ANNUAL STEWARDSHIP EMPHASIS

GIVING
GROWING JOYFUL STEWARDS IN YOUR CONGREGATION

Live Generously

TAKE HOLD OF THE LIFE THAT REALLY IS LIFE
1 TIMOTHY 6:18-19
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### Center Insert

**Live Generously**

**Live Generously Congregational Financial Response**

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**Giving: Growing Joyful Stewards in Your Congregation**

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Generosity seems to be the buzzword these days when we talk about giving and stewardship. Here at the Ecumenical Stewardship Center, congregational emphasis themes that include some form of the word generosity are very popular. Our Resource Editorial Team chose this year’s theme Live Generously several years ago as the third in our four-year series focusing on I Timothy 6:18-19: They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.

Our North American media tends to focus on sensational or trendy ways to be generous, such as Giving Tuesday, the Ice Bucket Challenge, or quick crowdfunding responses to personal needs or natural disasters. While we don’t want to discount any act of giving, as followers of Jesus we are called to practice faithful generosity at a deeper level as a measure of our discipleship. The first half of this volume of Giving includes reflective, thoughtful essays to provide insight on how we can become more generous with all that God has given us. The second half contains articles that will increase your understanding of the many ways to give that are available to us, and provides ideas for engaging persons from all generations as more generous givers and faithful stewards.

The stewardship emphasis in the center section combines small group gatherings and a commitment Sunday. The gatherings allow for Bible study, mission interpretation, and talking about dreams for the future. They also can be a place to share stories of generosity with one another: as the writer of Hebrews says, we encourage one another to show love and do good things. (Heb. 10:24) You can enhance your stewardship emphasis even further with additional Live Generously resources: see the back cover for more information.

Our Lord and Savior Jesus Christ provides us with the ultimate examples of generosity. It is my hope, and the hope of the Ecumenical Stewardship Center Resource Editorial Team, that this magazine and other resources will help your congregation understand more fully how your faithful generosity reflects your vitality as a Christian community, your care for those in need, and your witness to the world: ready to receive and give all that God has in store for you and your mission and ministry.

Marcia Shetler, Executive Director/CEO
Ecumenical Stewardship Center
Generous Giving

A Theological Foundation for

Do you remember the questions you asked as a child or the questions you were asked by your children? Questions like, But why should I share? Why should I care? Why should I be nice? Why can’t I keep what I have for myself? Ironically, these are more than children’s questions; they are life questions. Ignore them, and life degenerates into a narcissistic funk. Dare to live with such questions, and generosity becomes pivotal to the well-lived life. So Matthew concludes Jesus’s opening salvo in what tradition calls the Sermon on the Mount with this aphorism: “Live out your God-created identity. Live generously and graciously toward others, the way God lives toward you.”

Recent research gifts us with insights into the meaning of generosity. Generosity is a practice, not a “haphazard behavior but a basic orientation to life.” Generosity is also a learned character trait. Children watch and learn from their parents and grandparents. Children learn to give by being encouraged to give. Adolescent children whose parents share with them their theology or philosophy of giving grow up to be more generous in their own giving. The neglected question congregations and religious leaders need to address as they plan their stewardship programs is this: What are we doing to enable children to give? What resources are we providing for families to teach their children so that together as parents and children they can experience the joy of giving?
In giving generously we become a part of something bigger than ourselves.

In the New Testament, two different words are used to capture the idea of generosity. In Galatians and Ephesians, Paul talks about generosity as a virtue, a habit of the heart, and a character trait. In Corinthians II when Paul is raising money to meet the needs of the persecuted members of the Mother Church in Jerusalem, he uses another word to capture the essence of generosity as a practice of giving. Generosity as both virtue and practice marries attitude to action.

There is more to generosity than money. As a virtue and a practice, generosity has to do with the way we use our skills and the manner in which we share ideas, practice hospitality, offer encouragement, make connections, and use our time to address the needs of others. Generosity is reflected in the quality of our relationships and the way we engage with people via acts of caring and compassion. As a lifestyle, generosity is measured by our giving and volunteering as well as the manner in which we nurture relationships and live out our neighborliness. Research now substantiates what the Bible teaches concerning generosity: “Generosity is a sociological fact; in giving we receive and flourish, in grasping we lose!” To put it somewhat crudely, it is in our own self-interest to learn and practice generosity.

Theologically, generosity begins by asking two questions: Who is God? and Who am I? God is good. God is gracious and generous in love. God is the supreme giver. We humans have been created in God’s image—imago Dei—to live life in conversation with God as we serve as God’s stand-ins and the caretakers of God’s creation.

My Jewish friends use the word tikkanolam—to mend or repair the world—to capture this cocreative aspect of creation. It reflects the conviction that while God created a good world, good things go awry; things rust and break, leaving the world in constant need of repair. In our giving we partner with God in the healing and redemption of a frayed and broken world and the flourishing of humanity. What are we to do with the possessions with which we have been blessed? We use them to repair a broken and hurting world.

The two questions—who is God? and who am I?—frame the way I have come to see my role in God’s world. I did not create myself; neither can I say that I have earned and deserve all that I possess. Everything I have is the gift of a generous God that comes to me as lavish grace birthing within me a sense of gratitude. How, in turn, do I express my gratitude? By living generously, by offering hospitality to all, by setting injustices right and by caring for the hurting of the world.
In giving generously we become part of something bigger than ourselves. Matthew 25 has been described as “the most important text for the early church.” In this parable of the sheep and the goats, Jesus tells us that it is in our giving and caring for the hungry, hurting, and homeless that God shows up and we meet Christ. The parable suggests that indeed there is something sacramental about giving and being generous. In our giving we receive grace, and via our giving God’s grace changes lives, wrongs are set right, and hope is born. It was this notion that there is something sacramental or eucharistic about giving that transformed the understanding of charity and philanthropy in the later Greco-Roman period from its focus on public buildings, parks, and statues to loving care for the poor, called alms. Historian Peter Brown writes: “By bringing God Himself into human society in the form of a human being, Jesus of Nazareth, the Christian doctrine of the Incarnation added dramatic power to the notion [that in giving generously] we find ourselves standing in the Presence of God.”

When people of faith catch a glimpse of what happens because of their generosity, they don’t give just to give. They give because they have discovered that there is something sacramental about giving. In our giving heaven meets earth, earth meets heaven, and God shows up! 

5. Gal 5:22; Eph 4:32.
6. 2 Cor 8-9.
7. Smith and Davidson, p. 224.
9. Peter Brown, Poverty and Leadership in the Later Roman Empire, p. 92. Also see Through the Eye of a Needle.

Dr. William Enright is the Founding Karen Lake Buttrey Director Emeritus of Lake Institute on Faith & Giving. He is a former Senior Pastor of Second Presbyterian Church, Indianapolis, Indiana. Dr. Enright is a director of Lilly Endowment Inc. as well as a trustee of Hanover College. He has also been an Advisor for the National Cathedral Association of the National Cathedral in Washington D.C. He has authored several books, the latest being Channel Markers, and lectured at numerous colleges, universities and theological institutions as well as for business associations such as The Young Presidents and World Presidents organizations.
One of my favorite contemporary theologians is Bono of U2 fame. Bono is unapologetic about his commitment to Jesus Christ wherever he goes. Bill Hybels, the senior pastor of Willow Creek Community Church in Chicago, Illinois, sat down with Bono a few years ago for a conversation about faith. Bono pointed out during their dialogue that 2,003 Scripture passages pertain to the poor, the largest quantity next to those Scriptures dealing with personal redemption and salvation. Bono proclaimed that “the main thrust of the Scriptures is to meet Christ through working with the poor and disadvantaged.” He referenced Matthew 25, the only part of the Gospels in which Jesus described Judgment Day. I have always referred to that as the “final exam” passage. To pass that final, we had better belong on the side of those who clothed the naked, fed the hungry, and visited the prisoner.

Bono next asked a great question: “Why have we amassed all this wealth and power if we cannot go to the aid of our sisters and brothers? . . . Love thy neighbor is not advice; it’s a command.” He followed up with two more excellent questions: “Can an accident of longitude and latitude really decide whether you live or whether you die? In the global community—in the globalized world, can you say . . . because that’s happening over there, it’s not really my concern? Well, you can’t if you’re a Christian.”

I was born to a middle-class family in Cincinnati, Ohio. When compared to the majority of people in the world it means that I was also born into great privilege. I am thankful for that! But, does that mean that God favors me
personally more than he does a mother in Darfur, Sudan, who is working hard to raise her children alone after her husband was murdered? Am I more favored because of my more privileged “accident of longitude and latitude”? “Privilege” should not imply a favored status but a responsibility.

In Luke 4 Jesus declares his mission statement to the world, quoting Isaiah 61:1: “The Spirit of the Sovereign Lord is on me, because the Lord has anointed me to preach good news to the poor.” If the gospel as we demonstrate it in the world does not serve the poor, then it is not the good news! Our privilege, our fortunate accident of longitude and latitude, carries deep responsibility.

