congregations may need only three members, larger congregations more. But regardless of the number of members the committee should be organized to ensure the following functions are covered. Some committees may have more than one person responsible for a given function. Others may combine functions. In every case it is important that someone be responsible for seeing that each function is addressed.

A. Chairperson.

- Overall coordinator, spokesperson and spark plug.

- Directs overall effort; ensures calendar is prepared and that tasks are assigned.
- Follows-up on progress of other committee members; reports to council and congregation.

This should be someone well known in the congregation, with a *positive attitude toward giving and pledging*. S/he should have the ability to communicate, and be willing to take the initiative. Choose someone who relates well to the pastor(s).

B. Secretary.

- The committee's administrator.
- Keeps minutes and records of committee meetings; distributes minutes to committee members; prepares reports as required; coordinates with church secretary or others to have written materials prepared and distributed; coordinates with Financial Secretary to see the responses are tabulated.

C. Communication.

- One or more persons to take the lead in stewardship education, ministry interpretation and regular reporting programs.
- Involves stewardship committee and others in developing ideas and preparing communication plans.
- Ensures communication activities are regularly scheduled.
- Involves other committees, congregational leaders and members of the congregation in carrying out communication plans.

Ability to plan and organize efforts is fully as important as personal communication skills.

D. Visioning.

- Takes the lead in getting members involved in planning the congregation's ministries, translating member input into realistic objectives, establishing priorities, determining potential to achieve objectives, and communicating this back to the congregation as the Vision for Ministry.
- Evaluates and makes plan to fulfill the Vision for Ministry throughout the year and reports how well it is accomplished.
- Coordinates with treasurer, standing committees, persons responsible for various ministry areas, and other groups such as long-range planning

committee. This is essential, as is the ability to work with other people and to enlist their assistance.

Note: The Ecumenical Stewardship Center (ESC) in Indianapolis, IN, has an excellent three week study in Sunday school and worship that may fulfill this need in the smaller congregation. Contact them at 1100 W. 42nd St., Suite 335, Indianapolis, IN 46208, phone: 317 926-3525

E. Response.

- Takes the lead in organizing the details and staffing for the annual financial response.
- Sees that workers are recruited, trained and supported during the Response.
- Plans and organizes follow-up for the Response and contacts with new members throughout the year.
- Monitors response throughout the year and addresses appropriate action. Organizes and coordinates non-financial visits.

Must be able to recruit key helpers and to delegate responsibility, and must be willing to follow-up on actions.

F. Pastor.

- Spiritual guide, cheerleader, and conscience.
- Key participant in educating and motivating the congregation.

G. Treasurer and Financial Secretary.

- Along with Pastor are *ex-officio* members of the committee.
- Keep the committee informed on the status of member giving and congregational finances.
- Cooperate in regular reporting.

2. Mode of operation. The committee meets monthly or as necessary to review and update plans, coordinate actions, review status, and project plans to the future. The person responsible for each functional area should take the lead in preparing plans for that area. Subcommittees may be formed as necessary. Coordination with other committees, and regular reporting to the council is essential. Council approval of any major programs or policy items is important. Participation of other committees in carrying out programs such as ministry interpretation should be actively sought.

3. Getting the committee's plans down on paper is important. A form (see Appendix E, item 3) and the ELCA's Calendar of Emphases (published annually) provides one method of mapping the congregation's year-round stewardship plan. The use of this

calendar approach provides for an initial framework of plans that can be used for specific functional areas to guide their more detailed planning. It is also helpful for recording key events and activities from those plans to ensure coordination.

4. **Devotions and study** of the Biblical and theological bases for stewardship are an important part of every committee meeting.
5. **Review of giving records** and patterns on a quarterly basis is a valuable means of identifying trends and possible problems. It is also a good idea to get a copy of the ELCA's Congregational Trend Report from your stewardship specialist or synod office. This report is updated by August of each year, and shows how you've done on a year-by-year basis.

Some Selected Resources

1. This manual
2. ***Seeds for the Parish*** is another excellent resource. It is published 11 times a year by the ELCA. This newspaper style resource is sent to congregational leaders.
3. "How to Improve Financial Stewardship" available from Augsburg-Fortress distribution center.

Stewardship Education

Objective:

To help people in their spiritual growth by raising their stewardship consciousness and response through helping them to understand what stewardship is and ***how it relates to their faith.***

Strategy:

Stewardship education begins with congregational leadership. The Church Council is therefore asked to engage in formal study of stewardship at least twice annually. Using a variety of communication techniques, the message of stewardship as lifestyle is brought to the entire congregation on a monthly basis. The biblical base for stewardship is stressed and personal testimony or witness is encouraged. The difference between stewardship and fund-raising is addressed, but the role of money in the life of the Christian is forthrightly addressed. Stewardship education is an ongoing emphasis every year.

Techniques:

1. Use the Bible study that comes with your annual stewardship theme materials packet from the Division for Congregational Ministries. Start with the stewardship committee, the church council, and then congregational groups. Ask the parish education committee to include it in adult Sunday school classes.
2. Use the paper *Stewardship as a Lifestyle*, by Bishop H. George Anderson. The paper is reprinted in Appendix D.
3. Ask your pastor to schedule at least six stewardship sermons annually. Preferably, most of these will not be limited to your annual financial response program. Stewardship sermon starters may be found in the three-part *Stewardship Preaching* series available through Augsburg-Fortress. The may also be found on the ELCA's website at www.elca.org/dcm/stewardship.
4. Have members of the congregation share their personal "*Stewardship Stories*" on "How the Church made a difference in my life." These may be either in written or oral form. Urge congregational leaders, in particular, to share their stories.
5. Publish a monthly stewardship article in the congregation's newsletter. Use book reviews, members' "Stewardship Stories," copied items, original essays, etc. to try to get people thinking. Use a catchy logo or column title to attract attention.
6. Mount a stewardship bulletin board in a prominent location, such as the narthex. Post short, snappy stewardship sayings or quotes and cartoons. Don't post too much at one time, and *change items frequently*. Invite people to submit items for posting. Keep a file of items used. Most can be reused after a reasonable interval. Use "Some Stewardship Quotes" (Appendix C) for starters.
7. Use "Some Stewardship Quotes" (Appendix C) for filler items for bulletins and newsletters. Again, keep a file of what you use.
8. Establish a stewardship shelf in the congregation's library. Promote reading of stewardship books in the newsletter and bulletins. Help the librarian identify stewardship titles (use the short Annotated bibliography, @ Appendix G for starters). Buy and contribute some books out of the stewardship budget. Use some of these for study by the committee during monthly meetings.
9. Coordinate with Pastor and Christian education committee to see what is being taught about stewardship in catechetical instruction. Find someone *in addition to the pastor* to teach a class. Personal witnessing is important.
10. Coordinate with Christian education committee or Sunday school superintendent to see that Sunday school offering is received as an offering, not dues collection. Try to have Sunday school offering used for some type of ministry, preferably outside the

congregation, rather than for operating funds. **Get students involved in deciding how it is to be used.** The ELCA's Designated Advance Giving catalog available from the Division for Congregational Ministries describes many possibilities.

11. Plan stewardship education for children and youth. The Division for Congregational Ministries has material available for the Peli-Can project that covers three years of stewardship education for younger children. It is available through Augsburg-Fortress. For high school youth, plan two or three discussions per year. A helpful technique is to watch a movie together and then talk about the stewardship implications. It is, of course, necessary that the leaders watch the video first and prepare discussion topics. Movies like *Groundhog Day* and *Robin Hood--Prince of Thieves*, and many older westerns have numerous stewardship implications.
12. The Division for Global Missions and others have bulletin inserts that help people understand how they impact the mission and ministry of the whole church.
13. Plan to use at least one stewardship education technique each month (in addition to newsletter, bulletin inserts and bulletin boards). Prepare your plan early and get as many people as possible involved in presentations.

Selected Resources:

1. Many resources are listed above.
2. Annual Stewardship Packet from the Division for Congregations Ministries, mailed in the spring of each year. Check with your pastor to be sure you get it.
3. Stewardship skits and plays that are found in various resources. See an annotated bibliography in Appendix G, Joiner and Wimberly, *The Abingdon Guide to Funding Ministry*.
4. *A Stewardship Bibliography* issued periodically by the National Council of Churches

Ministry Interpretation

Objective:

To help members grow in their knowledge and understanding of congregational ministries, including those accomplished in partnership with the synod and Churchwide expressions of the church. Design this to motivate greater member participation personally, financially, and through prayer.

Strategy:

Using the ELCA Calendar of Emphasis as the framework, regularly provide information on various ministries through a variety of communication techniques. Both local

ministries of the congregation and those done in partnership with other agencies are publicized. An emphasis is placed on identification of the partnership ministries as congregational rather than "Synod" or "ELCA" ministries. All ministries are personalized. People give to people -- always focus on the people dimension.

