

ANNUAL STEWARDSHIP EMPHASIS

Giving

GROWING JOYFUL STEWARDS IN YOUR CONGREGATION

Live
Courageously

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





THINK GENEROUSLY

- 2 **Live Courageously**
Betsy Schwarzentraub
- 4 **Reflecting Generosity**
Hermann Weinlick
- 6 **Take a Risk**
David King
- 8 **Courageous Conversations
About Money**
Bruce Barkhauer
- 11 **Change the Dream**
Lynne Twist*
- 12 **Generous Relationships**
Paul Erdal

PRACTICE GENEROSITY

- 14 **Give Courageously**
Melvin Amerson
- 16 **A Zacchaeus Moment**
Sandra Dorsainvil
- 18 **A Leap of Faith**
Paula Kitt
- 20 **Breathing Life Into Your
Endowment**
Perkin Simpson
- 22 **Encouraging Greatness**
Justin Rabbach
- 24 **Nurturing Courageously
Generous Youth**
Rosanna Anderson
- 26 **From the Heart**
Janelle Rozek Hooper
- 28 **Break the Yoke**
Glen Guyton
- 30 **Stewardship Leader, Tell A
Story**
Rebekah Basinger

BRIGHT SPOTS

- 31 **Stories celebrating
faithful stewardship and
generosity**

BOOK REVIEWS

- 34 **Some of the best resources
about stewardship and giving**

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FROM THE EXECUTIVE DIRECTOR

The theme for this year's *Giving* magazine—Live Courageously—is the last in a four-year series focusing on 1 Timothy 6:18-19. Psalm 31:24 is an accompanying text: "Be strong, and let your heart take courage, all you who wait for the LORD." Twenty-first century North American culture has presented unprecedented challenges for the church and a new sense of what it means to practice our faith courageously. This includes our understanding of the spiritual discipline of stewardship and how we live that out through our generosity.

In the front half of this magazine, you'll find essays that provide thoughtful reflections about courageous generosity. The back half contains articles with practical applications for various types of giving and across generations. New this year are Bright Spot stories that we hope will provide sparks of inspiration. The stewardship emphasis in the center section invites you to dialog with the members of your faith community about their commitments to generosity. Attentive listening and gracious conversation takes courage, but can lead to fruitful results.

It is my hope, and the hope of the Ecumenical Stewardship Center Resource Editorial Team, that this magazine and other Live Courageously resources will help your congregation understand more fully how your faithful generosity reflects your vitality as a Christian faith 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.

Think generously. Practice generosity. And do so courageously.

Marcia Shetler, Executive Director/CEO
Ecumenical Stewardship Center



The Live Courageously Center Section outlines an adaptable, easy-to-use plan for a congregational annual financial response.

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LIVE COURAGEOUSLY

Betsy Schwarzentraub



Be strong and take courage, all you who wait for the Lord.

-Psalm 31:24

It takes courage to follow Jesus and live a life trusting in God, especially if we're seeking to be good stewards, or managers, of all God has entrusted to us—including our own lives and the Good News itself.

When people have courage, they usually show mental or moral strength to venture forth; persevere; or withstand danger, fear, or some other kind of difficulty. Whatever the hazards or calamity they face, courageous souls have developed a firm mind and will that keeps them moving forward, bringing others out safely alongside them as well.

Circumstances don't make people courageous, but sometimes people find greater courage within themselves when in crisis than they knew they had. Challenges don't need to be dramatic. They can also be those subtle, long-term situations that deliver toxic messages saying we are on our own, that other forces are stronger than we are, and



either that God doesn't exist or doesn't matter. Whatever the form of troubling times, it takes courage to reaffirm God's presence, power and love as the only foundation on which we can stand.

Psalm 31:24 says, "Be strong, and let your heart take courage, all you who wait for the Lord." In this issue of *Giving* magazine, we explore what it looks like to live courageously in various life experiences. For example, writers on these pages discuss courage in articles about our relationships with others, being a courageous witness, parents teaching children about stewardship, breaking the wall of silence about money, telling stories that reverberate in people's lives, talking about what we give to God through the church, and creating

a culture of greater generosity in the ministries in which we engage.