We are God’s economic delivery system for serving the least and the lost. As the living, breathing body of Christ, we are the only hands, feet, and wallet God has to accomplish God’s work within the world. Have you ever heard a preacher insist, “God doesn’t need your money. God can do it without your money. You just need to give!” That’s true, we do need to give; but frankly, I find the rest of that claim misleading at best and bogus at worst. We are the only bank account that God has. God needs our feet, our hands, our money, and our trust.

I am in my sixties. As I regularly remind my congregation based on the scope and space of a normal lifetime, I am almost dead. James reminds us, “What is your life? You are a mist that appears for a little while and then vanishes” (Jas. 4:14). Jesus indicated that when we tightly grip the seed we have been given, using it only for ourselves, ultimately it will rot. But if we are willing to give it up, to entrust it into God’s soil, then the seed grows into God’s future harvest.

My daughter and son-in-law used to live in Boston, and during one of our visits Carolyn and I took a detour to visit the Breakers in Newport, Rhode Island, a mansion built by Cornelius Vanderbilt II in the mid-1890s as a “summer home” for when his estate in North Carolina, the Biltmore, got too hot and humid. This summer “cottage” was expansive and beautiful, encompassing 62,482 square feet of living area across five floors. One of the most impressive rooms was the library, filled with leather-bound books that no one ever reads on shelves made from beautiful wood. The tour guide indicated that the library had been built in Europe, disassembled, and then shipped to the United States for reassembling. The gardens also were impressive. The place is now a museum, a tourist attraction. Ironically, the tour guide revealed, Cornelius only visited his new vacation home four times before dying of a cerebral hemorrhage in 1899 at the age of fifty-five. What a great reminder! You can’t take it with you.

Jesus taught us that “from everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked” (Luke 12:48). I suggest we start living like it, generously and open handedly releasing “our” resources into God’s purposes for the world Christ loves.


Mike Slaughter is the almost four-decade chief dreamer and lead pastor of Ginghamsburg Church in Tipp City, Ohio and the spiritual entrepreneur of ministry marketplace innovations. Mike’s call to “afflict the comfortable” challenges Christians to wrestle with God and their God-destinies. This article is based in part on his book, The Christian Wallet: Spending, Giving, and Living with a Conscience (Westminster John Knox Press; 2016).
My family moved 1000 miles from Virginia to New Orleans in 2013, and it was an exciting journey. While we said goodbye to friends we loved and the home where my husband and I welcomed our children, we stepped with great hope into the risky promise of a new life in my home region. To prepare for a downsize, we made multiple trips to thrift stores for donations, held two yard sales, and gave favorite items to dear friends who would use them well. We left behind the home we owned for a group of renters to move in, and we became renters ourselves. We were unburdening ourselves and starting over. The experiment was, initially, intoxicating.

After a while though, maybe a year, I began to feel itchy. The downsize rental was moving into a second lease and eventually a third. The housing markets were not

Gifts of the Present

Elizabeth Mangham Lott
at all equitable, and buying a house seemed impossible. Comparison set in. How much money would we have to save to buy a beautiful home that reflects this historic city? What if we never save enough? The questions swirled and spiraled. Slowly, I began to realize we rarely invited people over for dinner as we had always enjoyed. And the few people who dropped by were immediately bombarded with my excuses: “Well, it’s a rental and not ours, so we can’t do the things we’d like to do. I wish you could see the house we own in Virginia. It’s great for having people over.” All before the guests made it through the front room.

My gratitude faded, and the stirring to compete and meet imaginary expectations took over. I realized my life was work, family, sleep, repeat, and that life was not enough. And so, I threw more dinner parties and made fewer excuses. I set a goal of having every member of my congregation over to my house in 2016. I returned to the practice of gratitude as I looked at the place my family now calls home. We have a roof over our head! With many rooms inside! And a beautiful park just a block away! And we can hear the oldest running streetcar in America from our front porch! And we love the city in which we live! And the friends we are making enjoy coming over to our perfectly adequate, air-conditioned (air conditioned!) cozy home! What a gift! What a life!

To desire more than we possess is a timeless human struggle. Whether a desire to possess someone else’s good looks, a house in the best neighborhood, or even the neighbor’s spouse, humans swing with the pendulum from desire to contentment. We know this about ourselves. And yet, here we find ourselves in the twenty-first century with the same old longings and leanings. At our fingertips are myriad methods for practicing gratitude, mindfulness, and apps that coach us to embrace the moment. Whether modern or ancient, we humans lose our focus, become itchy in our lives, and are prone to wander from what we profess and value most.

Paul and Jesus and the prophets knew all of this about us too. That’s why Paul instructed his readers to “take hold of the life that really is life.” For the same reason, Jesus became known for teaching, “Do not worry about your life, what you will eat or what you will drink, or about your body, what you will wear.” Our proclivity to become anxious and wander from a centered place is at the heart of Jeremiah’s words: “Plant gardens and eat what they produce. . . . Seek the welfare of the city where I have sent you into exile, and pray to the Lord on its behalf, for in its welfare you will find your welfare.” When we are focused on the gifts of the present moment directly before us, everything changes. Hidden homes become gathering places for kingdom-style banquets. The ordinary becomes a miracle. And life becomes life in the fullness of God.

Rev. Elizabeth Mangham Lott is senior pastor of St. Charles Avenue Baptist Church in New Orleans. She formerly served in associate ministerial positions at Northminster Baptist Church in Richmond, Virginia, and at Baptist Church of the Covenant in Birmingham, Alabama.
1. Oh come, let us sing to the Lord; let us make a joyful noise to the rock of our salvation!

2. Let us come into his presence with thanksgiving; let us make a joyful noise to him with songs of praise!

3. For the Lord is a great God, and a great King above all gods.

4. In his hand are the depths of the earth; the heights of the mountains are his also.

5. The sea is his, for he made it, and his hands formed the dry land.

6. Oh come, let us worship and bow down; let us kneel before the Lord, our Maker!

7. For he is our God and we are the people of his pasture, and the sheep of his hand. Today, if you hear his voice,

8. do not harden your hearts, as at Meribah, as on the day at Massah in the wilderness,

9. when your fathers put me to the test and put me to the proof, though they had seen my work.

10. For forty years I loathed that generation and said, “They are a people who go astray in their heart, and they have not known my ways.”

11. Therefore I swore in my wrath, “They shall not enter my rest.”

Psalm 95 (ESV)

We all intrinsically know that God can provide what we need and that he loves us the same whether we’re rich or poor. But then why do we often label the rich with the misnomer blessed and, practically, don’t expect the poor to be generous?

I would like to suggest that we all just take a collective deep breath and courageously strive to live at rest with God. Generosity includes giving to and receiving from God as we understand our place as trusting conduits of his supply.

Few people have been required to live more simply than the people under Moses’s care as they left Egypt and wandered for forty years. Their daily manna quotient was uniformly given to them. And, any belongings they accumulated had to be transportable!

But thankfulness, the bedrock of generosity, was not their forte, and we can all see ourselves in their story.

Psalm 95

Many of us have thoroughly enjoyed the directives of Psalm 95 to “sing to the Lord; let us make a joyful noise to the rock of our salvation!” (Psalm 95:1, ESV) How many jokes have we heard about singing out with all our hearts because we are encouraged to make a joyful noise no matter what it sounds like!

But what if the first half of that psalm about our rock is in direct reference to the last half the psalm, “Today, if you hear his voice, do not harden your hearts, as at Meribah.” Yes, Meribah, the rock named “quarreling with God” at Massah (Num 20), the place of testing God and the place where we can learn a lot.

Although Jewish and Christian scholars disagree on some points, most agree that Moses stood in front of Meribah the first time (Ex 17) in fear of his people but under the protection of God. Moses had been crying out in fear of being killed by the people who were whining and complaining that things were better in the old days. (Really? As slaves?) Now they were going to die.

For God, this event was not about Moses’s life. It was about the people’s recognition of God’s appropriate supply. Did they think that God, who made the human body, would not know that they needed water and provide it? Couldn’t they just ask? Did they have to bitterly complain? Therefore, while God ultimately provided for
their need of life-giving water, they would not receive his life, his rest. They did not receive that peace that is hard to understand, hard to imagine, and even harder still to attain when we trust in God’s supply no matter what the circumstances.

The second time that we see Moses at the rock of “quarrelling with God” (Meribah), it is apparently thirty-nine years later. The people were again whining and complaining that they would have rather died with others than die of thirst.

Moses and Aaron go to the portable tent of meeting and fall on their faces to ask God, the true rock of their salvation, what to do. “And the glory of the Lord appeared to them.” (Num 20:6)

Wow. Did the people see God’s glory? No. And they wouldn’t in Moses’s actions either. It seems that Moses had also become sick of the people. Even though God commanded Moses to tell the rock to yield its water, Moses, who had seen the glory of God, decided to do it the old way and strike the rock. But before he gave them the water they needed, he gave them a piece of his mind and took a little credit while he was at it.

“Hear now, you rebels; shall we bring water for you out of this rock?” (Num 20:10) The statement was belittling to the followers and aggrandizing to the leaders. It did not model God’s gracious provision, and so neither the people nor Moses got to live in the promised land of God’s rest.