Techniques:

1. Review the ELCA Calendar of Emphasis and adapt to your congregation. Remember that materials for distribution made available by Churchwide agencies are keyed to the Calendar of Emphasis. Too much deviation may reduce availability of interpretation resources.
2. Schedule guest speakers/preachers such as *Missionaries in Residence*. Check with your synod office for guest speaker lists. Review available bulletin inserts and use one that reinforces the theme of the speaker.
3. Use a "Because of You" series of bulletin inserts. Create these by gleaning information from mailings sent by the synod and Churchwide, by agencies and institutions that share information about their ministries, and through use of the monthly Bishop's mailings. *Designate a member of the committee to go through all mailings each month for useful information.* Ensure that every time an insert is used, attention is called to it and worshipers are specifically urged to read it.
4. Seek out members of the congregation who have had experience with ministries accomplished by Synodical or Churchwide agencies to tell their stories of those experiences. Use temple talks and/or newsletter articles.
5. Have representatives of congregational groups tell the story of the ministries done by their group. Strive for excitement and enthusiasm in these stories. Often a more exciting story can be told by someone who has benefited from the ministry.
6. Invite overseas missionaries or a neighboring mission developer to share their stories.
7. Following the Calendar of Emphasis, have appropriate committees prepare a newsletter article and a temple talk to introduce the emphasis each month. Be sure to include why this is important to your ministry.
8. Conduct a "Mission Fair" where representatives of each congregational organization can show and tell what they are doing. Sign people up to participate on the spot.
9. Convert to a program budget to place greater emphasis on the ministry and less on the costs. Discuss this with the treasurer and the finance committee.
10. Encourage congregational groups, including the Sunday school and the Women of the ELCA, to get involved with specific ministry opportunities through the Designated Advance Gifts emphasis.

11. Have voting members of your synod assembly report to the congregation both orally and through the newsletter.
12. Ask the pastor to share resources with you when they are received. Sort out the ministry interpretation materials enclosed and plan which ones to use and when.
13. Invite representatives from agencies and institutions supported by the congregation, synod, and the churchwide body to tell their stories. If members of your congregation have benefited directly from one of these ministries, ask them to share how.
14. Some churches have a "because of you" type talk every Sunday before or during the offering.
15. Use a "Story Telling Calendar" to schedule ministry interpretation activities (See Appendix E).

Regular Reporting

Objective:

To keep members informed of the status of resources provided to do ministry, and the impact on ministry, so as to encourage continued participation.

Strategy:

On a regular basis inform members of how the congregation is doing with respect to individual and corporate member giving, congregational finances, and use of time and abilities. Share what all this means in terms of accomplishing congregational ministries. ***Note that there is a very close relationship between regular reporting and ministry interpretation.***

Techniques:

1. Ensure every giving unit has been issued offering envelopes. Encourage regular use of envelopes so there is a record of giving.
2. Be sure to send reports (avoid calling them "***statements***"; it sounds like a bill) of offerings to every giving unit at least quarterly. **More often is better.** (See Lyle Schaller's *44 Ways to Improve the Financial Base of Your Congregation*, Abingdon, 1989, pp. 116-119). **Always enclose something to tell what the giving means in terms of ministry.** Review each statement for the possibility of a more direct, personalized message.
3. Consider mailing of monthly rather than quarterly reports of giving to improve effectiveness. While a year-end report may be necessary for tax purposes, other reports may be more timely if issued before the summer season begins and shortly before the Christmas/year-end season.

4. On a regular basis, report to the entire congregation on total member giving. Your newsletter may be a good vehicle. Tell not only how much has been given, but what it means, what (if any) ministry has had to be deferred because of the giving situation. Avoid getting into a rut with these reports. Well done, creative monthly reports are better than weekly reports that all look the same. When reporting congregational finances, it is more accurate to compare to a five-year average for the month or year-to-date. See Appendix E, reporting congregational receipts.
5. Report a summary of congregational finances on a quarterly basis. This might be distributed with quarterly reports, or in the newsletter. And consider a separate mailing. Get the information from treasurer's and financial secretary's reports, but eliminate too much detail -- summarize. Be sure to tell what the figures mean! A message from the president of the congregation may be a good vehicle to do this.
6. Post the detailed monthly reports of the treasurer and financial secretary on a readily accessible bulletin board. Every member of the congregation should have access to them if desired.
7. Publish summaries of council meetings in the newsletter, and post the official minutes where every member has access.
8. Occasionally, report on the use of members' time and abilities. Ask those responsible for each ministry area (committee chairpersons, Sunday school superintendent, choir director, etc.) to keep track for a given month of the number of persons participating in their ministry activity, and the amount of time they devote to it. (Complete accuracy is neither possible nor necessary.) Report the amount of time to the congregation by indicating total number of people participating in all ministries, the total number of hours they have given, and what this would be in terms of work weeks given (divide total hours by 40 hours).
9. Periodically select one ministry area for special attention. Report not only the number of people and the amount of time, but also tell just what it is that they are doing. Thank them for their work. A pat on the back is always appreciated. Be sure to include information as to how others can become involved in this ministry area. Get the person responsible for this area to help write the report. You might publish the report in the newsletter, or it might be a topic for inclusion in the president's message (see item 5, above).
10. Always be sure to publicize the results of any special appeals or opportunities, such as the World Hunger Appeal, and what is done with special offerings. People want to know how well they did. Such information usually stimulates them to do even better. For ideas on special offerings, see Lyle Schaller's *44 Ways to Expand the Financial Base of Your Congregation*.
11. Institute a "steward of the month" award, especially designed to give thanks and recognize time and abilities stewardship. This serves both as a good way to say thank-you and to remind people that much of our stewardship is behind-the-scenes.

Part Two - Annual Stewardship Emphases

Introduction

Keeping in Touch

The Vision for Ministry

The Visioning Event

The Financial Response

The Time/Abilities Response

New Members and Stewardship

Follow-Up

Part Two

Annual Stewardship Emphases *Introduction*

Some stewardship ministries are annual. Under **Keeping in Touch** consider how you will not only share the vision for ministry with the congregation, but how you will listen. During the first year, you may want to share only briefly and then listen to the feedback members share. During the second year, you may wish to share your vision for ministry as an interpretation piece, and ask for discussion. Keeping in touch allows stewardship and other congregational leaders to listen to the voices of others. What are we doing well? What can be improved? How might we improve it? These and other questions are answered when we keep in touch with members and their concerns.

The congregation's **Vision for Ministry** interpretation piece is an annual undertaking. By keeping it up-to-date minor changes may be made from year to year. It is always good to change the format to keep it fresh. *One year, it might be a printed piece, another year a slide presentation, another year a video....*

The Visioning Event helps members plan their Vision for Ministry, but also helps focus on their priorities.

The Response (both financial and a commitment of time and service) are crucial parts of every congregation's stewardship ministry. While it is part of year-round stewardship, it is a vital step. *An invitation for participation in the total mission and ministry of the congregation needs to be conducted every year—without fail.*

The Annual Time and Abilities Response is as important as a financial appeal. If members are to understand stewardship in its holistic sense, a time and abilities program will help them begin the process. Stewardship is what the church is all about. In one sense, the purpose of the church is to do stewardship. A time and abilities program enlists members in their rightful roles as God's stewards of all of life.

Finally, **follow-up** with those who are behind in their giving is important. But care needs to be taken not to make the stewardship committee a "collection agent."

Keeping in Touch

Objective:

To enhance members' sense of belonging and participation through providing opportunities for their voices to be heard throughout the year.

Strategy:

Conduct at least one congregation-wide effort each year to ask members personally for advice and inquire about their well-being. Provide opportunities for input to decision-making and review through activities such as surveys, workshops and forums.

Techniques:

1. Conscientious feedback and effective methods of keeping members informed are essential to the members' sense of belonging to the congregation. It is very difficult to feel a part of something when one does not know what is going on.
2. Conduct a "non-financial" Every Member Visit. (As an alternative you may want to make these cottage or home meetings.) Use the opportunity to let members know that the church is interested in them, not just their financial commitments. It also enables you to gather input on how things are going in the congregation and for the members personally.
 - A. Plan and make visits in cooperation with evangelism committee. Call them something other than "stewardship visits."
 - B. Good times for visits are before and during Lent, just before the summer begins, or just before the fall season begins.
 - C. You can find out how things are going by using questionnaires, but friendly conversation works better. Provide visitors with a guide to the questions they should ask. If you use a questionnaire be careful not to make it too specific—doing so limits input; open-ended questions are better. A very lengthy

questionnaire also limits responses. Such questionnaires are not intended to be scientific but to provide a sampling.

- D. Require that a report be returned for every visit, including reasons for those that were not completed. Make sure that the reporting form provides for recording responses to the key questions you want answered. Using the back of visit assignment cards is a convenient method for recording the report.
 - E. Leaving something with the family you visit is a good technique for extending the impact of the visit. Devotional folders and congregational directories are suitable for this.
 - F. ***Train the visitors!*** Use two-person teams when possible, and train them both in visitation techniques and in what you want to learn out of the visits. See "How to make a Visit in Your Congregation," in Appendix F
3. From time to time it may be useful to conduct surveys of the congregation to gather information related to specific programs. Remember that these are not scientific instruments, but are "indicators" of congregational perceptions. Surveys may be conducted through the newsletter, at worship services, by special mailings, and when warranted, by personal interview (perhaps of a sample rather than the whole congregation). Keep surveys short and simple, and report results. Another effective method is the 3 question survey by phone. Phone surveys have the added benefit of questions might include:
- a. What in our congregation is going well?
 - b. What would be better if changed?
 - c. What should we add to our ministry?
4. Participation in ministry-planning events provides another opportunity for members to provide input. Consider inviting the whole congregation, or at least a sample to participate in ministry-planning workshops rather than just the persons directly concerned. After all, whose ministry is it?
5. A key point is to develop a sense of congregational ownership and personal participation, both through offerings and through prayer. Inviting all to participate in planning and evaluating ministry helps to accomplish this. An honest desire to know how things are going with individual members helps them to feel more intimately a part of the ministering, caring community.

The Vision for Ministry

Objective:

To place emphasis on the ministry of the congregation—how the members serve God together—rather than the money the church will spend. This is not to deceive members, but to help them focus on the mission of the church, enhance their sense of ownership, and encourage increased participation.