This is the final year of our four-year series based on 1 Timothy 6:18-19. In that passage, Paul tells all who are rich compared to most of the world (those who live on a few dollars a day) not to be haughty or set our hopes on the uncertainty of riches, but rather on God, who richly provides for us. By contrast, Paul says we're meant "to do good, to be rich in good works, generous, and ready to share." The result of such focus means we can have a good foundation for the future and "take hold of the life that really is life." All four themes of this series interweave into a vital whole, each from a different vantage point.

- We can **live courageously** when we recognize ourselves as God's loved sons and daughters, despite our weakness and frightening circumstances.
- Such courage prompts us to **live free** from the love-of-money trap, free to be "rich toward God" (Luke 12:21).
- Tasting this greater freedom prompts us to **live simply**, and to cultivate contentment, whatever our context.
- Such simpler living encourages us to **live generously** in our personal lifestyle and together as a congregation.

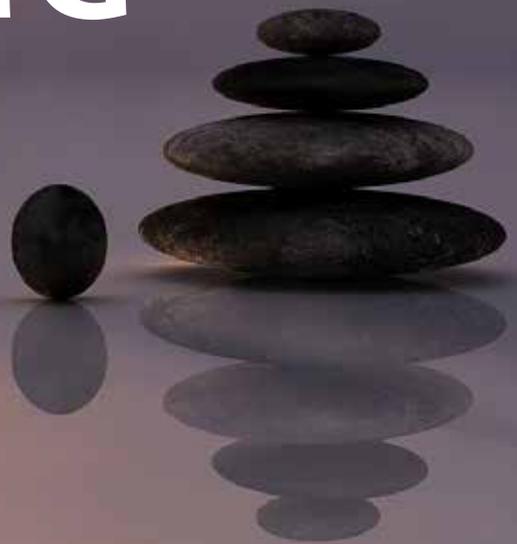
This brings us full circle, as we gain more understanding and stamina to live courageously in the light of God's grace.

We hope you will use this issue and the other three in this series as resources for your church, in whatever order fits you best. Our prayer is that together, you and your congregation will discover more deeply your identity as God's stewards and how to "take hold of the life that really is life."

Betsy Schwarzentraub is a stewardship consultant, an author in stewardship and generosity, a United Methodist minister (retired), and a member of the Ecumenical Stewardship Center Resource Editorial Team. You can find her writing and hundreds of resource articles at www.generousstewards.com.

REFLECTING GENEROSITY

Hermann Weinlick



The words *courage* and *courageous* appear only a few times in the New Testament. In the Old Testament, we find some variation of “Be strong, and be of good courage” twelve times. This suggests to me that life is not easy or carefree. Modern labor-saving devices and procedures may hide this truth. I recently spent some time in a restaurant kitchen. I was struck by how labor intensive the process of preparing good food really is. The same is true of the spirit, of living well; there is no labor-saving machinery.

In Psalm 34:10, the psalmist writes of waiting. Waiting—being patient—is hard for us, with stores open 24/7 and with a twenty-four-hour television news cycle. I recently was in a park with a friend who pointed to a tree we had watched being planted more than thirty years ago. We don’t have many experiences like that.

In one of his children’s books, nineteenth-century Scottish pastor and writer George MacDonald writes: “What is meant by growing? . . . It is far from meaning that you get bigger and stronger. It means that you become able both to understand and to wonder at more of the things about you. There are people

who the more they understand, wonder the less; but such are not growing straight; they are growing crooked”.¹ “Growing straight” is another way to say “taking hold of the life that really is life.”

Christian faith is rooted in a central biblical theme: life, both physical life and life as relationship with God, is good. The first chapter of our Bible tells of God’s creation of the world, including humankind, male and female, made “in the image of God” (Gen 1:27). A second account of creation, in the next chapter, tells us that “God formed man from the dust of the ground and breathed into his nostrils the breath of life” (Gen 3:7). The last chapter of our Bible describes “the river of the water of life . . . flowing from the throne of God” (Rev 22:1). In the Gospels—the heart of the Bible for Christians and that part of the Bible for which many Christians stand when it is read in worship—we hear Jesus say, “I came that they may have life, and have it abundantly” (John 10:10).