God’s rest does not mean that we get everything we want when we want it. It means that our reliance on God becomes personal. We sit with him and let him know that we love him and trust him in order to be an accepting conduit of whatever he gives us to supply the ministry that he has planned for our lives. He knows what we need and often wants us to ask. Our rest, God’s rest, is contentment in our relationship with him.

As I travel around the world, I sometimes see NGOs and foreign missionaries become overbearing in their advice as they often overpay to keep themselves welcome. The underlying assumption/feeling becomes, We know what’s best. If you don’t agree, we pull out our money. As we try to fix everything for the needy, giving the impression in a self-righteous huff that God only shows his glory to us, we will become tired. The old days when rich foreigners supplied everything were temporary.

While the rich need to be a conduit too, it’s when local people to listen to God’s word to them that rich and poor join together in mission and enjoy God’s rest together. It is in those rare moments that grateful praise can continue through the whole chapter of our lives, not just from one part.

Barbara Shantz is Director of Global Partner Development for Trans World Radio and Lausanne co-Catalyst for Resource Mobilization for the Ministry Fundraising Network.
The above is a call and response used at the congregation where I serve as interim pastor. The congregation is predominately made up of immigrants and recent US citizens from West Africa, most from Liberia. This is my second time to serve as interim pastor of this congregation. I served four congregations during the seven years I was away. Immediately upon my return, I was struck by the gratitude offered up in worship. Each week in worship this congregation has Community Time. It is a time when announcements, prayer requests, celebrations, praise songs, and/or testimonies are
shared in an open mic format. Often, the members from Liberia will share prayer concerns for one tragedy or calamity after the next but then close with gratitude: “I thank the Lord for everything” or “God has blessed me so much” or “I praise the Lord, for I know the Lord is with me.” Hearing these statements of gratitude and faith, after shared pain, humbles me. I want to complain to God a good long time before I am ready to praise. My members move to praise quicker than I. God is good, all the time.

On a certain Sunday, Ms. Zubah offered testimony. She wanted to celebrate her daughter’s fiftieth birthday. She gave thanks to God for her daughter and spoke with pride about all she has accomplished, and then she shared the following story: She met her husband fifty-one years ago while a nursing student at the Phebe Hospital and School of Nursing in Liberia. The hospital was run by Lutheran missionaries. In those days, married women were not allowed to continue in the program. She needed to ask permission to stay in school as a married woman. She thanked God that they said yes.

Two months after their marriage, her husband left to study at a university in the United States. Ms. Zubah wanted to stay in the dorms while he was away. However, now she was pregnant, so she needed to ask permission again. If a student was unmarried and pregnant, they were not allowed to stay in the program, let alone the dorms. The nursing school administrators said that since they had supported her to get married so that she could have a family, they needed to keep supporting her. "Praise the Lord, they were good to me. I thank God for getting an education and the birth of my daughter. I am grateful for all God has done for me over the years." All the time, God is good.

Another Sunday I was talking to Ms. Jallah before worship. She asked me if the new offering envelopes had arrived and showed me that she had used every envelope in the packet from the past year. "Pastor, I put something in each envelope. When I am gone on a Sunday, I will bring two the next week. No matter how little, I have to give to God because of what God has done for me. When I spent those years in the refugee camp, God was good. Now that I have money, I need to give back to God." God is good, all the time.

Mr. Seibeh lives with diabetes and would not be able to get the insulin he needs to live if he were in Liberia. He is grateful to God for good health care and good health in the midst of living with diabetes. He learned about gratitude from his father, a tribal chief. Often his father said, "I would rather show hospitality to a stranger than someone I know, because you never know when it will come back to you." In learning to show hospitality, Mr. Seibeh learned gratitude. All the time, God is good.

Ms. Zayzay began by singing a song about the goodness of God after returning from a recent trip to Liberia. In recent years Ebola has ravaged Liberia, and she lost thirteen family members to the virus. Then she said, “God is good. I thank God that the Ebola doctor who took care of my mom, brother, and uncle cared for them in life and death. He took their bodies to a cemetery where I was able to visit them two years later." God is good, all the time.

Gratitude is a way of life for many of the members of this congregation. They may not be rich in monetary resources, but they are rich in thanks and praise to God, all the time.

Hollie M. Holt-Woehl, PhD, is an adjunct professor at Luther Seminary in St. Paul, Minnesota, and an intentional interim pastor at River of Life Lutheran Church in Minneapolis, Minnesota.
It was the fall of 1978. My wife and I started attending services at a new start in Maple Grove, Minnesota. It was their second week. By mid November, the pastor asked who would like to serve on a stewardship committee. The list of volunteers was not very long. I stepped forward because I had some previous experience. One of the first questions asked of the pastor was, “Why do we need to start this now?” His answers were very clear.

First, stewardship is about recognizing that all we have belongs to God. Whatever we have during our lifetime is simply entrusted to us for the journey. Everything belongs to God.

Second, the spiritual discipline of giving is an important discipleship practice, just like worship, prayer, and service. There are two important aspects of this discipline: take time once a year to reflect on and appreciate how God has blessed you, and determine how your household will regularly practice giving.

Third, having an emphasis on what it means to be a steward helps us to grow better stewards in our home, church, and community. Stewardship is not about paying the bills. It is about using the gifts God has entrusted to us, individually and collectively, to do God’s work. An emphasis each year helps teach us about what it means to be stewards of God’s varied grace.

Keith A. Mundy

HOW AN ANNUAL STEWARDSHIP EMPHASIS CAN
Strengthen Generosity
IN YOUR CONGREGATION
Fourth, an emphasis on stewardship provides an opportunity to reflect on the role of money in our lives. One of the ways people in a church can respond to this emphasis is by making a financial commitment. This is both an example of living out the spiritual discipline of giving and an opportunity to share in God’s generosity. We can share a portion or percentage of what God has given us with others in and through our church. For many households this means taking time to make a budget and to be intentional about where and how the dollars entrusted to them are used. The skill of budgeting teaches us how to make commitments with our money and to be held accountable. These traits transfer easily to other aspects of our life, including how we are generous with time and talents.

These four points helped provide a foundation for a newly forming congregation. Within nine months this faith community, Lord of Life in Maple Grove, became an official congregation. Today, this congregation is considered a thriving congregation.

The four points above have stuck with me for more than thirty years, especially as I have worked with congregations across the church. When I’m talking with a pastor or meeting with leaders in a congregation, one of my early questions is about the content and outcomes of their stewardship emphasis the previous year. My focus is on three areas: What principles or perspectives are you teaching? How do you invite people to grow in their practice of giving? What skills did you provide to help households grow? For many leaders the answers to these questions do not come easy. However, the conversation helps to shape the direction of the emphasis in the coming year.

Within the Evangelical Lutheran Church in America (ELCA) there are over 9,500 worshipping communities. At this time we estimate 66 percent have some form of stewardship emphasis each year. This is about 10 percent higher than a decade earlier. Our experience shows that congregations asking members to make a financial commitment see a higher level of generosity, both financially and in other ways. The amount of this increase often depends on how the ask or invitation is made.

It is helpful to know that a cold ask is not very effective. You may ask, what is a cold ask? The best example I heard from a congregation was when the ushers surveyed the pews one fall morning and noticed they were pretty full. After a brief discussion, they began looking through the drawers of supplies to see if there were any commitment cards left from last year. Their conversation concluded, “We might as well ask them while they are here.” What kind of response do you think was received?

It is more helpful to know that a relational ask can be more effective. This involves six steps:

1. Thank people for what they are already doing—the giving of their time, talents, and resources.
2. Inform people about where their giving is going, both inside and beyond the walls. A missional spending plan or narrative budget is a helpful complement to a line item budget.
3. Teach people what you want them to know about reasons to give. Yes, use scripture. Also provide tools so principles can be learned at home.
4. Inspire people with stories about why people give and how their giving is making a difference in the life of others.
5. Tie together how giving to the congregation is also a way to give to the larger body of Christ and how we can accomplish more together than alone. If this groundwork is laid in the weeks prior, then the last step can be more effective.
6. Make the ask.

Some may ask what the results look like. Again, generosity has many expressions in the lives of people and in a congregation. One is how households decide to share a portion of the dollars entrusted to them with their congregation. Within the ELCA we have seen average giving increases of more than 16 percent in one year with use of the New Consecration Sunday Program by Herb Miller. We have seen giving increases of more than 25 percent in congregations who have not historically asked for commitments and are inspired by a new pastor. We have seen congregations increase giving by 300 percent over a six-year period when a regular, effective annual response is combined with a year-round stewardship plan. These examples are some of the most positive.

As you consider where your congregation is today and where you want to be with stewardship and generosity in the future, I suggest you identify the three or four key teachings you would like everyone to know and practice. Each year assess the impact of your efforts from the previous year, and determine what outcomes you would like to see in the year ahead. And think about how elements of the relational ask can be shared throughout the year. May God bless you generously as you steward this ministry in your church!