Strategy:

Involve as many members as possible in identifying the ministries of the congregation, assign priorities, and determine the potential of the congregation to carry out its work. This will enable all members to see all the ministry functions of the congregation as part of their stewardship. The results of the process are reported back to congregation in creative ways. Active participation of congregational membership is solicited throughout the process.

This often results in an “aha” experience. While members may often be aware of individual ministries, seeing them all together is often inspirational.

In the congregation’s programming cycle, the Vision for Ministry precedes both the financial program and the budget. The Vision for Ministry is described, the willingness of the members to participate is determined through their response, and then the budget is prepared to serve as a spending guide for dollar resources.

Techniques:

1. A designated member of the stewardship committee or a church council member leads a visioning group. The members come from various congregational ministry areas so as to produce a strong overview. (See Guidelines for Preparing Your Vision for Ministry, Appendix A.)
2. Review and/or update the congregation's **Mission Statement**.
3. Initial member input is sought through a congregational survey. Plan a visioning event to help all members to participate.
4. The **Vision for Ministry** may be expanded to include the congregation's spending plan for the coming year, or it may become Part II of the Vision for Ministry.
5. Use the five ministry areas or functions: **worship, witness, learning, service and support** as the focus for the **Vision for Ministry**. It may be helpful to break support down by adding another heading: **Partnership**. If your congregation uses other terms, use them if members are accustomed to seeing them.

6. The financial potential of the congregation to support ministry is determined. (Use *We Look at Our Potential*, Appendix E.) Income figures from your zip codes are available from your Division for Congregational Ministries stewardship specialist, your synod office, the ELCA home page on the World Wide Web (Internet) at www.elca.org/ or your local library.
7. After approval by the church council, the Vision for Ministry is published and distributed to the entire congregation. **Note: Depending on the type of program you are planning, a video or slide format with narration might be a more creative way to present the Vision for Ministry.** Interpretation and discussion are encouraged. This step precedes the response program.
8. Following the Response Program, the Vision for Ministry forms the base for developing the annual budget.
9. The Vision for Ministry should serve as a guide for the church council and congregational actions, since it is based on the church's priorities. It is good to periodically report progress in realizing the vision to the congregation.
10. If you use the printed form for your Vision for Ministry, it makes a fine tool for interpreting congregational mission to prospective and new members. If you use a video or slide format, use it as a part of your adult membership and confirmation classes. Be sure to produce enough copies for use throughout the year.

The Visioning Event

Purpose:

To involve the leadership of the congregation directly in developing ministry objectives to be included in the Vision for Ministry and to assign priorities to the objectives.

Participants:

The visioning event is open to the entire congregation, but specifically invited should be the council, chairpersons and/or members of standing committees, and other congregational leaders such as choir directors, Sunday school superintendent, and Women of the ELCA leaders, etc.

Preparations:

Two to three weeks before the event, conduct a simple congregational survey asking for guidance in the five ministry areas. Tabulate, review and analyze results of the congregational survey. Develop ministry objectives that respond to survey and list them

on separate sheets of newsprint for each ministry area of the congregation (worship, witness, learning, service, and support). Post newsprint in meeting room. Obtain zip code demographic information before the event. This is available from your synod stewardship specialist, the ELCA Office of Research and Evaluation, and is posted on the ELCA home page of the World Wide Web (Internet) at www.elca.org/dcm/stewardship/. Synod staff can often be helpful in leading these events and provide an objective outsider to help keep things moving.

How to Go about the Event:

Opening Devotions **5 minutes**

Individual Use of "Visioning" Sheet (pump-priming) **15 minutes**

Brainstorming in Small Groups **30 minutes plus**

Strive for five groups (a group for each of the ministry functions identified in your congregation) of five to eight persons each. If attendance is not sufficient for this, use fewer, rather than smaller groups, start each group at one of the sheets of newsprint prepared in response to the congregational survey.

Small groups list on newsprint their ideas and visions as inspired by use of "Visioning" sheet, "sparks" of discussion by the group, building on ideas, modifying or combining ideas, etc. An open atmosphere where any idea or vision is okay is needed.

After about five minutes, move groups to another newsprint sheet so that when you are done all have had a chance at each ministry area.

Reassemble group 30 minutes

Reassemble entire group and collect

Newsprint to post in a location visible to all. Ask for comments and discussion on the ministry objectives/visions listed. Ask a representative of each small group to summarize their activities in brainstorming.

Assign Priorities 15 minutes

Eliminate duplicates and identify each ministry objective/vision with a letter of the alphabet, using separate series for each ministry area, e.g., Worship - A; Witness - B; Learning - A, etc.

Give each participant a piece of paper and ask them to list in sequence their top six priority objectives/visions, using identification letters assigned above.

Tabulate results by assigning points to each “vote,” 6 for first priority, 5 for second, etc. Announce results. Use this information when preparing your Vision for Ministry

Close with Prayer.

Note: This outline is intended to help get you started. It would be wise to have a small group of congregational leaders plan the event in detail. For example, you may want to suggest specific discussion questions for small group brainstorming.

For further assistance in organizing such an event, you may wish to contact your Division for Congregational Ministries deployed or shared staff person for stewardship.

The Financial Response

Objective:

To give every member of the congregation the opportunity to intentionally and consciously respond to the love and grace of God through their giving to and through the ministries of their congregation.

Strategy:

At least once a year, every member is to be contacted, made aware of the various ministries and opportunities within the congregation, and challenged to decide upon his or her participation. The method by which contact will be made is selected each year. The response includes the opportunity to make financial commitments (or estimates of giving).

Techniques:

1. Decisions as to when the response program is to be conducted, are made early in the year to permit adequate planning.
2. The method to be used for the Response is chosen early so that the person who will be responsible for this component of the year-round stewardship emphasis can begin developing plans and identifying needs for workers. See *How to Improve Financial Stewardship: A Guide for Congregations* published by Augsburg-Fortress, 1995. Order from the ELCA Distribution Center 1-800-328-4648. The item number is 69-4934.

3. Workers are recruited and trained. Regardless of the method chosen, the training of workers is important. If an Every Member Visit is to be used it is absolutely essential.
4. The response method and how it will be carried out is publicized. Members should have no questions about what is expected of them in the Response Program.
5. In the Response Program members are challenged to make decisions. Note that they are not told what to do (or what to give). Members are called upon to make their own decision about what they will do and what they intend to give in response to God's love. It is important **not** to be **apologetic** about this; challenging is not the same as coercing or threatening.
6. The planning phase includes the preparation of plans for follow-up contacts with those members who, for whatever reason, are not contacted through the primary method of the Response Program. No one method will work for everyone. It is important that all active members be contacted in some manner. Do not rule anyone out as not wanting to participate in the Response Program, or not being able to. In selecting follow-up methods use good sense; *threatening to visit everyone who does not participate in the primary Response Program method is a particularly poor practice.*
7. Some additional thoughts on Response Program methods:
 - a. Response Program methods tend to “wear out.” The more “gimmicky” the method the faster it does so. Repeating last year's very successful method should certainly be considered, but it is not a guarantee of success. Two or three years on any response method is usually a maximum. Most congregations have diminishing returns after that. Evaluate all available methods and choose carefully.
 - b. It is sometimes possible to “tailor” a method to make it unique to the congregation, and it may be a good idea to do so. ***But be careful not to do surgery on the program to the extent that you remove a vital organ.*** Short cuts nearly always short-circuit the results. In a published response program, be sure that all program components are included.
 - c. The success of a Response Program is not solely dependent upon the response method chosen. The response method is just one part of an integrated effort which involves careful planning, a meaningful and challenging Vision for Ministry, and well-executed programs of stewardship education and ministry interpretation. In short, a solid emphasis of year-round stewardship will enhance your success in the annual Response Program.

The Annual Time and Abilities Response

(Shared Ministry Commitment)

Objective:

To give members an opportunity to expand their stewardship horizons to include all of life. While the financial commitment is important, a creative Time and Abilities Response Program, along with a plan for using the data gathered is crucial to a holistic understanding of stewardship.

Strategy:

At least once a year, give every member an opportunity to fill out a time/abilities questionnaire. (See Appendix B for a sample survey.) Stress that everyone who fills out a form will be invited, sometime during the year, to do at least one thing for which they volunteer. **Make certain this happens!**

Techniques:

1. Treat the stewardship of time and abilities as a **Response Program**. It is! Place as much emphasis on it as you do your financial program.
2. It is recommended that the Time/Abilities Response Program not be conducted during your annual financial program. A separation of at least two months is wise. Often, your emphasis on time and abilities is lost because it is interpreted only as a means of getting to the financial commitment. If you conduct the Time/Abilities Response Program after you've already done your financial program, it will more likely be seen as an important part of your overall stewardship. Separating the two also de-emphasizes the financial during the Time/Abilities Response. Placing them together allows some an excuse to do one or the other. We are not to be good stewards of time and abilities **or** money, but time and abilities **and** money.
3. Include a series of stewardship (temple-type) talks prior to asking members to fill out the questionnaire. Explain the questionnaire during the stewardship talks. Help people relate what is in the survey to their stewardship of life. Rather than use a lengthy questionnaire, as in the appendix, some congregations are trying other ongoing approaches. These may include:
 - A Temple talk every month about a different ministry area of the congregation. Following worship, a table in the narthex or parish hall is used for people to sign up for the shared ministry of their choice from that ministry function. Follow up in your monthly mailing is a good idea.