Where do we find this abundant life? The 1 Timothy text is from a letter to the

¹ MacDonald, George, *The Gospel in George MacDonald*, 132.

second-generation Christian church. William Barclay calls this passage "Advice to the Rich." (Whatever social level we in the United States and Canada consider ourselves to belong to, we are wealthy in the eyes of most of the world.) According to Barclay, the passage tells us "not that wealth is a sin, but that wealth is a very great responsibility".² The words of Timothy—*generous* and *share*—stress that we live in community, with others. Sometimes our understanding of Christian life centers on God and us as individuals, but that is not the vantage point of this epistle.

Sociologists tell us that people today desperately want and seek community, but their experience tells them it is hard to find—in the church or anywhere else. Scripture and tradition tell us that the life that really is life is a life in community, life conscious of relationship with others. "[God] cannot be our Father, save as he is their Father; and if we do not see Him and feel Him as their Father, we cannot know him as ours".³ The world around us usually tells each of us that we should live as if we are the center of the universe. While we sometimes may feel as if hell is other people, our tradition tells us that we meet God through our relationships with others.

I am increasingly convinced that the task of church leaders is to help nurture a truly welcoming community, one that is able to maintain and nurture a richness of life that is both difficult—because of differences in matters like race, age, sexual orientation, and social standing—and vital, for the same reasons. To be that kind of church is to live life that really is courageous. When we live this life, we are guided by our hopes more

than our fears. When we live this life, we love and pray for our enemies, whether personal, professional, or political—accepting what is perhaps the most difficult invitation of Jesus (Matt 5:43–48). When we live this life, we are courageous enough to admit that much of the time we fail to be our best selves and our best community.

So what is Christian stewardship? It is simply our courageous attempt, having experienced the generosity and hospitality of the God we know in Jesus, to live a life that reflects that generosity, the life that really is life.

Be strong, and let your heart take courage, . . . so that you may take hold of the life that really is life.



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2 Barclay, William, *The Letters to Timothy, Titus and Philemon*, 158-59

3 MacDonald, George, 171.

TAKE A

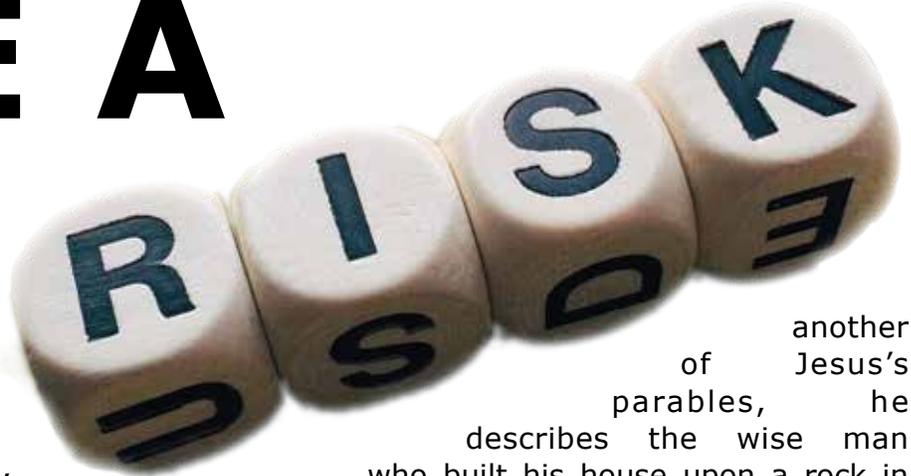
David King

At first, stewardship might lead us to picture the exact opposite of courage. Isn't stewardship about good management, preservation, and limited risk? In the financial planning world, that is what first comes to mind.

In your first meeting with a financial planner, you are likely to take an assessment to gauge your risk tolerance, and only then will your planner work with you to develop a diverse portfolio with a mix of stocks and bonds precisely chosen to balance risk with return on investment. And as we move toward retirement, we minimize risk to play it even safer in order to preserve the nest egg we have worked so hard to build.

But that is not exactly the stewardship metaphor we get through scripture. In Matthew 25:14-30, Jesus offers us the Parable of the Talents, and it is the servant who buries his talents (preserving the principle, mitigating all risk, but sacrificing any return) who is chastised by the master. It was the servants who risked their talents and increased them who were praised and rewarded. Yet, it was less the servants' economic prowess that the master praised; it was their trustworthiness: "You have been trustworthy in a few things, I will put you in charge of many things" (v. 21, 23). It seems that living courageously and stewardship are directly tied to trust.