With more than twenty years of experience in stewardship ministry, Keith A. Mundy currently serves as Program Director for Stewardship Ministry for the Evangelical Lutheran Church in America.
Jesus calls us to be generous global Christian disciples because we worship a generous, loving, global God.

The church is now a global, multicultural reality, and there will always be room for and need of a multiethnic witness to the reconciliation that has come in Jesus Christ. If we from North America faithfully carry the good news as we have experienced it, then our initiatives must be carried out with great sensitivity to local culture, local context, and interpretation of scripture.

My colleague James Krabill would say, “People of other cultures are hungry for the Bread of Life, but they may choke on the Eurocentric plastic bag we have sometimes wrapped it in!”

The power of the gospel has moved south. Research by Professor Dana Robert of Boston University indicates that the average Christian today is a twenty-four-year-old woman from Africa or Latin America. We have much to learn from our sisters in these parts of the world about what it means to have abundant life in Jesus. For many, the church is the one stable institution. A theologian remarking on the faithfulness of Christians in Democratic Republic of Congo once stated, “If prayer could be traded on the economic market, Congo would be the richest nation in the world.”

God’s presence of healing and hope carries the church through all the challenges of daily life. Small mustard-seed gifts can grow into great works of holistic witness.
The Live Generously Congregational Financial Response combines small group gatherings and a Commitment Sunday. A small group gathering is conducive to discussion and personal sharing. Meeting in small groups allows congregational members an opportunity to develop relationships with one another and provides a relaxed, informal atmosphere to talk about faith and becoming a better steward. Attendees will also understand more fully their connection to their faith community and their ability to have a positive impact on mission and ministry.

The gatherings allow for Bible study, mission interpretation, and sharing dreams for the future. Participants will be asked to consider a financial commitment that they will present during worship on Commitment Sunday. Every member of the congregation will be invited to participate in a small group meeting. This will be done through announcements and personal contact. Some members will be asked to serve as hosts for a meeting and open their home to a small group of people for study and fellowship. Attendance can be enhanced by offering several meeting times at the church. This will appeal to members who are uncomfortable going to private homes or searching for addresses. It is also appropriate to offer meetings both during the day and the evening.

A planning team should be appointed to recruit leaders and hosts. The individual and collective support of the pastor, church leadership team, and appointed committee is crucial. For the method to be successful, a majority of the households must attend a small group gathering. This may require extensive and repeated personal contact. The leaders must be good facilitators who can keep the groups focused on positive aspects of congregational life and ministry. Depending on the size of your congregation, many hosts may be required for the small groups. Follow-up will be needed with members who are unable to attend one of the meetings.

Live Generously Congregational Financial Response

This Live Generously center section is based on a portion of the Ventures program developed by the Evangelical Lutheran Church in America.

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Small Group Response Method Timetable

(A more extensive timetable and additional planning materials can be found in the Live Generously Companion Resource, available in the Ecumenical Stewardship Center web store. Visit stewardshipresources.org/resources to learn more.)

Six months before Commitment Sunday
- Name the Planning Team.
- Choose the date for Commitment Sunday.
- Choose the theme, either this Live Generously theme or one of the other eighteen themes available from the Ecumenical Stewardship Center. (Visit the Ecumenical Stewardship Center web store at stewardshipresources.org/resources to learn more.)

Three months before Commitment Sunday
The Planning Team meets to
- review the timeline;
- identify potential leaders and hosts and develop the invitation plan;
- develop communications about the emphasis;
- order theme materials.

Six weeks before Commitment Sunday
The Planning Team meets to
- confirm leaders and hosts;
- confirm dates and times for small group meetings;
- begin planning Commitment Sunday worship;
- make sure communications are on track;
- develop a plan to sign up for small groups.

Two months before Commitment Sunday
- Launch sign-up procedure for small groups.
- Prepare any necessary interpretive materials for leaders.

One month before Commitment Sunday
- Begin small group meetings, held throughout the month and ending no later than the day before Commitment Sunday.

Commitment Sunday
- Receive commitments at a special worship service.

One week after Commitment Sunday
- Make follow-up communications as necessary.
- Send thank-yous to leaders and hosts.

One month after Commitment Sunday
- Report results as appropriate.
Host Responsibilities

The small group hosts will open their home for at least one gathering or host at least one gathering at the church. Hosts should be recruited for their gift of hospitality. Select hosts who are demographically and geographically representative of the congregation. Include both short-term and long-term members.

- During the planning phase, be certain to note how many people each host can accommodate. A small group hosting list can be used to recruit hosts and coordinate meeting times.
- There are several options available for determining who will attend which gathering. Some congregations already have neighborhood or shepherd groups that can be used. The recommended option is to invite members to sign up for the gathering they would like to attend. This builds on existing relationships, access to a variety of meeting times, and comfort with finding locations. Using this option, a small group gathering sign-up sheet can be posted for members to sign up.
- When the list of attendees is finalized, it should be passed on to the appropriate host. The small group host should contact each household on the list two or three days prior to the meeting. This conversation should include an introduction; a reminder about the day, time, and location; confirmation of the number attending; and an opportunity to listen for any special needs or requests (i.e., late arrival, early departure, disability issues.) If there is no answer on the first call, try again two or three times before leaving a message.
- It is also possible to simply assign households to a host alphabetically or by zip code. Each host would receive a list and then contact the members on their list with the day, time, and location. This approach can appear more efficient but usually results in lower participation.
- On the day of the gathering, the small group host should welcome the guests, provide name tags if appropriate, make certain all participants have met each other, and note attendance on the small group gathering sign-in sheet. This sheet should be passed on to the Planning Team within five days after the meeting.
Leader Responsibilities

Leaders should be lay members who are comfortable facilitating a Bible study and conversation. Select leaders who are demographically and geographically representative of the congregation. Include both short-term and long-term members.

- A sample agenda is provided below for the small group gathering. This may be adapted for the needs or topics of the congregation. Leaders should arrive at least fifteen minutes prior to each small group gathering to meet the host and understand the setting.

- The major components of the gathering are Bible study and conversation. Sharing a profile of the congregation’s ministries through a ministry presentation may be appropriate if the congregation is planning a new or expanded ministry for the coming year. This provides an opportunity to share ideas, discuss options, and build support. Basic information should be available to all participants, and specific questions should be developed for discussion.

- An important conclusion to the small group gathering is providing information and instructions for commitments to attendees. An envelope should be prepared for each household attending. This may include the following:
  - Prayer
  - Congregational ministry profile or ministry proposal and/or narrative budget
  - Guide to proportionate giving
  - Commitment card

- It is appropriate to discuss each piece and invite questions. This part of the presentation may conclude with a personal testimonial by the leader.

- After the completion of all of the small group gatherings, the Planning Team may want to debrief with the leaders about their experiences. This may provide insight into member interests for further study and a group perspective on ministry opportunities.

CONGREGATIONAL SMALL GROUP GATHERING AGENDA

1. Welcome as guests arrive Host
2. Introduction Host (10-15 minutes)
   A. Welcome and introductions Host
   B. Meeting overview Leader
3. Bible study Leader (20-25 minutes)
4. Ministry profile Leader (20-25 minutes)
5. Instructions for commitments Leader (5 minutes)
6. Closing prayer Leader
7. Fellowship Host
SAMPLE BIBLE STUDY

The focus scriptures for the Live Generously theme are the following:

- I Timothy 6:18-19 - “They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.”
- II Corinthians 8:9 - “For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich.”

For the Bible study, have these scriptures available, and use these questions for the discussion:

- How do these passages speak to you about stewardship and generosity?
- How does your personal faithful generosity measure up to what you see in these scriptures?
- What examples of faithful generosity have you seen lived out by our congregation?
- How do these passages encourage you to become a more faithful and generous steward?
- What is our congregation called to do and be based on these scripture passages?

COMMITMENT SUNDAY

On Commitment Sunday, members will present their commitment cards that they received at the small group gatherings. These should be received as an act of worship, such as bringing the cards to the front of the sanctuary at some time during the worship service.

The focus of the Commitment Sunday message could be the vision and mission of the congregation and how each person’s response makes a difference. The gifts of the people offered through ministry in daily life can be affirmed.

The prayers for the day should offer thanks for our blessings and our response.
Follow Up

On Commitment Sunday it is not unusual for a significant number of households to not offer their commitment cards. For this reason a follow-up effort is necessary. The financial secretary should provide a list of households to be contacted.

This list can often be divided into three groups: those who contribute and pledge, those who contribute and do not pledge, and those who do not contribute and do not pledge. The first group may have missed Commitment Sunday and need only to be reminded to turn in their response. This can be done with letter, a brief telephone call, or an e-mail.

The second group, who contributes and does not pledge, may have forgotten to respond or may not understand the importance of making a commitment. A letter to this group can serve as a reminder and an educational tool. However, personal contact by telephone or an informal visit is probably more effective. By engaging in a conversation about faith and ministry, these members are more likely to rethink their ideas about making a faith commitment and re-evaluate their giving. If an informal visit is appropriate, one visitor should not be assigned more than five households. All telephone calls and visits should be completed within two weeks after Commitment Sunday.