- Try quarterly want-ads stating clearly the time involved, job descriptions, and expectations. These can be used as a bulletin insert with a tear off portion for response.
 - If your congregation uses a weekly registration sheet for families to share their presence, prayer requests, and/or communion information, use the back as a modified time and abilities sheet. These can also change as ministries change on the annual flow of congregational ministry. Place these in the pew racks and encourage their use.
 - Tie the whole process of shared ministry commitment to an inventory of the spiritual gifts of the congregation. Sources for this type of approach are listed in Appendix G.
4. Personalize the questionnaire for your congregation. Don't just take a form that you find somewhere and use it—be sure your congregation is fully represented by the ministries described. The sample is Appendix B is just that—a sample.
 5. The more importance you place on the time and abilities commitment, the more successful it will be.

New Members and Stewardship

Objective:

To make new members fully part of the congregation.

Suggestions:

1. New members should be invited to make their financial and time and abilities commitments when they join. Starting off on the right foot is important. ***This includes the newly confirmed!***
2. Handling new member commitments through the pastor's new member classes is a convenient way of dealing with this subject, but personal visits to new members, **including the newly confirmed**, is better. Visits not only allow for much more personal discussions of how one can participate in the ministries of the congregation, but they also enable the new members to get to know at least a couple members of the congregation.

Follow-up

Objective:

To help people to feel good about their giving, and follow-up on commitments.

Suggestions:

1. The role of the stewardship committee is not to be collection agents or "enforcers." *Be careful about referring to members as "delinquent" in their giving* since all giving in the church is voluntary. Nevertheless, when people do get behind on their commitment, or reduce giving even if they haven't pledged, it is usually a symptom of some problem, and is often accompanied by guilt feelings on the part of the giver. Dealing sensitively with these persons is an important part of the ministry of the church.
2. Problems that are often first revealed in reductions of giving may well lead to increased inactivity in congregational activities and eventual separation from the church unless they are dealt with early. It is therefore important that procedures be established to identify symptoms while something can still be done about them. Regular review of giving records (usually by the pastor or financial secretary) is one such procedure. The stewardship committee should set a criterion for records to be referred to a special review group. Perhaps a history of six weeks without a contribution of record would be a good indicator that something might be wrong. The group that reviews such records need not be the full stewardship committee, but should **include the pastor**. If this procedure is not currently a practice in your congregation, it may require council action.
3. Review of the giving record should first determine whether this is a true deviation from the normal pattern. Then other factors, such as worship attendance and participation in activities of the congregation should be considered. Is anything known about changes in employment or family status?
4. Based on review of the total situation, a decision should be made about how to best minister to the person or family concerned. Perhaps a personal visit is in order. It may be that the pastor, or someone should make it from the evangelism committee, or from the stewardship committee. The congregation may want to identify several exceptionally sensitive, and respected persons to make such calls. In some cases a letter may be the most appropriate method. *It is crucial that we minister to our members as persons, not handle them as past-due accounts.*

Part Three: Periodic or Long-Range Stewardship Planning

Introduction

Personal/Family Money Management

An Endowment Trust Fund

Wills Awareness Emphasis

A Stewardship Fair

Appendices

Appendix A *The Vision for Ministry*

Appendix B *Shared Ministries (Time and Talents)*

Appendix C *Stewardship Quotes*

Part Three

Periodic or Long-range Stewardship Planning

Introduction

Other year-round stewardship activities may be done as a part of a long-range plan. While it may be important to repeat some of them periodically, it is likely not something you will have time to do annually.

A personal/family money management clinic, for example, will be helpful in most congregations every three or four years. It is good to invite young couples and newlyweds in particular, but many can profit from this event.

Plan also to have a **Wills Awareness Seminar** every three to five years. Promotion on this one is important because it is not a popular subject. It is, however, an important part of our ongoing stewardship.

A way to share your ministry is through a **Stewardship Fair**. This is an event that involves the whole congregation and helps connect stewardship and discipleship.

Another way to help members become more aware of their stewardship is to help them **discover** their **spiritual gifts**. Paul lists many of the spiritual gifts in the writings of the New Testament. Several other helpful sources are listed in Appendix G.

Personal / Family Money Management

Objective:

To assist members of the congregation with the wise use of financial resources.

Suggestions:

1. Almost every congregation has one or more members who are involved in this sort of business daily—bankers, credit managers, counselors, home-economics teachers, etc. Enlisting these people to teach others offers them an opportunity for a special ministry.
2. Keep the instruction to basics—wise spending techniques, intelligent use of credit, savings plans, and simple budgeting (often better termed “spending plan”). This is group instruction, **not** individual financial counseling. **Also, do not get involved with investment seminars or tax clinics without professional counsel!**
3. While useful for anyone, money management skills can be an exceptionally good program for young adults. Instruction is suitable for both singles and couples. Couples should participate as couples—halves don't do well with this.
4. Some selected resources:
 - a. “Christians Doing Financial Planning,” National Council of Churches. Available from Augsburg-Fortress.
 - b. “Money Management Library,” a series published by the Household Finance Corporation. Check with your local HFC office.

An Endowment Trust Fund

Objective:

To assist the congregation in establishing a well-shaped endowment trust document that will enhance overall congregational stewardship.

Suggestions:

1. What if your congregation received a large bequest without a plan for how it would be administered? Two things can happen. One, conflict can arise within the congregation regarding how the moneys will be used. Two, regular giving can drop off remarkably. While we always try to stress the need of the giver to give over giving to the needs of the congregation, many members still think in terms of giving to the congregational needs. If there is the perception that the congregation no longer has needs, many who follow this trend will lower their giving or cease to give. A well-planned endowment trust document can eliminate this problem. In fact, it can even be used to encourage giving to the church beyond one's earthly lifetime.
2. Ask your shared/deployed stewardship specialist of the ELCA Foundation for a copy of *Guidelines for Congregational Mission Endowments Funds*. Appoint a group who will prepare such a document. Be certain that only interest may be used, and that it is not used for budgetary spending. (In the event of a major catastrophe, the congregation can get the corpus through a vote of a two-thirds to three-fourths majority. A catastrophe is not constituted by being in arrears.
3. After writing your document, invite your ELCA deployed/shared stewardship specialist and/or someone in the ELCA Foundation to review the document. They can ask questions and offer suggestions with their rationale to be sure that you have considered all important concerns.
4. Seek congregational approval at an annual or special meeting of the congregation.
5. Only after these steps have been taken, conduct a wills awareness seminar.

Wills Awareness Emphasis

Objective:

To assist members of the congregation to make life easier for those they leave behind, and to give some of their accumulated assets to the ministry of their church.

Suggestions:

1. Most people do not like to think of their own death. Many thus put off making a will. Yet a will is one of the most caring things that people can do for their loved ones. This, not the solicitation of bequests for the church, is the primary reason for a wills emphasis in the congregation.
2. Nearly every congregation has at least one member who can testify to the value of having a will, and many congregations have attorneys as members. Encouraging such persons to conduct sessions on the how and why of making a will enables them to carry out a special ministry.
3. The ELCA Foundation has prepared some excellent tracts. Two are titled, "*Have You Made Your Will?*" and *A . . . I Will*". They are available from the Foundation or through the Division for Congregational Ministries. As a minimum, this tract should be distributed as a bulletin insert. They have also produced an excellent and humorous video entitled, "*Where There's a Will.*" It is available from the Foundation or through many Synod offices.
4. Additional help is available from the ELCA Foundation and some synods have a Wills Emphasis Coordinator.
5. Annual attention to Wills Emphasis is **not** too often.

The Stewardship Fair

Objective:

To enable members to get a strong overview of their stewardship in action.

Suggestions:

1. Invite members of all committees and/or ministry areas to participate.

2. Prepare booths for a show and tell of what the committee does. It will be beneficial for both the members and the committee personnel. Invite them to demonstrate how their ministry fits into the bigger picture of the church's overall mission.
3. Invite those in charge of the church library to prepare a booth also.
4. Be sure to organize in such a way that members are likely to attend. It is a good idea to have the Stewardship Fair on a Sunday following worship. Serve a light luncheon.

Appendices

Appendix A

Guidelines for Preparing a Vision for Ministry

NOTE: This is just one approach to preparing a brochure for presenting your congregation's Vision for Ministry. There are many other ways of doing it. Use your imagination and adapt in any way that seems to fit your needs. If you do use this model, please edit it carefully. Be sure not to include something that may not apply directly to **your congregation**. The best vision is one that fits **your** congregation. Try to be creative in the way you format your vision. Fan-fold pages are nice. Or, consider a puzzle under the query, "Puzzled about the ministry of _____ Church?"

This sample will suggest what could be included on pages and some samples of materials used by others.

PAGE 1 -- Sample letter from pastor(s).

Dear Partners in Ministry,

This is your 20__ copy of our Vision for Ministry. We think that it's an exciting proposal. Please study it carefully, think and pray about our possibilities for ministry, and consider ways in which you may have a greater part in our ministry together.

The vision presented in this brochure is NOT our 20__ or 20__ budget. Rather, it is a realistic assessment of our potential to do ministry together in the coming year. It is based on the Mission Statement you helped develop in our recent workshop/council meeting. How much of this we are actually able to do will depend largely on the decisions all of us make in our stewardship Response Program this _____. Our budget will be prepared following our response and will reflect the projection of what you are willing to do. As God's people we have been sent out to serve. If we are willing to trust God who empowers us, we can do all that is proposed in this Vision for Ministry, and much, much more.