Too often, however, I find that our models of stewardship in the church are designed for preservation and limited risk (trust in ourselves) rather than helping Christians to live freely, simply, generously, and courageously (trusting in God). Of course, there is a difference between living courageously and living foolishly. In



another of Jesus's parables, he describes the wise man who built his house upon a rock in contrast to the fool who built his house on shifting sand (Matt 7:24-27). Wisdom comes from building a solid foundation, but there is a difference between standing firm and laying down anchor and refusing to move.

I have been struck over this past year by deadly hurricanes Harvey and Irma forcing millions in the United States to make the choice to abandon their homes and flee as well as by the endless numbers of refugees in countries like Syria that must make the even more difficult choice to leave their homeland in the face of terrifying war. It often takes more courage to leave home than to stay. Even when home is no longer safe or comfortable, residing in the familiar is safe.

And in the midst of danger and tremendous change, our faith calls us to "be strong, and let your heart take courage" (Ps 31:24). The Israelites knew something about being refugees. Like so many psalms, Psalm 31 was written to ask God to deliver God's people from their enemies. And alongside their cries for deliverance, they proclaimed that in such a precarious situation, they would seek refuge in the Lord. Even as refugees, they knew where their hope rested.

Of course, the Israelites did not pretend that it was easy to be strong and take courage in the midst of what they faced, but they continually reminded themselves that it was

possible for “all who wait upon the Lord” (Ps 31:24). This phrase, “wait upon the Lord,” is repeated all throughout the Old and New Testaments, and because we find it so often, I think we might overlook its significance. Waiting can have a very passive connotation—sitting back and not doing anything until it is our time. Yet that is not what God’s people mean by being called “to wait upon the Lord.” Psalm 31 is a cry to God for God’s help, but it also proclaims a trust in God’s promises that leads to action. Waiting upon the Lord is to live expectantly, trusting in God’s character and promises, and setting out to get our hands dirty. We trust in what has been said about what God would do, but this is an active trust that calls us not to build walls (stewardship as preservation, management, or fair-share giving), but rather to be an active steward of the future of God’s kingdom.

So, when we are living courageously, stewardship calls us to do good, be generous, and be ready to share so that we might “take hold of the life that is really life” (1 Tim 6:18-19). But living as Timothy suggests in the midst of the world in which we live takes great courage. If we limit our theology of stewardship merely to how we invest our money and possessions, then we have missed the

message. God has chosen to work through us to transform this world; therefore, God calls us to steward this ultimate kingdom vision. Of course, stewardship of such a comprehensive, missional task cannot be explained with notions of management and preservation. Such an active and courageous stewardship will force us to live differently, and we will likely have to engage personally, politically, and publicly.

Stewardship, therefore, is not merely a church word associated with fundraising, pledging, and annual budgets. Stewardship is a theological word that leads us to cling to God’s promise for the future, to announce that vision to the world, and to live into this vision by working for that change right now. When living courageously, we can wait expectantly upon the Lord, risking the safety and comfort of the status quo for the chance to live into the role that God calls us to play in the ongoing creation, redemption, and transformation of this world.

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**CLING TO
GOD’S PROMISE**

**ANNOUNCE
GOD’S VISION**

**WORK
FOR CHANGE**

COURAGEOUS CONVERSATIONS ABOUT MONEY

Bruce Barkhauer



For generations the rules of polite company have included “No conversations about religion, politics, or money.” Although our faith should guide us into different conversational norms, we sometimes avoid talking about money.

The Bible addresses the subject of money, wealth, property, and related derivatives so often (perhaps as many as 2,500 times) that it seems a bit strange for some to have such an aversion to the topic. The truth is that

despite the many biblical mentions of money, it can be difficult to find our voice on the subject—whether we are mounting the steps to the pulpit or sitting down at the church council meeting. Our knees weaken; we clear our throat, laugh nervously, and most often, look for a way out.

There can be no doubt—it takes courage to talk about money!

To get at the root of the problem, we should



identify that there are two very different courageous conversations with regard to our fiscal resources. The first is about our relationship with money; the second is the asking for money. While they are different from each other, both are related to discipleship, both are spiritual health issues, and both are addressed at length in scripture.

When we consider our culture and its intense acquisitiveness, it is not a mystery as to why it takes courage to engage this subject.