The third group, who do not contribute and do not pledge, may not yet feel a part of the church family, may still be growing in this area of their personal faith, or may have other concerns. These households can be contacted by mail, but a very low response rate should be expected. Another approach is to group these households. Groups may include new members, the homebound, nursing home residents, etc. For each group one or more persons can be asked to make a more social telephone call or visit. The purpose is to listen to the concerns of members and remind them the church family does care. These members can be invited to an upcoming worship and to support the ministry through prayer.

Follow-up with any one of the groups described above may involve leaders who already worked on the response or a fresh group of volunteers. The more personal the approach taken, the more important it is to have experienced leaders. Individuals for this follow-up task should be recruited carefully for their faith, personal skills, and knowledge of the congregation. For the third group, a pastor or other caring members can make contacts.
As Christians we are encouraged to grow in our giving in response to our blessings. As we recognize the gifts that God has provided for us, we are able to share a portion with others. Being a proportionate steward is our way of giving in relation to our abundance. The steps below illustrate the weekly giving levels in our congregation. Please take a moment to determine the step where you are. Then consider how God has blessed you. We invite each household to grow to the next step for the coming year. By taking the next step, you are putting God first and living your faith.
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We are called to establish global connections and share of ourselves. There is great power in the stories of what God is already doing around the globe, sharing the dreams of global leaders that may not yet be fulfilled. Here is one such story for your encouragement.

Mennonite missionaries were deeply engaged with the Toba people in the Argentine Chaco in the 1940s. Initially, these efforts did not go well as missionaries operating in the European practice of establishing a walled compound received natural resistance from the Toba/Qom people. Rather than give up, these Mennonite missionaries consulted with United Bible Society staff in 1954. Their advice: Abandon traditional blueprints while learning and interacting with Toba/Qom people and their culture. Begin dialogue focusing on Toba-defined goals and vision.

Here is what the mission workers learned:
• The indigenous church was an authentic part of the body of Christ, equal to the North American church.
• The mission compound had been a source of misunderstanding and conflict, so they disposed of it.
• Miscommunication can happen through translation. As a result, missionaries committed themselves to translate scripture with Toba partners.
• A holistic understanding of mission should correspond with the local worldview—in this case, the Toba/Qom culture. Being advocates for legal recognition was part of sharing the good news of Jesus Christ with a marginalized people.

Just last year, the new translation of the Bible was completed. In this process it was learned that this indigenous group do not identify themselves as Toba, but as Qom. Juan Victorica, a Qom leader who led the celebration to receive the newly published translation, mentioned how in the past, people told the Qom that “being a Christian was making yourself like the people of European descent and leaving behind the Qom.” This included leaving behind the Qom language. The Qom have reclaimed their cultural identity in Christian expression. Victorica added that “now I know God is a Qom God.”

God was faithful through the unintended mistakes of earlier mission efforts, through the grace extended by the Toba/Qom community to their North American brothers and sisters, and through the generous gifts that supported the many years of creating the entire body of scripture in the Qom language.

We are all God’s beloved children made in God’s image. We are made for the purpose of glorifying the one true God, God in action, God whose face is always turned toward the world God loves. God’s ultimate goal is shalom, wholeness for all creatures in the created order. We are created in love and shalom for the purpose of building relationships across many chasms.

The good news is not that the church has a mission but rather that God’s mission has a church. The church is called to bless, restore, and heal all the peoples of our world.

Our mustard-seed gifts of love can change everything.


2 Jason K. Sterns, Dancing in the Glory of Monsters, BBS Public Affairs, 2011

Paula Killough is Senior Executive for Advancement for the Mennonite Mission Network.
**STEWARDSHIP IN THE SMALL CHURCH**

H. Fred Bernhard

“Tell those rich in this world’s goods to quit being so full of themselves and so obsessed with money: which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that they’ll build a treasury that will last, gaining life that is truly life.”

- 1Timothy 6:17-18, The Message, Eugene Peterson

In 1995 my wife and I were invited to attend a stewardship conference. While there, I experienced a mind-set change from scarcity to abundance, realizing that we as Americans are far richer than other peoples around the world. It changed my whole perspective on how I view wealth and material possessions.

Small congregations usually view themselves as congregations with limited resources, both financial and in people skills. Pastors of these congregations hear these responses: “We can’t do that; we don’t have enough money.” “We don’t have the time to do that; all of us are already too busy.” “We’re not a like the big church down the street. Let them do that.”

From my own experience, I can testify that a bigger worshipping community does not mean a more effective church. Size may make multiple programs possible, but congregational vitality can be achieved in congregations of all sizes.

The common denominator is passion. Congregations who possess passion know that they can make a difference for Christ in their community and around the world. They know that, no matter how small, they can do big things for God. The secret is a passion for a purposeful, mission-driven, congregational life. Persons are drawn to such churches because they want to serve.

A mission committee struggled for weeks trying to come up with ways to buy one heifer for Heifer International. With a little help from the pastor, the congregation caught the vision and turned it into a passion for a mission. The result was thirty-two heifers purchased and donated to Heifer International.

That congregation experienced a mind-set change: from scarcity to abundance. What no one thought possible became a reality when they caught the vision and their compassion fulfilled the mission. In simple terms, they put their hands where their mouths were.

It’s a spiritual condition, isn’t it? Giving isn’t about the receiver or the gift but the giver. It’s a sign of our spiritual discipline. We give because it’s the only concrete way we have of saying that we’re glad to be alive and well. Giving is a way of taking the focus off the money we make and putting it back where it belongs—on the lives we lead, the God we serve, the families we raise, the communities which nurture us. Our spiritual condition can be summed up with this prayer: “No matter what we say or do, God, this offering is what we think of you.”

When your congregation, however small, puts its trust in God and changes your attitude from scarcity to abundance, amazing things will happen—things beyond your wildest imagination.

Just ask that church’s mission committee! ✯

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Rev. Dr. H. Fred Bernhard is an ordained minister in the Church of the Brethren and has served as a pastor and interim pastor in many congregations. He was moderator for the Church of the Brethren in 1996 and was formerly a member of the Institutional Advancement staff at Bethany Theological Seminary.
Deciding how to steward what God has given us at the end of our earthly lives can be difficult to think about and discuss. The legal aspects can be challenging to comprehend. Some choose to avoid what they don’t understand. A May 2016 Gallup poll showed that 56 percent of US households do not have a will. A Google consumer survey conducted in Canada in June 2016 showed that 62 percent of Canadian households do not have a will.

Conventional wisdom says it’s important to prepare to leave a legacy for our biological families. Our faith-based wisdom tells us it’s important to give to others. Some organizations invite those giving a planned gift to think of them like a member of their family, perhaps a child named Charity. For example, if they have three children, they are encouraged to divide their estate four ways; one quarter goes to each child, and one quarter goes to the organization. Many nonprofit organizations have been very successful with this strategy, but congregations can be reluctant to encourage legacy generosity. Even though faith is a significant indicator of a person’s generosity, congregations rarely receive legacy gifts. While many Canadian and US residents give regularly, less than 10 percent have made plans to do so through their estates. Accumulated resources comprise 85 percent of the average church family’s net worth, and one in forty church families is capable of making a onetime gift to the church equal to their congregation’s annual budget. It’s kind of ironic, when you think about it: we consider our church family as part of our extended family (and for many of us, our congregations include members of our biological families!). Yet we are reluctant to consider how we might leave a legacy to the ministry that will provide a place for that extended family to grow in faith for generations to come. And unfortunately, many congregations are not prepared to receive the gifts when they come.

There are many examples of how legacy giving can benefit the church; here is one from the United Church of Canada. In the spring of 2010, Arthur Smith donated his most favored stocks to Britannia United Church, creating a sizeable gift to establish a memorial fund in his wife’s memory. The principal was designated for a major capital project, but the congregation can use the income earned by the fund toward current expenses.

While we may be uncomfortable broaching this subject as individuals or families, the good news is that there are many in our church families who are knowledgeable about legacy generosity. Those from faith-based organizations who help people and churches with planned giving see it as their ministry. Perhaps it’s time to schedule some biological- and extended-family meetings to become more familiar with the opportunities we have to be generous through gift planning.

Arthur Smith shared his story in the hopes that it will inspire at least one family to leave a legacy gift. Is that you? Is that your family? What will you do with the gifts that God has given you? Will your church family benefit from your legacy?

1 leavealegacy.ca: http://www.leavealegacy.ca/program/who/
2 Generous People by Eugene Grimm, Money Is Everything by Herb Miller

Marcia Shetler is Executive Director/CEO of the Ecumenical Stewardship Center. She formerly served as administrative staff in two middle judicatories of the Church of the Brethren, and most recently was director of communications and public relations for Bethany Theological Seminary in Richmond, Indiana, an administrative faculty position.
For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor, so that you through His poverty might become rich.”