When you consider your financial commitment, we hope that you will carefully and prayerfully consider an increase in your giving of at least 1% (more in some cases) of your annual income. We know that there are a few who will not be able to make that large of an increase, and yet we also know that some can do much more than that. Please think about it, pray about it and respond accordingly. We have, and our commitment cards will reflect our decisions to increase by at least 1% of our 20__/20__ incomes.

Sincerely in Christ,

Pastor _____

PAGE 2 -- A CHART OR PICTURE, PERHAPS COPIED FROM ELCA MATERIALS LISTING THE THEME OF YOUR STEWARDSHIP RESPONSE PROGRAM.

PAGE 3 -- MISSION STATEMENT

_____ LUTHERAN CHURCH

WITH JOY AND GOD'S PEOPLE SENT TO SERVE THANKSGIVING.

_____ Lutheran Church gives witness to the good news of Jesus Christ as an open and inviting community of faith, ministering to the needs of the world. We offer a sense of peace and wholeness as we gather in the presence of God. *(Be sure to insert your own mission statement.*

We accomplish our mission through our ministries of

WORSHIP LEARNING SUPPORT

WITNESS SERVICE

and

OUR PARTNERSHIP

in the _____ Synod

and the

EVANGELICAL LUTHERAN CHURCH IN AMERICA

LET'S LOOK AT HOW WE ARE NOW SERVING AND AT OUR VISION FOR

WE SERVE THROUGH OUR MINISTRY OF

WORSHIP

- Worship services at _____ a.m. every Sunday with Holy Communion.
- Midweek services in Advent and Lent.
- Festival services at Christmas, Easter, Pentecost, and Reformation Sunday.
- Chapel always open for prayer.

To continue this worship ministry in 20__ will cost \$_____

Ministry Opportunities for Our Members

CHOIR USHERING READING LESSONS ALTAR GUILD

WORSHIP AND MUSIC COMMITTEE

OUR VISION FOR MINISTRY IN 20__ WOULD STRENGTHEN OUR
MINISTRY OF WORSHIP BY:

- " Increasing attendance.
- " Adding a Saturday evening service.
- " Encouraging more lay participation.
- " Adding a children's choir.

To continue this worship ministry in 20__ will cost \$_____

WE SERVE THROUGH OUR MINISTRY OF

SERVICE!

- _____'s food shelf.
- Transportation for elderly.
- Active social ministry committee.

To continue this ministry in 20__ will cost \$_____.

Ministry Opportunities for All Members:

VOLUNTEER DRIVER STUDY GROUPS

SOCIAL MINISTRY COMMITTEE

OUR VISION FOR 20__ WOULD STRENGTHEN OUR MINISTRY OF SERVICE BY:

- Regular visitation of shut-ins and members in nursing centers.
- Special Purpose giving to provide medical assistance in Namibi

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WE SERVE THROUGH OUR MINISTRY OF

SUPPORT

- Dedicated staff (pastor, choir director, organist, secretary, etc [names]).
- Church Council and committees administer the concerns of our congregation.
- Building and grounds used by the community as well as by the congregation

To continue this ministry of support in 20__ will cost \$_____

Ministry Opportunities for All Members:

CHURCH COUNCIL FINANCE COMMITTEE

PROPERTY COMMITTEE

STEWARDSHIP COMMITTEE

GIVING OF OUR TIME, TALENTS AND FINANCIAL SUPPORT

OUR VISION FOR 20__ WOULD STRENGTHEN OUR MINISTRY OF SUPPORT BY:

- Increased emphasis on year round stewardship.
- More effective use of time and abilities.
- Initiating a system of performance evaluation and merit pay increases for our staff.

To continue this ministry in 20__ will cost \$_____

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WE SERVE THROUGH OUR MINISTRY OF

WITNESS

- An active and growing Evangelism Committee.
- Participation in ecumenical activities.

- Ministerial association.
- Combined services.
- Advertising and Publicity.
 - Planned program of press releases.
 - Posters in stores and community building.
 - Paid newspaper ads on Sports and Women's pages.
 - Word and Witness, etc.

To continue this ministry in 20__ will cost \$_____.

Ministry Opportunities for All Members:

DIALOGUES

PARISH VISITING

EVANGELISM COMMITTEE

OUR VISION FOR 20__ WOULD STRENGTHEN OUR MINISTRY OF WITNESS BY:

- Calling on our inactive members.
- Establishing a greeters program to welcome everyone to worship.
- Televising Sunday services on CABLE VISION.

To continue this ministry in 20__ will cost \$_____

LEARNING

- Sunday School from three-year-olds through adults.
- Confirmation Classes.
- Wednesday morning Bible studies.
- Vacation Bible School.
- Library.
- Youth Camp.
- ELCA Women
- Bethel Bible Study, etc.

To continue this ministry in 20__ will cost \$_____.

Ministry Opportunities for All Members:

SUNDAY SCHOOL TEACHERS AND ASSISTANTS

YOUTH GROUP SPONSORS WELCA

LIBRARY HELPERS VBS TEACHERS AND HELPERS

CHRISTIAN EDUCATION COMMITTEE

OUR VISION FOR 20__ WOULD STRENGTHEN OUR MINISTRY OF LEARNING
BY:

- Opening our library on weekdays.

- Expanding our youth program.
- Camperships for young people.

To continue this ministry in 20__ will cost \$_____

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***WE SERVE THROUGH OUR MINISTRY OF
PARTNERSHIP***

TOGETHER WITH THE REST OF THE _____ SYNOD WE:

- Teach pastors and professional church workers through *Trinity Lutheran Seminary*.
- Provide a solid Christian base for higher education through *Capital and Wittenberg Universities*.
- Serve persons in distress through *Lutheran Social Services*.
- Care for the elderly in _____ nursing centers.
- Provide Christian Camping through *Lutherans Outdoors*.
- Serve God in harmony with other denominations through the
- Minister to College and University students through the *Campus Ministries*.

Together with more than 11,000 Congregations of the ELCA We Reach Out:

- To people in North America through the *Divisions for Outreach*.
- To people throughout the rest of the world through the *Division for Global Mission*.
- To help train and support pastors and lay professionals through the *Division for Ministry*.

- To help congregations strengthen their ministries through the *Division for Congregational Ministries*.
- To help congregations become involved in issues that face all Christianity through the *Commissions for Church in Society, Communications, Multicultural Ministries, and Women*

OUR VISION FOR 20__ WOULD STRENGTHEN OUR PARTNERSHIP:

- Through special offerings for World Hunger.
- By setting our Regular Benevolence contributions through our Synod and the ELCA at 20% of our total expenditures.

To continue this ministry in 20__ will cost \$_____

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YES, WE ARE GOD'S PEOPLE SENT TO SERVE...

AND YES, WE DO SERVE...

BUT GOD CALLS US TO DO EVEN MORE...

AND WE CAN DO MORE...

The *Vision for Ministry* presented in this brochure is our invitation to do more. To meet this challenge it will take the participation of all our members: our prayers, our time and abilities, and our financial participation.

- We ask you to pray regularly and frequently for the ministries of _____ Lutheran Church.
- We ask all of you to take advantage of the ministry opportunities that are offered, and to give of your time and abilities to see that they are all

accomplished. Just think what we could do if all _____ of us just gave one more hour a month to our congregation's ministries!

- We ask all of you to prayerfully consider increasing your commitment. If all of us were to increase our giving by just 1% of our income, it would mean an additional \$_____ to do ministry! We could accomplish all of this Vision for Ministry . . . and MORE!

AS GOD'S PEOPLE, WE HAVE BEEN SENT TO SERVE --

LET'S DO IT!

Appendix B

Shared Ministry (Time and Talent) Survey

by Karen Johnson, Ministries Coordinator
Prince of Peace Lutheran Church, Loveland, Ohio

Dear Member/Friend of _____,

On the following pages we have compiled a list of all the ministries in this congregation, including those proposed for the near future. Please review each item and indicate your interest by initialing the line to the left of each ministry for which you are volunteering. In the event there is more than one person sharing initials in your family, please make a 'KEY' for each person (ex: A= Alan, B= Andrew etc.).

Please have *everyone* in the family, including children, volunteer. There are plenty of opportunities for kids as well as adults. Christian stewardship starts in the family; this is your chance to witness to your children about giving back a measure of the time and talent that God has so generously given to us.

We are asking that every household return this booklet, even those who have served many years in the same capacity. This will enable us to update our records and send this information to those responsible for scheduling volunteers and planning meetings. It will also give you the opportunity to exercise your "term limit" option or consider something new.

Keep in mind that committee work is the backbone of our common life of service. Your willingness to serve on one of our committees will strengthen this Body by adding to these groups one more voice and set of creative ideas.

Please bring this booklet to one of the services on Saturday, **April 22nd OR Sunday, April 23rd** (or the soonest thereafter that you worship with us). On that weekend, we will dedicate these offerings of time and talent. Those who have not returned their booklets by May 7th will be called.

We offer with joy and thanksgiving what you have first given us - our selves, our time and our possessions, signs of your gracious love.