Our entire Western economy is based on consumption. One cannot be a successful consumer without adequate resources. When we couple this notion with the idea that scarcity is what gives added value to objects, we create a relentless and self-consuming cycle of desire and pursuit which leads only to hoarding and deep levels of anxiety. It elevates money to a god-like status with the mistaken belief that if we have more of it, we will have a sense of greater worth and experience lower stress. This is the prevailing wind of North American existence. Sailing against it is not easy, especially when it blows at hurricane force. It takes courage to speak either to the false relationship between wealth and blessing or to address the responsibility and the burden of wealth.

It is a brave thing indeed to remind people about the promise spoken by the prophet Malachi: God's blessing of the people when they gave the tithe was not about giving to get but about giving from what they already had. It was about God's promised provision for enough, not the secret for acquiring more. We tend to live for the next thing instead of the full realization of the moment. People who live only in the expectation of a blessing cannot yet see that they have already received one.

It is no easier when people have abundance. To forget the source of our provision is to lose our own identity and to lose our way. In a world where being self made is the ultimate accomplishment, such news is not terribly welcome. Even the practice of the tithe as described in Deuteronomy 14 holds at the center of the purpose of the ritual "so that you will fear the Lord" (v. 22-23).

The story of the rich young ruler¹ tells both halves of our dilemma. He is both wealthy and intentional about keeping the law—a sure sign of blessing. When he asks Jesus what is truly necessary to experience the realm of heaven, Jesus directly challenges his relationship with

1 A composite picture of the man in this story, as told in the three synoptic gospels.

his stuff and simultaneously invites him to divest of the concerns of the world in favor of investing in the qualities of the realm. The man is incensed, flabbergasted, and eventually distraught at the reply and its prospect for his life. There is nothing that says we have power over our money greater than our ability to give it away. The converse is also just as certain to bear witness to its power over us. When we already have a god, we are rarely willing to be the disciple of the One who really is.

And there is the audacity of what Jesus asks. Give it away. Give it *all* away? Really? But not just anywhere. Sell what you have and give it to the poor so that you will have treasure in heaven. Take what you have and do the things that give evidence to the unfolding realm of God in your midst. Where need is absent, God is most surely present. To make provision for the poor is to signal that the old age of brokenness and want is passing away and the new age that Jesus brings—one of wholeness and plenty, is surely coming. To give *all* away is to be unencumbered by its overt and hidden snares and deceitful claims.

The second conversation place in which our courage is required is that of asking people to give (even when we are not asking for all of their wealth) in order to be a full partner in the realm. It is

asking them to take stock of their priorities, their values, and the depth of their faith in what the gospel is really about. It creates a moment of urgency and potential crisis in the hearer. There is the risk they will say no, the risk they might be offended and choose to go elsewhere. It happens. It seemingly happened to the one who went away sad—even when it was Jesus who was doing the asking.

Here courage begins to operate not just in the daring ask to do great things, but in the heart and mind of one being asked. There is courage needed by the ones invited to consider a gift: to believe that something can be generously given and there will still be enough: to embrace the notion that we can move the needle on the scale of poverty, injustice, ecological devastation, or the value of human life in the direction of the good and the godly: to accept the reality that the source of what one possesses is neither the sum of who one is or solely the work of one's own resourcefulness: to realize that the promise of God's provision for enough is fulfilled in sharing from what one has. This too, requires courage.

Imagine for a moment the courage to ask without begging or apology because we believe the gospel compels us to give with a purpose. And imagine, just

for a moment, the courage to give because we believe that God will provide for our needs, should we have them in the future. Can any greater case be made for finding the courage to teach and preach about stewardship? The world is waiting for a word. Speak it and live it with courage!

The Rev. Bruce A. Barkhauer is minister for faith and giving for the Christian Church (Disciples of Christ). Previously as pastor, he led congregations in Ohio and Indiana in achieving high levels of financial support for local and global missions. He is the author of numerous articles and a book of devotions entitled Community of Prayer (Chalice Press, 2016) created to be utilized by congregations during financial campaigns.



Imagine for a moment the courage to ask without begging or apology because we believe the gospel compels us to give with a purpose."