– 2 Corinthians 8:9

Paul provides a compelling definition of church in these words: “For you know the grace of our Lord Jesus Christ.” That’s church, the gathering of people who have experienced the grace of Jesus. Jesus left the riches of life with the Father for a human existence on earth. And it was Jesus’s utter poverty, his sense of being forsaken on the cross, which led to the riches of our salvation.
And so through grace, everyone in the church is equally rich. Not measured by money but measured by grace, we are all equally rich.

I suggest that a church capital campaign—a physical marker of the gathered community—should encourage generosity from everyone, all who know the grace of our Lord Jesus Christ. The power of a common cause builds community and helps grow our generosity muscles.

First, let’s address the elephant in the room: is the church building project the best use of our charitable gifts? I don’t know. But as pastor Duane Beck answers, “I wouldn’t say this is the best cause, but if we don’t get involved in some cause, nothing much happens. When a person gets excited about a specific cause, a lot of good things can happen.”

A lot of good things can happen during a church capital campaign. Here, in order, are my goals for such a campaign:

1. Strengthen discipleship by teaching generosity.
2. Grow a more inclusive community by encouraging everyone to give as they are able.
3. Celebrate the joy of people working together towards a common vision.
4. Raise money.

I’m confident that a church full of joyful givers achieves the last goal. But even if they cannot, a joyful community of generous disciples who celebrate what God is doing in their midst sounds like a wonderful failure to be part of!

Conventional fund-raising wisdom promotes efficiency: how to extract to maximum amount of money from the minimum amount of donors. Thus, the efficiency model focuses first on donors who have the most money. Efficiency trumpets total dollars raised rather than how many people contributed. Doubtless readers are familiar with the large thermometer sign showing the total donations in red. I dislike fund-raising thermometers. Ten dollars from me and $499,990 from you is not a successful campaign. Here, in order, are my goals for a church capital campaign.

The church belongs to all who know Christ’s grace. Could we instead measure the number of contributors? This presumes that everyone is asked to contribute. By everyone, I mean everyone—kids, youth, students, families with mortgages, seniors. Babysitting money, lemonade stands, offers to help sweep up during the construction project—all of these gifts are joyfully acknowledged and accepted, celebrated even!

At our church, the ushers collect two types of offerings, one for the general work of the church and one for Mennonite hospitals in the Congo. Often the hospital basket receives coins. One Sunday morning, a toddler missed his opportunity to add his coins to the basket. He was audibly unhappy about this and his father let him run up to the front to add his coins to the collection. The worship leader thanked the boy for reminding the congregation of the importance of giving. It was one of the best sermons on generosity I have ever seen!

A church building campaign largely supported by the donations of a few donors raises red flags. Read a bit further in Paul’s second letter to the Corinthians (11:7-11), and Paul declines the church’s financial support. Why? He rejects the patronage model, support from wealthy benefactors with strings attached. His collection for Jerusalem is an inefficient undertaking, a large delegation travelling to multiple congregations to collect donations. Paul discourages everyone to put money aside as they are able (1 Cor 16:1-4). All are recipients of God’s grace, and all are encouraged to give.

A successful capital campaign will require some sizeable gifts. Here in Canada, 10 percent of donors give 66 percent of total donations. Fund-raisers usually call these people major donors. That’s thermometer thinking, because I don’t think the toddler with coins is a minor donor (except that he is a minor!).

I trust that donors with a greater capacity to give will be encouraged that the building project enjoys wide support. Imagine someone visiting Grandma Alton to ask her to give. She shows her pictures of the youth bowl-a-thon that raised $115. And she writes a cheque for considerably more than that amount, pleased to know that younger generations care about the same project.

It’s important to remind people that all gifts are acceptable. Dividing the capital campaign cost by the number of member households will result in many people feeling guilty. Guilt is not the goal! Paul reminds us in 2 Corinthians 8:15 that some have gathered much and some have gathered little. Yet in God’s economy, when we share there is enough.

Picture the worship service celebrating that 127 donors have contributed (or pledged) to the campaign so far. I see children building a model with 127 Legos, singing hymn #127 and possibly eating cupcakes afterwards. I also predict that the donor count of 127 will increase on that very day. “God loves a hilarious giver” is my favourite translation of 2 Corinthians 9:7. One hundred twenty-seven hilarious givers all gathered together, praising God? Count me in!


Lori Guenther Reesor is a Christian fundraising consultant who previously served as a marketing analyst for World Vision and as a pastor. Learn more about Lori and her ministry at http://lgreesor.com.
Millennial
GENEROSITY
Amanda Garcia

One of the final courses of my MBA program was a culmination class called Business Policies. It involved lively discussions on topics like leadership, ethics, productivity, and the future of business, but the conversation I remember most was about how business was being changed by millennials, persons born between 1982 and 1998.

“Millennials are self-centered,” said one classmate. “They’re so entitled,” said another. “Everything has been handed to them so they don’t know how to work.” The consensus seemed to be that millennials are lazy and spoiled and will bring an end to the business world as we know it.

As the only millennial member of my cohort as far as I knew, I had to speak up, to remind my colleagues that a group the size of the millennial generation (now even bigger than boomers at 75.4 million as of April 2016) is too large to saddle with one, overarching, negative stereotype. And besides, I did sincerely hope that millennials would bring the end of business as we know it—and politics, society, and the church, for that matter.

Our parents told us we could make a difference in this world, that we possessed intrinsic value that had the power to do good if we cared to use it. Maybe it was idealistic, but we believed them. Then we lived through 9/11, Hurricane Katrina, and more school shootings than I care to remember, and we learned that our world truly needed whatever good we had to give. Then we watched our wise and knowing parents struggle through the recession of 2007 and 2008 and discovered that none of us were immune to worry and that giving can be complicated.

Now we are entering a job market that is still in recovery, bearing college degrees that many of us will never pay off. We are waiting longer than previous generations to get married, buy homes, and start families, often because those things are too expensive to add on top of our student loans. Many of us do not have jobs that offer pensions, and we do not expect Social Security to be able to provide for us as we get older, so we are planning to work long after sixty-five and already consider ourselves responsible for our own retirement. We are simultaneously paying thousands of dollars in past debt while investing in our future and trying to live our lives in the present and invest in our convictions and passions.

But fear not for millennials, for we have not lost hope of a better future or confidence that we can help bring it into being. While we are perhaps a bit more realistic than we used to be, many of us still believe that we can change the world and that our joined voices can be heard—especially in this information culture in which we have been born and raised. In fact, many millennials live generously despite financial instability because giving is often the most immediate way to put action behind our beliefs.

According to a research group called Achieve, 84 percent of millennials made a charitable contribution in 2014, with an average annual giving of $481. Millennials also tend to maintain an entrepreneurial mindset, which means we gravitate to things like microlending charities and shared resource groups. And while we typically want to maintain our individuality, we’re also incredibly relationship oriented, which means we believe our single voices and small donations are much stronger when we join them together (which is also why so many of us vote, advocate, recycle, and believe in purchasing power.)

It’s because of our relationship-driven mindset that millennials want an interactive experience when we engage our passions. We want to know where our money is going, whom it’s affecting, and how our small contribution is helping to make a big difference. We also want to get our hands dirty, as evidenced by the 70 percent of millennials who volunteered in 2014. We want to impact our communities and invest where we live, so we give of our time and money to charities and soup kitchens, food banks, and shelters in our own backyards. Millennials want to see the effects of generosity firsthand, and we want to share that experience with others.

I could go on about the generosity of millennials and the positive effect I hope my generation will have on the future of North American society, but you get the idea—and so did my MBA cohort. By the conclusion of our conversation, several of my classmates were hopeful that future leaders would be largely relationship driven, community oriented, entrepreneurial, and generous with their time and resources. And while we all agreed that millennials are by no means perfect—and not all 75.4 million live by the convictions outlined here—my millennial heart was glad that one voice was heard and maybe even brought a little good into that particular corner of the world.

Amanda J. Garcia is the founder and principal executive of ColorWord Creative. During her years working as a communicator in the non-profit world she learned that many great organizations have inspiring visions, yet struggle to effectively spread the word. She decided to become a professional storyteller through both color and word, and when her freelancing business grew too big for one person, she launched ColorWord Creative in May 2016. Now Amanda coordinates a team of talented communicators who collaborate to tell stories together.
T
ey come out of generation Z. Born since the mid-to-late 1990s, they are digital natives, the first generation raised in an Internet world. “When I think of generation Z, technology is the first thing that comes to mind,” says Emily Citarella, a sixteen-year-old high school student. “I know people who have made their closest relationships from Tumblr, Instagram and Facebook.”

Having experienced the recessions of 2002 and 2008 in their childhood, most gen Z youth are fiscal conservatives who naturally think like entrepreneurs. Seventy million and growing, they already outnumber the millennials. They worry about their student loans and focus on the financial consequences of their decisions. What they give is personal involvement, many of them prompted by their own experiences and affirmed by the schools they attend.

They can be very generous givers. Take Kelly Sheffield, for example. Growing up in an unstable environment, she was adopted at age ten. “I feel very grateful for what I have now and would like to help out other disadvantaged teens,” she says. She urged her parents to join her in the Run for the Hungry in Sacramento, California. In eighth grade she started a school team.