Congregational Care

___ **Committee Member**

Bereavement Ministry

___ Food coordinator for sick/funerals

___ Provide food for sick/funerals

Casserole Ministry

___ Emergency babysitter

___ Emergency food

___ Coordinate emergency food (designated area)

___ Emergency transportation

___ Emergency housing

___ Emergency home repairs

___ General home repairs

___ Tape Sunday services

___ Flower delivery

Stephen Ministry

___ Would like information on SM (50 hrs training/2 yr commitment)

Resource Person for Continuing Education

Bankruptcy

New to the area

Financial distress

Handicaps

Job loss

Divorce w/o children

Divorce with children

Chronic illness: _____

Parent Child Spouse

Death: Child

Parent Spouse

Substance abuse (drugs /alcohol)

Physical/sexual abuse

Suicide

Spiritual/other Projects

Organize/Publicize:

Advent prayer vigil

Holy Week prayer vigil

Organize parish Advent devotional booklet

Write for parish Advent devotional booklet

Help plan retreats

___ men's ___ women's

___ Help set-up retreats

___ Help clean up following retreats

___ Attend Retreats:

___ Women's

___ Men's

___ Member of Prayer Chain

Visitation

___ Visit shut-ins

___ Care for aged

___ Bereaved

___ Prisoners

Youth

___ **Committee Member**

Advisors

___ For Junior High

___ For Senior High

___ For Pre-Teens (Coordinator)

Hospitality

- Provide refreshments for Youth Group
- Chaperon events
- Coordinate drivers for Junior High

Christian Education

Committee Member

Sunday School

- Superintendent
- Assistant Superintendent
- Teacher: Age Group (___)

Summer Sunday School

- Superintendent
- Assistant Superintendent
- Part-time teacher
- Teacher: (Age Group ___)

Vacation Church School

- Director
- Assistant Director
- Teacher
- Committee member

___ Craft teacher

___ Helper (kitchen, recess)

Bible Studies

___ Wednesday AM Bible Study

___ Evening Bible Study

___ Men's Bible Study/Breakfast

___ Adult Sharing Group

___ Special seminars

Topics _____

Library

___ Church Librarian

___ Librarian Aide

Congregational Life

___ **Committee Member**

Service Opportunities

___ Bake goods for special events

- Schedule coffee servers
- Make calls for special events
- Babysitting for classes, meetings, special events
- Host parish picnic
- Picnic setup
- Picnic cleanup

Recreational Groups

- Bridge
- Euchre
- Golf league
- Softball
- Square dancing (Are you a caller?) Y / N
- Volleyball
- Coordinate parish sports

Support Groups

- Women of the ELCA (inactive)
- Mothers Group
- Seniors
- PoP T.A.R.T.S. (age 55 +)
- Parenting class
- Adult singles group

- Teachers' support group
- Stress management class
- Young adults group (18-34)

Evangelism

Committee Member

Visiting

- Visiting inactives
- 1st time visitor cookie call
- Door-to-door to pass out brochures
- Bake cookies for cookie calls

Communication

- Write articles for local newspapers
- Introduce New Members in newsletter
- Provide ideas for new brochures
- Assemble visitor packets
- New member sponsor

Stewardship

Committee Member

- Stewardship drive

___ Temple talks

___ Follow-up calls for *Stewardship Response Program*

___ Home visitation

Finance

___ Committee Member

___ Count offering (substitute)

___ Audit books

___ Share expertise in insurance

Staff Support

___ Committee Member

___ General interest

Administrative Support

Church Office

___ General office help

___ Substitute for secretary

___ Make phone calls

___ Typing

___ Update directory information

___ Stuff mailboxes

___ Copying

- Layout booklets/projects
- Label/rearrange mailboxes
- Art/poster making

Mailings

- Assemble newsletter
- Assemble/fold bulletins
- Assemble booklets/materials

- Prepare bulk mailings
- Affix labels to mailings
- Fold mailings
- Addressing/mailing

Announcements

- Maintain narthex and hall bulletin boards
- Update calendar of events
- Newsletter reporter

Synod Activities:

- Serve on Synodical committee
- Attend Synod Assembly

Delegate for POP to Synod Assembly

Property

Committee Member

Grounds Maintenance

Church clean up

Flowerbeds

Grounds

Painting

Watering bushes (in dry season)

Shovel sidewalks (winter)

Skills

Carpentry

Electrical care

Heating/air conditioning

Mechanical

Plumbing

Tools you have and could use or loan:

Social Ministry

Committee Member

General

Adult literacy

Loveland Share

Loveland Health Care Center (Worship service 3rd Sun 2:30)

Once Around Thrift Shop Volunteer(O.A.T.S.)

POP pantry ministry

Tutoring (list grade ___/subject _____)

Apartment Ministry

Craft designer

Craft helper

Storytime reader

Storytime helper

Homework helper (K-5)

Sports (basketball, softball, kickball, etc.)

Sharing group

Bible study

Provide snacks

Seasonal Projects

Giving Tree

Project 5000 (food boxes) (provided at Thanksgiving)

___ Holiday Basket Shopping:

- Thanksgiving

- Christmas

___ Project S.T.P. (soap, toiletries, paper collected in March)

Habitat for Humanity

___ General interest in Habitat

___ Family Selection Committee

___ Family Nurture Committee

___ Site Selection Committee

___ Public relations

___ Fund raising

___ Newsletter

___ Home construction

___ Plumbing

___ Painting

___ Electrical

___ Flooring

___ Carpeting

___ Coordinate lunch for work crew

___ Deliver lunch to work crew

___ General repair work

___ Bean soup preparation/sales (Super Bowl weekend)

Worship and Music

___ **Committee Member**

Worship (Please circle Services)

Leadership (Sat) 5:00 (Sun) 8:30 11:00

___ Acolyte (6th-9th grade)

___ Assistant minister

___ Communion assistant

___ Greeter

___ Reader

___ Usher

Children's Worship Activity

___ Teacher

___ Helper

Worship Support

(Sat) 5:00 (Sun) 8:30, 11:00

___ Co-or. Altar care

___ Altar care

___ Nursery attendant

___ Acolyte advisor

__ Care of robes for: acolyte/assistant minister

__ Flower chairperson

__ Care of hymn books

__ Liturgical arts (paraments, banners, candles, etc.)

Comments/Suggestions . . .

Appendix C

STEWARDSHIP QUOTES

FOR BULLETIN BOARDS, NEWSLETTERS AND BULLETINS

Central to Christian giving is the affirmation that God abundantly supplies the resources necessary to enable his people to fulfill the tasks given to them.

Will man rob God? Yet you are robbing me...in your tithes and offerings. Malachi 3:8

Regular, proportionate giving, like breathing, is essential to a healthy life.

You can give without loving, but you cannot love without giving.

What is this I hear about you? Give an account of your stewardship. Luke 16:2

Giving \$1 per week per \$1,000 annual income moves us toward a more mature Christian stewardship.

“I will give you a tenth of everything you give me.” Genesis 28:22

Tithing is not giving. Tithing is returning.

Gratitude must be the motivation for all Christian giving.

“You know the grace of our Lord Jesus Christ: rich as he was, he made himself poor for your sake, in order to make you rich by means of his poverty.” 2 Corinthians 8:9.

One tenth of all the produce of the land, whether grain or fruit, belongs to the Lord.
Leviticus 27:30

Stewardship is what I do after I say, "I believe in Christ." (Clarence Stoughten)

A Christian steward does not dedicate time, talent, treasure that they may become God's, but because they are God's.

God's purpose is that all persons, created in his image, are to be channels by and through which the benefits of God are poured out to others.

I asked Jesus... "How much do you love me?" He replied, "This much." and He stretched out his arms and died.

God's stewardship is best realized at the manger, then on to the cross, then to the empty tomb, then the special coming of the Holy Spirit.

The prime focus of the Scriptures is on the self-giving and redemptive activity of a gracious God and the human response to that action.

Remove stewardship teaching from the New Testament and you leave the gospel in rags and tatters.

We return a tenth to God in recognition of his divine ownership, but to him belongs the nine-tenths also; this he entrusts to us to administer.

The best place to start stewardship training is with little children.

Remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive. Acts 20:35

The thrill and joy of sacrificial Christian giving can be taught, caught and experienced.

Faithfulness to the end is the crown of stewardship.

"And with all his abundant wealth through Christ Jesus, my God will supply all your needs." Philippians 4:20.

God is infinitely more real when we put money in an envelope for him.

Our shrewdest and deadliest enemy is selfishness.

Determine your proportionate giving in the shadow of the cross and you will not go far amiss.

Christians have no conception of what they are missing, in terms of enjoyment and enrichment, until they have learned to give on God's terms.

The steward must frequently report and consult with his Lord.

"So then every one of us shall give account of himself to God" Romans 14:12.

“Remember that the person who plants few seeds will have a small crop; the one who plants many seeds will have a large crop. Each one should give, then, as he has decided, not with regret or out of a sense of duty; for God loves the one who gives gladly.” 2 Corinthians 9:6-7.

The person who argues against tithing, probably doesn't.

When Christians feel guilty about their giving, perhaps they should.

Appendix D

Stewardship as a Lifestyle

by Bishop H. George Anderson
(used by permission)

AUDIENCE:

Church councils, finance and stewardship committees, adult and youth study groups, catechetical classes, and any small groups.

OBJECTIVES:

1. Develop a deeper understanding among study participants of the nature of financial stewardship
2. Encourage participants to consider the challenge of tithing.
3. Encourage participants to share stories of their stewardship growth with others.

MATERIALS NEEDED:

One copy of the study paper per participant.

SUGGESTED TIME:

45 minutes, about 20 minutes if participants read the paper in advance.

NOTES FOR LEADER:

1. For use as a Church council study, advance distribution of the paper is recommended. This will permit use of the study without unduly lengthening the meeting.
2. For very large groups, the paper may be presented orally followed by division into smaller groups for discussion. In such cases, provide copies to participants during the small group session.

ADVANCE PREPARATION:

None, other than the leader studying the paper in advance, and advance distribution when that method is chosen.