CHANGE THE DREAM

BY LEVERAGING VISION, MONEY, AND LIFE

Lynne Twist

Whether you are aware of it or not, you make an impact each day with your choices about how you live and how you allocate your resources. If “money talks” it is with our voice. Each financial choice you make is a powerful statement of who you are and what you care about. When you take a stand and have your money reflect that, it strengthens your sense of self.

You don't have to change careers, revolutionize your business, or pack up your family and move away from anything or to anything to take a stand. You express your stand in the way you earn money, choosing work consistent with your values. You express your stand in the way you use money to provide food, clothing, shelter, or education for your family. It can be in the money you use to support others in your community or beyond, through food depositories, or shelters for battered women, troubled children, or homeless people. It can be in the money you use to empower your own creativity and self-expression, or otherwise nurture yourself through classes, books, or music. It can be in the money you pay for the products you buy, supporting the companies that produce them. It may be money you contribute to local, national, and global causes that inspire you, and the opportunity you offer others to do the same. If you are an employer, it can be the money you invest in the resources to make your workplace an expression of integrity, where employees and management have what they need to express their excellence.

We each have the power to arrange life so that the stand we take with our money and our life with money is a right-now, every-day, every-week expression of our core values, not a some-day, next-year, or when-I-retire or when-I-have-enough expression of our core values. Every moment

of every day there are chances to participate in expressing your individuality and creativity, in contributing to your vision for yourself, your family, your community, city, or world. When we bring this consciousness to our choices about money and use our resources—money, time, or talents—to take a stand for what we believe in, we come alive. We are flooded with a sense of purpose even in the smallest action, and a feeling of power and energy opens up in our life.

Whatever the nature of your own call to action, I invite you to take a stand. Separate yourself from the prevailing drift, and use the opportunity that we each have to deepen our values and become more determined to live by them and articulate them. We each can speak for sufficiency as a way of living and relating to money and to each other. Whether you do it with a dollar or a million dollars, whether you are a Guatemalan peasant or an African farmer, a person of inherited wealth or a laundress, a lawyer, a factory worker, a doctor, an artist, a clerk, a baker, or a banker, you have the power with your money to break the silence that protects a destructive, scarcity-driven money culture and take a stand for higher human values. Money carries the power and intention we give it. Endow it with your stand. Empower it to change the dream.

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GENEROUS RELATIONSHIPS

*A gentle friend
launched me on my
personal stewardship
journey.*

Paul Erdal



My understanding of how relationships with others influence our generosity began in my childhood. My adoptive parents had no other children of their own. These “white Americans” decided to adopt my sister and me. I was seven, and my sister was five years old at the time. Usually, adopting parents want infants. For some reason, which a seven-year-old Korean boy could not understand, these strangers wanted us! Later, I learned that they had simply looked at a black and white photo of the two of us and decided, “We would like these children.” I can only imagine that hope-filled and generous hearts led them to choose us! This foundational story of hope and generosity—a leap of faith and a trust in the generosity of strangers from a faraway country who wanted to love and bless us—was the beginning of my new life in the United States of America in August 1973.

My most significant encounter of generosity

and courage was during my first call as pastor. I slowly developed a relationship with one of the elder statesmen of the congregation. I had brief encounters with Joe* and began making some personal visits. During one of these visits, I finally asked him how he had become such a generous person. I admired the ways in which Joe financially supported not only his church, but also many organizations within the community. Joe didn’t explain the how or the why of his generosity. In fact, he downplayed my description of him being a generous man. What he did share with me was this: “Well, I don’t know about that. What I do know is that I want to be more generous in my death than I have been in life. My children are well and doing just fine. They don’t need my money. So I am giving everything away.”

This surprised me, to say the least. I had not heard someone speak in this way concerning their accumulated wealth and belongings. I

was young, married, a first time parent, and in my first call as a pastor. I could not fathom such generosity as I considered my own financial burdens. I had just started paying my monthly student loan payments from college and seminary and had taken on more debt with the mortgage for our first home and a bank loan for a second vehicle. After a moment of silence and with a disarming smile, this gentle and generous statesman asked me, "How about you? How is your stewardship?" Thus began my personal financial stewardship journey.