Kelly brought her passion to high school and founded a Run for the Hungry team there. She invited her St. Francis High School alumni and family members to join in. Now a high school senior, she has been team captain for four years and coordinates 400-500 runners from her school alone.

“Oh my gosh, it’s such an amazing feeling, thinking about how many families you’re helping,” Kelly says about her involvement in the race. “It makes me feel like a better person,” she adds. “You can make an impact.”

But that’s not all. Since age fourteen Kelly has had her own business at www.homewardband.org, making headbands for runners in nonprofit races. All her proceeds go to Wind Youth Services, which works with homeless youth.

While Kelly is unique, she is not alone. All students at her high school engage in direct community services. The school also offers weekend Junior Service Events repairing houses and helping residents in six locations from New Orleans to the Bronx.

In Southern California the Claremont After-School Program uses 200 volunteer tutors—most of them high school and early college age—for local children every week. They include teenagers from Rotary’s local Interact Club, participants in the University of La Verne’s Community Engagement class, and students from nearby Damien High School.

Another term for gen Zers is the iGeneration, evoking not only the iPod and iPhone but also international diversity. For example, online TED Talks have sparked global, in-person TED youth events each year, accessible in English, Spanish, and Arabic. Help One, Help Many was the 2015 theme. One 2015 presenter was gen Z Mike Ebling. Mike heard about a boy named Daniel whose arms had been blown off by an airstrike in the Sudan. So Mike created the world’s first 3D printer prosthetic lab, which built limbs for Daniel and his neighbors.

Global TED Youth online conversations encourage generous direct service. “I think it’s rare to have found what you’re passionate about in life as a youth,” says teen Ginger Tetreault. “We often learn to base our decisions on the wrong reasoning, such as greed, status, and the like, but not the value of honoring and following that which we are most passionate about.”

Simone Lackerbauer asks, “How can I make a change [in the world] with the technical and communicational possibilities I have today which my grandparents did not have fifty years ago?” Referring to new technologies, she says, “We take all these things for granted, . . . but forget to ask how we could make use of them for the future of humanity.”

How can youth maximize their own initiatives? Matt Lane answers, “Integrate community decision making processes (town halls, local businesses, and schooling programs) into the daily activities of our lives.”
Personal experience prompts many gen Zers to give to others. Chandramouli Dorai says, “I’m just back from my walking. I saw a six-year-old kid giving small trees to everyone on the road. I just went to him and asked why he is giving that to all? He said it’s his birthday. After speaking with him, I have also decided to celebrate my birthday in this way.”

Direct involvement can change one person at a time. Joshua Holtgrieve is a home-schooled high school senior. A dedicated pianist, he plays music “for fun and to worship the Lord.” He also shares his musical gift with others at community concerts and nonprofit events.

But that’s not all. Joshua volunteers at a church camp every summer for preteens. “I do it to show them what life is like through God and Jesus, to help them know the Lord,” he says. “When you do something for others, it’s for other people, but it also grows you as you give to them.”

Generation Z may be digital natives, but many of them are also the generous iGeneration: interactive, internationally connected, and involved.

2 Ibid.

Betsy Schwarzentraub is an author in stewardship and generosity, currently working on her next book, Growing a Generous Soul. A retired United Methodist minister, she is a member of the Ecumenical Stewardship Center Resource Editorial Team. For more information, go to generousstewards.wordpress.com.
Giving Today’s culture can be toxic for children and other living things. If we build our values on the put-downs and sound bites of social media and incidences of daily violence that permeate the news, we might lose hope in what the future could hold for our children. How do we nurture a generous spirit in children when it would seem the world is about self-aggrandizement, winning, and having the most toys?

While we may think children are born as empty vessels waiting for family, teachers, and (yes) the church to fill them with love, knowledge, dreams, values, and a purpose, we know that they are already born with a capacity to know God and experience love. As caretakers of our children, we are responsible for nurturing that which already exists—providing an environment where their desire to be loved and part of a community is openly welcomed and acting as role models for what it means to be a generous, loving person made in the image of God.

We are born for sympathy and compassion. In a University of Oregon study, economist Bill Harbaugh and psychologist Ulrich Mayr found that charitable generosity activated the reward center of the brain, indicating that our brains are naturally made for kindness. Furthering this research are studies on compassionate meditation such as the one conducted at the University of Wisconsin-Madison, which illustrated that through the repeated practice of mindful generosity, we can increase empathetic responses to others.

These studies support the belief that creating a kind, welcoming environment—whether that be in our schools, churches, or homes—is essential to building a more tolerant, open-minded society that welcomes differences. This doesn’t just apply to children; empathy, understanding, and kindness are valuable beyond the sandbox.

We need to ask ourselves questions such as, Why do we give? and Do we show kindness? and How am I modeling generosity for my children? Put simply, our children are watching, listening, and learning from what we do—and don’t do. So what things can we do more intentionally to help nurture that generosity in children?

At home Children of all ages can be involved in the family giving process. Do your children know to whom you give and how you come to that decision?

Children of all ages can give their time and energy in acts of service. Take your kids with you to deliver a meal to a needy family, visit a nursing home, or rake leaves for someone who is homebound. In this way, they can learn to give even before they have money of their own.

When children are old enough to have money of their own, whether from allowance or employment, parents can train them to give regularly and generously to the church or a charity of their choice. Teach them about money using Nathan Dungan’s excellent work at http://sharesavespend.com.

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Sharon Ely Pearson is a Christian educator in The Episcopal Church with more than thirty-five years of experience on the local, judicatory, and national level. She is currently an editor and the Christian formation specialist with Church Publishing Incorporated. An author of numerous books in the field of Christian formation, she writes at www.rowsofsharon.com.
I love a great oxymoron! *Mandatory option* and *deafening silence* are examples of oxymora, two contrasting words combined to form a newer, sharper reality easily understood by the general population. As recently as 2013, studies have consistently suggested that the term *generous disciple* might be more of an oxymoron rather than a statement of reality about pastors and those who participate in the ministry of their congregations. As a percentage of their annual income, and adjusted for inflation, the amount that believers give to God through the ministries of their congregation is consistently less than that of the generation active during the Great Depression.

Many will quickly jump to provide reasonable explanations, i.e., defensive postures:

- Stewardship is about more than money and finances.
- My church leaders take care of the business of the church; they want me to focus on the spiritual matters.
- I do preach about money—one Sunday a year when we ask people to make their commitment for the upcoming fiscal year.
- We have so many that live on a fixed income we can’t possibly ask them to give anything to the church.
- And one of my personal favorites:
- The Gospels don’t record Jesus saying anything about tithing.

I have heard these statements, and more, each time I have challenged a group of believers in the area of their personal financial stewardship. (I am convinced that those who are already personally generous seldom feel a need to respond at all, except with a word of thanks.)

Pastors, we can do more. I long for the day when the term *generous disciples* will no longer be an oxymoron and will instead be a statement of reality. In order to move in that direction, we need to give attention to a few key areas.

*Our theology matters.* Pastors must consistently teach and model a theology that emphasizes God’s abundant grace in the redeeming work of Jesus Christ realized through the power of the Holy Spirit. Once believers recognize and experience God’s overwhelming love and grace, the only adequate response is profound, fall-prostrate-on-one’s-face gratitude. Believers who come to a full understanding of God’s grace will want to reorient their lives as instruments of grace, living generously in all aspects of their lives.

*The language we use makes a difference.* God is the creator and owner of all, and we would do well to give attention to our speech patterns as we lead worship and in everyday conversation. In the English language, words such as *my, mine, your, yours, our,* and *ours* serve the purpose of distinguishing some things from others, either as pronouns or adjectives, and they do
so in terms of the concept of possession. In fact, the appropriate grammatical term for those types of words is *possessive adjective* or *possessive pronoun*. “My keys are not your keys or her keys” illustrates one use of possessive adjectives.

Our language has a funny way of shaping our realities, our perceptions, and ultimately our hearts. What is mine is not yours. However, our language betrays us when we begin to believe that what is ours is not God’s. We hear Jesus’s words, “Where your treasure is, there your heart will be also” (Matt 6:21), as that which we assume we possess ends up possessing our souls.

Likewise, in spite of what we say, followers of Jesus do not give money to a church or to missionaries, ministry organizations, or denominational entities. We give to God out of gratitude for all that God has done for us through the congregation’s ministries (primarily) and, sometimes through these other groups as well. We do not take collections; we receive offerings or gifts. We are not collecting anything, and it’s not ours to take in the first place. Rather, our church receives the individual’s offering to God, serving as an intermediary point of distribution according to their wishes or direction.

*People are looking for guidance.* People watch us and are attracted to expressions of faith that make a concrete difference in the world. Are we grateful, and do we model appropriate generosity? Is our own financial house in order, with no debt or, at least, with a plan that moves us towards debt-free living? Are we addressing money and generosity in a holistic and biblical manner as we communicate through the multiple arenas of our lives? Do we provide opportunities for people to learn about financial matters in ways that are helpful and specific to their lives?