USING THIS STUDY PAPER:

Following are some questions for discussion. There are no "correct" answers; the idea is to get members thinking.

1. Dr. Anderson cites Luther's explanation of the first commandment and says, "the top item on our priority list becomes our God." What are some of the things that we make into our God? Do congregations sometimes make other things their gods? What things might become a congregation's god?
2. Dr. Anderson calls stewardship the Christian lifestyle. How would you explain this to a member of your congregation who had not read Dr. Anderson's paper.
3. Dr. Anderson asks, "What if the purpose of the tithe is not to satisfy God but to make men a little hungry?" Have you ever thought of your giving that way (whether you tithe or not)? Is the reason we give to satisfy God to make God happy or us? Or is there another reasons(s)? What?
4. Now, how about your own giving? Have you ever made a decision to significantly increase your giving? Perhaps to tithe, or to give to a building or organ fund? Or to world hunger? Were you at all worried about whether or not you could make it? What happened? Would you share your story with others?

Stewardship as A Lifestyle

by H. George Anderson

former Presiding Bishop, Evangelical Lutheran Church in America

“How out of date can you get? Here the world is choking in its own waste products. Countless Christians find it difficult even to believe in God and now we are going to sit down and talk about stewardship! How typical! How institutional! How irrelevant!”

It's not hard to imagine a reception like that for any report on stewardship. After all, the term has become a euphemism for “contributing to the church.” To a fund raiser, money is a “gift”; to charities, it is a “contribution”; to a lawyer, it is a “consideration”; to church members, it is “stewardship.” In a sense that is a mark of success, because one's money is a sensitive indicator of one's loyalty. We have succeeded in tagging a member's money as the “trace element” by which we (and he) can discover how his life is organized.

But I don't need to tell you how restricting that popular equation of “stewardship” with “money” really is. The current skepticism about stewardship springs precisely from the popular misunderstanding. Church members associate stewardship campaigns with building programs, funding efforts, and “business as usual.” Now that other issues seem vastly more crucial, there is little interest in pumping funds into a bloated bureaucracy. The world demands our attention; let the church-as-institution shrivel.

Keeping the Broad View

I certainly don't intend to dispel the misconception or reverse the trend with this little paper. I propose to speak with those of you who have long held a larger view of stewardship, in the hope that together we can keep our perspective as comprehensive as possible. This breadth is needed now more than ever, because it offers a standpoint from which pollution, faith, world, and church can all be treated. It even has something to say about money.

Every one of the major problems confronting us is basically a problem with priorities. Which is more important to our nation, moonwalks or sidewalks, inflation or employment, defense of decontamination? In our personal lives we wrestle with responsibilities to job vs. Family, social action vs. church participation, and giving our children standards vs. understanding.

To establish priorities is to make a religious statement, because religion is a matter of what we put first in our life. As Luther says in his explanation of the first commandment (Large Catechism), “That to which your heart clings and entrusts itself is, I say, really your God.” On this basis, the top item on our priority list becomes our God and our religion. Some people “worship” their children; others play bridge “religiously”; still others are “dedicated” employees.

Sacrifice and Priorities

See in this light, the whole sacrificial system of the Old Testament makes sense. It is easy, I know, to dismiss all the chapters dealing with burnt offerings and grain offerings as quaint vestiges of ancient superstition, but a close look yields some surprises. Why did God demand the first fruits? Why did he declare “everything that opens the womb belongs to God”? When we remember that the Israelites were a nomadic people who counted their wealth in the size of their herds, the demand for firstlings becomes significant. It was a way of guaranteeing that “God would be God.” To sacrifice a bull or a ram to God was a visible demonstration of priorities. No earthly wealth was to stand between the believer and the Living God. As the system developed, family and crops were added to the list of would-be idols that had to be offered to the one God through dedication and the tithe. In this way Israel kept its priorities straight.

Many Gods

Seen in this light, most of us are trying to serve many gods. No one activity receives our undivided attention. We rush from one altar to another trying to offer a little of ourselves to each deity—nation, job, home, society. If we find this hectic condition within ourselves, I think it is safe to assume that it plagues many others in our society, both inside and outside the church.

Now comes the crucial part. We dare not let stewardship become another of the gods—just one more competing voice for time, talent, and treasure—that would make it part of the problem. It must become part of the cure. Stewardship must become the way we deal with competing claims; it must furnish us the perspective within which we handle conflicting priorities. It is like a magnet passing over the jumbled pins and needles of life, organizing them into a meaningful pattern. Stewardship is the Christian lifestyle. It is the attitude we bear toward all our responsibilities and possessions.

Responsible, Yet Free

The first mark of this lifestyle is a sense of responsibility. One feels answerable for what has been entrusted to him. What could be more up-to-date than that? This generation calls it “care of the environment”; an earlier generation called it “conservation”; the church has long called it “stewardship”. This generation preaches “being for others”; an earlier generation called it “concern”; the church has long called it “stewardship”. In each case, whether talking about nature, wealth, or time, the steward considers himself answerable to another for his use of them. He cannot exploit them—that is, he cannot use them for his own personal benefit. The point of the many New Testament stories about stewards makes this clear. There will be an accounting.

But stewardship as a lifestyle also provides us with a new freedom. It removes the awful burden of ultimate responsibility from our shoulders. When we think only of the responsibility, we become paralyzed like that servant who had but one talent to watch over. Which movement should we join? Which action group should we support? Each

has something to offer; none is perfect. How can we decide...? So we do nothing, since we cannot take the risk.

The world, however, is God's, not our's. We do what we can to help care for it and heal it, but we know that there are forces far greater than ours working toward the same end. So we take the risk, and pray to God that he will use our fallible efforts to his own purpose. That is what Luther meant by "Sin boldly" and trust yet more boldly in the grace of God!" A steward knows that the ultimate disposition of the property is not in his hands.

Meanwhile, Back at the Cash Register...

Now let's come back to money. I'd like to link it with the other crisis of our times—the crisis of faith. We have often linked faith and money in our talk about stewardship, and usually in that order. The faithful Christian is the contributing Christian. If you believe, then you give. I'd like to suggest that reversing the order might also prove workable.

The basic problem of faith today is the question of God's existence, or, more precisely, whether or not God "makes a difference" in our life or the world. The reason it's so hard to find the answer to that question is that we do everything in our power to make sure that God won't have to make a difference. We guard against every unforeseen occurrence; we minimize the variables; we insure ourselves against every possible accident, including "acts of God." In short, we try to put our life on such a secure and self-guaranteed basis that there is no room for any will other than our own. It's as though we set out to discover life in a laboratory that we had tried out best to sterilize. No wonder it is difficult to discover the "mighty acts of God."

Our chief instrument in this attempt to conquer the future is our money. We spend it on insurance, market forecasts, research and development, and even on fortune-tellers. Why not see if this remarkable tool could not be put to another use? Why not set out deliberately to use it as a means of providing the sort of conditions under which God's power would become manifest and his presence made known? To carry through our laboratory analogy, I am suggesting that we use money to establish a "culture medium" in which the acts of God may grow and become visible. Now to some details.

Tithing for Fun and Profit

If money is our chief defense against the unforeseen, then one way to allow the unforeseen to happen is to let down our guard—to spend our money in other ways. The tithe has long been debated among Lutherans because it smacked of legalism. Let's forget that; we can never give enough to God. But what about seeing the tithe as a challenge to take a financial risk? What if the purpose of the tithe is not to satisfy God but to make men a little hungry? What if stretching the budget to give a significant portion to God would force us to rely on Him to see us through? I believe two results are guaranteed.

The first is that God will see us through, and will discover the He does make a difference. I have known many families who have been challenged to give sacrificially—usually to a building campaign—and have discovered that the risk they took brought exciting discoveries. There was still enough food for the table; the family focused on their newfound burden and thus learned to share; the “financial crisis” never developed. In other words, by using money to create risk rather than to avoid it, a “space” was opened for the graceful touch of God. New friends, new tasks, new joys, and new values crowded onto the scene. It was like a fresh start.

The second result springs from the fact that “where your treasure is, there is your heart also.” When a family gives sacrificially to a project—and let’s hope that it won’t always be a building—they are interested in what happens to their money. When the contribution goes toward a project involving people, the family can see how their small gift is multiplied in its usefulness. Perhaps they also will get involved in the project. Once again the stage is set for God’s action. The donor is sensitive to what great things can still be accomplished by money that is given wrapped in love.

Having Everything, Possessing Nothing

There is no better way for faith to grow than to be exposed to the radiation of God’s activity in our own lives and the lives of others. A program of financial risk will provide the opening for this radiation to flood upon us. One of the best prospects about the current financial crisis which confronts the church is that it will force us to rely again on the power of God—rather than the interest rate—to multiply our loaves and fishes. Perhaps we are on the brink of a new era of faith in the church, since doubt is a disease of the affluent. To live one’s life as a steward is to have all things and possess nothing—a difficult lifestyle, but one that offers alternatives to the most vexing problems of our generation.

Used by permission of the author

Appendix E
Forms

Analyzing Your Congregation's Potential

St. Paul had a great suggestion! He encouraged the congregation in Corinth to give in proportion to what they had earned. That is an important New Testament concept: PERCENTAGE GIVING!