To this day, I am grateful to God for placing Joe in my life. Through this relationship and through his humble and courageous influence, I began my financial stewardship commitment with regular giving. It took courage for Joe to ask a simple and yet life-shaping question. I believe it also took great courage to ask that question of me, his pastor! It was his generous spirit and non-judgmental personality that made the difference. I believe Joe was used to open my ears to listen to God. More important, God the Holy Spirit used Joe to open my heart to God and all of what God loves!

From a confessional faith perspective, I profess that God has made me and all that exists! Influenced by my understanding of God's love for the world, I cannot

exclude this vital influence and relationship from who I am. As a human creature of the divine Creator, I am created not only in the image of God but also in relationship with God and God's creation. God's creative, redeeming, and sanctifying nature as well as all that exists has shaped me into the person I am today.

* Name has been changed.

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GIVE COURAGEOUSLY

THROUGH YEAR-ROUND GENEROSITY

Melvin Amerson

During the year, these questions arise: Are there any new annual stewardship campaign programs



out there?" and, "Do you have ideas on how to get members to give more?" The typical follow-up statements are "Our members are all on fixed incomes," and "They are giving all they can." These are code words for "I am

not comfortable/do not like leading money- or generosity-related conversations in the church." God did not give us a spirit of timidity, so this sensitive integral part of discipleship must be addressed, taught, and lived out based on biblical principles and best stewardship practices. This undertaking must be done courageously!

In order to live courageously, a mindset of God's abundance and generosity must be present. Sadly, money has become a topic of most resistance in our culture. Yet there are some 2,300 verses in the Bible that refer to money and possessions. To live courageously, one must be willing to live counterculturally while being intentional in living, teaching, and leading believers to become rich in good works, and generously share with others as we read in 1 Timothy 6:17-19. Bold and courageous leaders share stewardship practices and offer creative and ongoing responses to God's generosity. Congregations that develop cultures of generosity inspire courageous living and incorporate annual and year-round generosity practices that reinforce faithful, fruitful giving and engagement in ongoing good works.

A year-round approach to generosity is essential to growing congregations of faithful, generous disciples. Here are a few stewardship ideas that are considered best practices and are included in most effective year-round generosity or stewardship plans in churches that are intentional about developing a culture of generosity.

The annual or pledge campaign is often considered the centerpiece for congregational stewardship, but it should be considered only a part of a comprehensive, year-round generosity plan. Pledges from the campaign help with the budgetary process to varying degrees, but most important, a campaign causes church members and supporters to make a conscious decision about their financial support or financial response to the ministry of the church for the coming year. In cases where there is no annual campaign, an option is to offer a challenge of giving God at least a three percent increase.

After the annual stewardship pledge campaign concludes, the remaining eleven months of the year often get overlooked regarding implementing intentional generosity practices. Sending contribution statements at least quarterly, accompanied by a letter from the lead pastor or persons who are responsible for church finance, provides teachable moments to inform and inspire faithful giving while stating where persons are on their spiritual journey as it relates to giving. Some



churches have moved to emailing statements in recent years to accommodate their members' preferred mode of communication. Also, the accompanying letter can encourage members to embrace the vision of the church, teach generosity, and demonstrate how their generosity impacts the mission and ministry of the church.



Throughout the year but more specifically in October and January (before and after Christmas), offer Christian financial

management courses to members and to the community to promote personal finance and money management. Incorporating a course into or with the annual campaign helps believers to understand the campaign as about more than supporting the financial needs of the church; it is also about becoming good stewards of all the resources that God has entrusted to them.

Weekly, celebrate the offering during worship and always be mindful that giving is an act of worship and an extension of ourselves. The invitation to give creates a sacred, teachable, worshipful moment connecting our faith and money as means of honoring God. Consider reading scripture and offering invitations, showing video clips of your congregation's tithes and offerings in action, and including ministry moments, skits, and sermonettes before the offering. The offertory time is one of the best opportunities to share how a congregation lives courageously through its generosity and mission support. The offering still deserves to be celebrated even in the midst of a growing trend of electronic giving in which ministry support is given at times other than the traditional offertory time in worship.