*It’s not about money, but it is about our hearts.* God is our loving, generous, giving, and gracious God. God’s greatest gift to us was God’s Son, Jesus. God gives us the Spirit, who gives gifts for ministry. When we grasp God’s giving, gracious nature, our hearts will sing, and our words and behavior will mirror our gratitude for the abundant riches we receive. No longer an oxymoron, generous disciples will reflect God’s abundance in our lives.

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Rev. Soozi Whitten Ford serves as the Executive Minister for the American Baptist Churches of Indiana and Kentucky.
Resource Reviews

Propel: Good Stewardship, Greater Generosity

Clayton Smith, Abingdon, 2015

You’ll get down-to-earth guidance in Propel: Good Stewardship, Greater Generosity. Author Clayton Smith is executive pastor of generosity at the Church of the Resurrection United Methodist Church, a vanguard in generosity ministry.

This slim-but-packed book is a training and planning tool for your local church stewardship and generosity team, finance committee, and related groups. Smith says it’s crucial to focus clearly on financial stewardship. Only as people overcome their money fears can they grow in giving, experiencing it as a joyful act of worship.

The first task of a stewardship and generosity team is to teach ways members can practice better financial stewardship of their own resources, says Smith. This includes how to manage their money better; eliminate personal debt and practice budgeting; and tithe, become generous, and acquire key biblical teachings on giving.

Propel makes core points about three essentials in stewardship and generosity ministry: leadership, vision, and community. Its leaders need to be expert listeners, aided by a church audit and assessment tool (provided) every three to five years. Their personal giving sets the pace for others. The book lists attributes to look for in team members and their roles within the congregation.

“People give to change lives, transform the community through mission, and bring renewal to churches,” says Smith. Vision is a dynamic driver in a healthy church, creating a sense of unity. The team reminds members of the vision and invites them into involvement in it. Smith describes six specific annual objectives against which to measure progress at each meeting. He advises to keep it simple and make a little progress each year.

When preaching about financial stewardship, Smith says to “preach in a way that invites people to respond from the heart as well as the mind,” including using imagery and creative themes. He applies seven key insights about preaching and calls for a “paradigm shift from focusing on what the church wants from the members to what the church wants for the members.” His list of twenty-two worship and sermon planning practices is worth buying the whole book!

Propel also offers “six giving models to propel generosity”: the annual giving campaign, strategic-mission and emergency-relief giving, the capital giving campaign, memorial giving, planned legacy giving, and major donor development. Each section gives core guidelines for motivation, planning, implementation, and evaluation from the viewpoint of growing generous givers. This book is a treasure of keen insights borne out of practical experience.

The Ecumenical Stewardship Center Author Chat library includes a recording of Rev. Dr. Clayton Smith talking about Propel. Access it at https://stewardshipresources.org/author-chats.


The Passionate Steward: Recovering Christian Stewardship from Secular Fundraising


“Secular fundraising models . . . fundamentally undermine the Christian values we profess individually and communally. . . . [Stewardship is] a matter of living out our vocation as Christians, . . . not grounded in . . . individual rights, but in the idea of gratitude for our Creator, Redeemer, and Sustainer and the inherent dignity which belongs to every human being” (p. 8).

O’Hurley-Pitts lists many differences between Christian stewardship and secular fundraising (pp. 59-60), but his main points are these:

- All gifts, whatever the size, are important. Emphasizing leadership gifts or major gifts subtly tells everyone else that they are not important.
Resource Reviews

Embracing Stewardship: How to Put Stewardship at the Heart of Your Congregation’s Life

Charles R. Lane and Grace Duddy Pomroy, Embracing Stewardship LLC, 2016

*Embracing Stewardship* is an excellent resource encouraging the church to recapture the true meaning of not just the word but the concept of Christian stewardship. Ms. Pomroy is financial education specialist for Portico Benefit Services in Minneapolis, Minnesota, and Rev. Charles Lane has served as the Director of the Center for Stewardship Leaders at Luther Seminary in St. Paul, Minnesota and as Director for Stewardship Key Leader in the Evangelical Lutheran Church in America. He currently serves as Pastor for Stewardship and Generosity at Lord of Life Lutheran Church in Maple Grove, MN, and works with Kairos and Associates.

The authors come at the definition from different but complementary viewpoints. Each begins with a theological perspective. The first two chapters are excellent, brief summaries of the biblical/theological basis of stewardship. These insights, in themselves, are worthy of any church leader's time.

Having established a solid foundation, the authors trade chapters in addressing the practical issues that define stewardship much more broadly than it usually is today. The concept of stewardship in church culture has evolved to an extent that is unhealthy. Its definition has narrowed severely. This book recaptures a definition and, more important, an understanding and practice that is true stewardship. In essence, the authors construct a devolution that takes us back to the full meaning of stewardship: the management of all of life, including time, talent, and treasure.

Each chapter is written individually and concludes with the other author's reaction. Each chapter also ends with a “What might you do?” section. The book is not prescriptive but reads more like an insightful coaching session in which the reader discovers best practices for his/her own ministry context.

The book is especially helpful to church leaders who are seeking ways to enhance the stewardship and, indeed, the entire ministry of the local church. Practical suggestions are sprinkled throughout, but the primary value of the book is its explanation of effective processes to help congregations redefine stewardship for their members.

The authors lean heavily on the concepts of technical challenges and adaptive challenges to draw distinctions between the obstacles that stand in the way of their desired devolution. Identifying the different (and differences between) various challenges that stand in the way of enhanced stewardship in the local church becomes a bit easier if one follows the flow of ideas presented by Lane and Pomroy.

Reading *Embracing Stewardship* would be a fruitful investment of time and effort as well as a treasure!

Review by Marc L. Kirchoff, DMin, Director of Development for The Foundation for Evangelism and a member of the Ecumenical Stewardship Center Resource Editorial Team.

- Christians give for the joy of giving, not in order to be praised. Christian donors do not have a bill of rights promising that they will be complimented.
- Time is our most valuable gift and far more important than money.
- Motivation, not method, should shape our stewardship. Financial resources are precious gifts, not assets.
- The author, a Canadian who has worked with both Roman Catholic and Protestant parishes and judicatories, has thoughtful, practical theological reflections on annual appeals, capital campaigns, and planned giving. He, perhaps provocatively, discourages credit card giving (it overlooks issues of debt and high interest rates), questions the tithe (it is rooted more in obligation than in joy), and defends rummage sales (cost-effective does not necessarily mean good; involving more people is good).
- He emphasizes the importance of long-range planning and the uniqueness of every parish.
- Even when you disagree with his views, he will help you think seriously about financial stewardship and living as Christians within our cultural context.

Review by Hermann Weinlick, retired Moravian pastor and ecumenical officer for the Moravian Church in North America. His work as a freelance editor includes copyediting the *Feasting on the Word* lectionary commentary. He is a member of the Ecumenical Stewardship Center Resource Editorial Team.
Beyond Stewardship: A Church Guide to Generous Giving Campaigns
John Zehring and Kate Jagger, Judson Press, 2016

Beyond Stewardship: A Church Guide to Generous Giving Campaigns is a hands-on text filled with practical advice for an extensive annual stewardship program, including financial commitments to God’s work through the church.

The book gives a two-pronged approach. First, it stresses a theological emphasis on abundance instead of scarcity. Second, it uses the most fruitful practices from effective fund-raising.

On the theological side, authors Zehring and Jagger prompt church leaders to shift from talking about a stewardship campaign to a “generous giving ministry” and switch from talking about the church’s needs to how the church meets people’s needs. They emphasize raising givers more than raising funds and involve a large number of people in the process.

What makes this book distinctive is its use of positive fund-raising practices. First, it assigns three groups to work in partnership. The Generous Giving Ministry (coordinating team) makes the case for church members to grow as givers. The Trustees make the case for giving to meet the church’s financial needs. And the pastor and Church Council focus both cases on meeting the giver’s needs.

The other four fund-raising techniques are interlocking strategies to communicate with every person in the congregation:

Concentric circles. All members of the asking group give their own financial commitment before they speak to the next group, like waves rippling out on a pond. Two Generous Giving Ministry members speak to the Council, who divide into pairs to speak to all other groups. At every point, the representatives thank people for their current service and giving, share how the church has met their personal needs, and ask them to join the speakers as they grow in the spiritual discipline of giving.

Personal visits. After making their own commitments, Generous Giving Ministry members visit the top giving families not covered through the concentric circles, about one-fourth of the congregation. They bring personalized giving packets and use the same approach of thank, share, and ask.

Public witness. For six to eight weeks before dedication of pledges, church members speak for three minutes in worship about how the church meets their needs. They also witness through worship bulletins, newsletters, banners, and electronic and social media.

Direct mail. Direct mail consists of mailing a letter introducing the program’s theme, two optional reminder letters, and personalized giving packets to those not personally visited.

Beyond Stewardship will surprise church leaders who have denigrated fund-raising as a less-than-godly enterprise. It is not for the less-is-more crowd but offers a complete manual, emphasizing giving as a spiritual discipline. In this sense it is beyond the usual stewardship campaign, in both theology and method. This makes it a refreshing resource.

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