	Example	St. John's
1. In this congregation, the number of giving units is:	125	166
2. The Average Household Income in our community is:		
US Zip Code (43935) income	\$45,250.	\$32,480
3. The total annual income of our congregational members is: (1 x 2 = ___)		
	\$5,656,250	\$5,391,680
4. Last year, (2001) the total regular giving to our congregation was:	\$130,093	Actual Giving: About \$79,000
5. This means the average per household giving was:		
Dollars: (Divide 4 by 1)	\$1040	\$475.90
Percent: (Divide 4 by 3)	2.3%	1.4%
6. If, next year, each household increased its giving by 1 percent of the household income, our congregation would receive: (Add 1 percent to 5 and multiply by 3)		
	\$186,656	\$129,400
7. Dollar and percentage increase next year: (Dollar: Subtract 4 from 6; Percentage: Subtract 7 from 4 and divide by 4)		
	\$56,563 56.5%	\$50,400 36.2%

Think of the potential for mission if even a large portion of your members grow by 1 percent of their income each year in giving to the church. And, what would happen if even 30 or 50 percent began tithing their incomes?

Financial Assessment

Household Income Equivalent

_____ Church

_____, _____ - _____

PROJECTED HOUSEHOLD INCOME EQUIVALENTS:

A. Husband and wife both members, at least one full income.

_____ x 1 = _____

B. Fully employed, unmarried members.

_____ x 1 = _____

C. Wife/Husband only members

_____ x .5 = _____

D. Mixed marriage (two denominations)

_____ x .5 = _____

E. Restricted income (Soc. Sec. only, illness of indefinable duration, etc. Does NOT include retired persons on pensions.)

_____ x .25 = _____

TOTALS:

_____ **** _____

Please note: when calculating category E, it is imperative that one not merely count retirees. Many retirees will actually be category A. If they had positions that brought a pension, they are category A. Only those persons on social security only, or disability should be included in category E.

ESTIMATED TOTAL MEMBER INCOME:

_____ HIE x \$_____ Adj. Ave. Income = \$_____ Total Member Income

POTENTIALS AT MEMBER GIVING LEVELS OF:

10% = \$_____ 7% = \$_____ 5% = \$_____ 3 2% = \$_____

Current Giving Level is ____% (from Interim Financial Assessment)

Please return copies to:

Now Look What You've Done!

Last month you and other members of this

congregation gave \$_____

in offerings and gifts.

In this congregation

In this synod and/or the ELCA

(Place this on a newsprint size poster in your narthex.

Each month a different ministry is highlighted in each category.)

Story Telling Calendar: Planning to Tell the Story of our Mission and Ministry Year-round

MEDIA	January: Global Mission	February: Multicultural Ministries	March: Ministry
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Our Theme

Major Events

Congregational

Newsletter

Who responsible?

Sunday Bulletin

Who responsible?

Other

Story Telling Calendar: Planning to Tell the Story of our Mission and Ministry Year-round

MEDIA	April: Evangelism	May: Social Ministries/Hunger	June: Environment Concerns
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Our Theme

Major Events

Parish Newsletter

Who responsible?

Sunday Bulletin

Who responsible?

Other

Story Telling Calendar: Planning to Tell the Story of our Mission and Ministry Year-round

MEDIA

July:
Renewal

August:
Renewal

Sept:
Educational

Ministries

Our Theme

Major Events

Parish Newsletter

Who responsible?

Sunday Bulletin

Who responsible?

Other

Story Telling Calendar: Planning to Tell the Story of our Mission and Ministry Year-round

MEDIA

October:
Outreach

November:
Stewardship

December:
Wills, Deferred
giving/Foundation

Our Theme

Major Events

Parish Newsletter

Who responsible?

Sunday Bulletin

Who responsible?

Other

A Sample Congregational Survey

Our Congregation's Mission and Ministry

Our mission:

Believing the importance of God's Word and the Sacraments in our daily lives, New Creation Lutheran Church welcomes all people into God's family by:

- * Sharing the Good News of Christ as a worshiping community of faith;
- * Proclaiming God's love and saving grace;
- * Strengthening and nurturing the personal faith of all people in Christ;
- * Supporting those in need through service and prayer; and,
- * Providing opportunities to participate in Christian fellowship.

In light of this mission, please answer the following questions about our ministry:

(Allow several lines of space for each response.)

1. What do we do very well?
2. What things that we do could we do better?
3. What are we not doing that we should do?
4. How could the congregation serve you better?

Some tips for conducting this survey

1. Consider asking for three responses to each of the first three questions.
2. Conduct the survey at a time when the maximum number of members is present.

The close of a worship service is a possibility. Mail copies to all who are not present. Be sure to inform everyone why the survey is being conducted, and encourage members to think about how they will respond. Ask any who can't stay, or who aren't present to return theirs directly to the church.

Reporting Congregational Receipts

Probably no congregation receives one-twelfth of its income each month. In fact, most congregations will discover that at some time during the year, they appear to be in arrears of their budget. Yet, many congregations compare their income on a year-to-date basis with their budget. A better way is to average the income actually received per month over a five year period, then determine the percentage of the budget during that month. When you report your income to the congregation, compare to the anticipated income for that month rather than to 1/12 of the budget.

In the second chart, list the expenditures of the congregation. It is likely that in low-income months, lower expenditures may also occur. Hence, even if a congregation is in arrears according to budget projections, there may be a healthy balance.

Income Analysis

Month	1996	1997	1998	1999	2000	Totals	Percent
Jan.	10,201	10,998	11,100	11,500	12,752	56,551	6.9
Feb.	10,521	11,007	11,200	11,702	12,251	56,681	6.9
Mar.	12,085	12,027	12,887	13,250	13,728	63,977	7.8
Apr.	12,722	12,684	13,200	13,850	14,398	66,854	8.2
May	14,728	14,754	15,152	15,984	16,527	77,145	9.5
June	10,522	11,731	11,422	12,010	13,333	59,018	7.1
July	9,328	9,777	10,108	10,457	11,844	51,514	6.2
Aug.	13,554	13,627	13,843	14,078	14,766	69,868	8.6
Sept.	11,608	11,523	12,048	12,952	14,727	62,858	7.6
Oct.	11,781	12,042	12,534	13,213	14,501	64,071	7.7
Nov.	17,101	17,424	17,899	20,022	20,787	91,233	11.2
Dec.	18,888	20,274	20,998	20,501	21,451	100,112	12.3
Totals	153,039	156,868	161,391	168,520	180,065	820,882	100.0

On the third chart, monthly expectations are based on the percentages determined from the five-year study. Realistic expectations will often boost the morale of the congregation as well. Use of forms like these will also help your church council maintain a realistic picture of income vs. expenditure vs. expectations.

Expenditure Analysis

Month	1996	1997	1998	1999	2000	Totals	Percent
Jan.	10,863	11,147	11,502	11,999	12,425	57,936	7.1%
Feb.	10,710	10,990	11,340	11,830	12,250	57,120	7.0%
Mar.	12,087	12,403	12,798	13,351	13,825	64,464	7.9%
Apr.	12,546	12,874	13,284	13,858	14,350	66,912	8.2%
May	14,382	14,758	15,228	15,886	16,450	76,704	9.4%
June	11,322	11,618	11,988	12,506	12,950	60,384	7.4%
July	9,639	9,891	10,206	10,647	11,025	51,408	6.3%
Aug.	12,546	12,874	13,284	13,858	14,350	66,912	8.2%
Sept.	11,475	11,775	12,150	12,675	13,125	61,200	7.5%
Oct.	11,781	12,089	12,474	13,013	13,475	62,832	7.7%
Nov.	16,983	17,427	17,982	18,759	20,425	90,576	11.1%
Dec.	18,666	20,154	20,764	20,618	21,350	99,552	12.2%
Totals	153,000	157,000	162,000	169,000	175,000	816,000	100%

Giving Chart for Weekly Church Bulletins

Current Fund				Building Fund (or other)		
As of: (Current date)	Received	Needed <small>(based on monthly income from your five year chart)</small>	Goal by: <small>(end of month based on your five year chart)</small>	Received in 2001:	Campaign received to date	Goal by (end of quarter)
Last Week	\$8,946	\$10,288		\$11,172		
To Date	\$116,914	\$123,486	\$122,500	\$57,806.00	\$383,806	\$52,000

Church Council Report Sheet

Month	Expected	Percent Received	Actual	Ahead/Behind Budget	YTD Balance based on budget	Actual Expense	Actual Percent Spent	Accrued Balance YTD
January	12,780	7.1%	12,015	-\$765	-\$765	12,752	6.9	(\$737)
February	12,600	7.0%	13,000	400	-365	12,251	6.9	12
March	14,220	7.9%	14,021	-209	-564	13,728	7.8	305
April	14,760	8.2%	14,800	40	-524	14,398	8.2	707
May	16,920	9.4%	17,032	112	-412	16,527	9.5	1212
June	13,320	7.4%	14,200	880	468	13,333	7.1	2079
July	11,340	6.3%	10,200	-1140	-672	11,844	6.2	435
August	14,760	8.2%	14,230	-530	-1202	14,766	8.6	(101)
September	13,500	7.5%	14,000	500	-702	14,727	7.6	(828)
October	13,860	7.7%	14,500	640	-62	14,501	7.7	(829)
November	20,980	11.1%	20,540	560	498	20,787	11.2	(76)
December	21,960	12.2%	22,300	340	838	21,451	12.3	\$773
Totals	180,000	100%	180,838	838	838	176,065	100.0	\$773

A Manual for Year-Round Stewardship by Eugene Grimm and Richard Bosse. Due to the size of this manual, we make it available in four parts for shorter download times. Permission is granted to copy for use in your congregation. Download the entire manual (high speed modems) [click here](#).

- * Part One
- * Part Two
- * Part Three, Appendices A through C
- * Part Four, Appendices D and E.

<http://www.stewardshipconnection.com/Programs/index.htm>