Consider providing a narrative budget plan or spending plan to help share the story of the impactful ministries your church provides. Line-item budgets and narrative budgets can co-exist! The narrative spending plan takes the numbers from the line-item budget and tells a compelling story about your ministry and how your gifts are

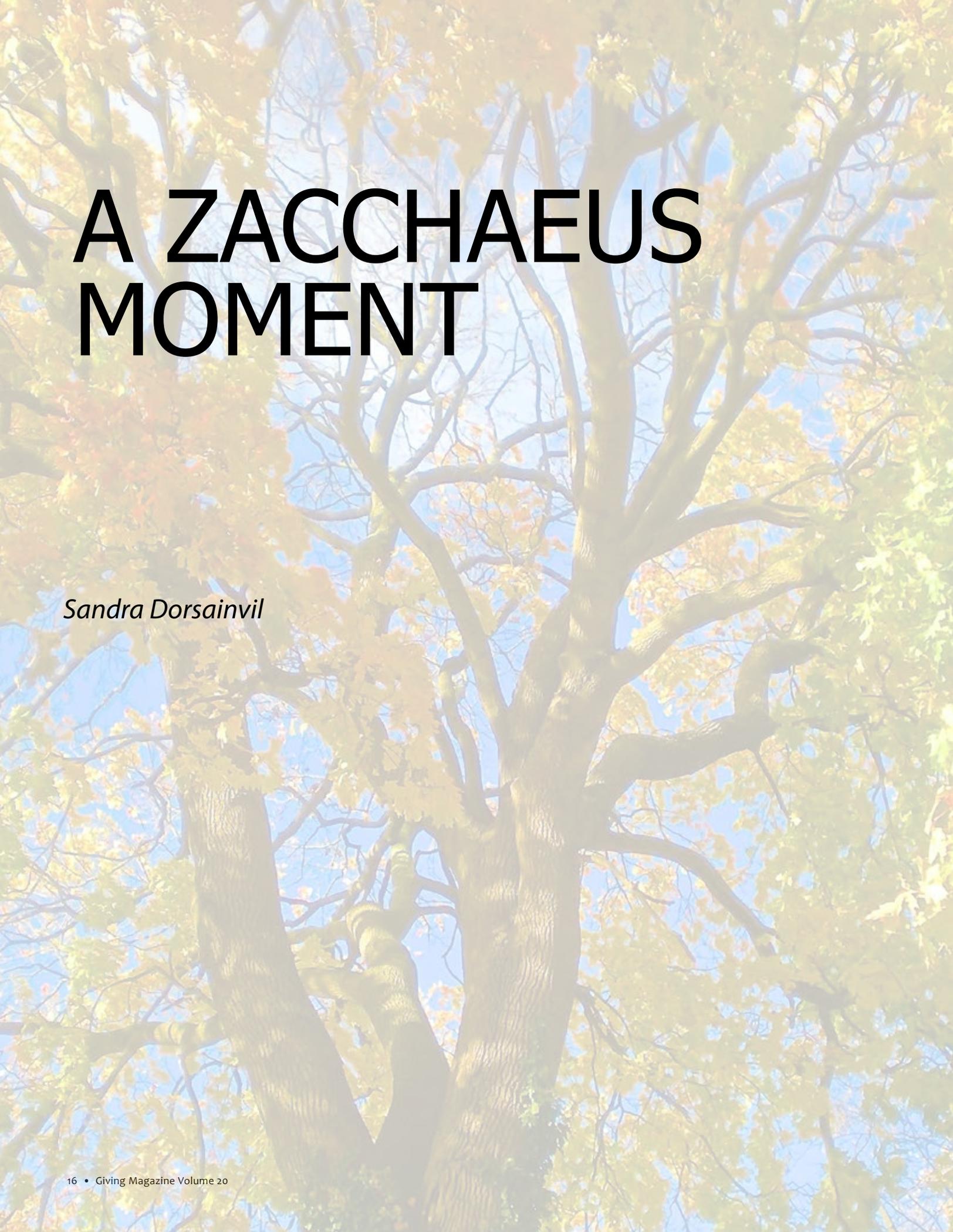
making it happen. Photos from ministry programs and events show enthusiasm and excitement that a line-item budget fails to produce. A narrative budget/spending plan can keep a congregation's mission, vision, and ministry visible to the congregation all year long.

Year-end gifts and special offerings are essential components to any year-round generosity approach for a number of reasons beyond revenue shortfalls or surpluses. At the close of the year we should spend time in reflection to see if we were fruitful and faithful and lived courageously as believers. Those who are blessed with securities that increased significantly in the stock market should consider prayerfully gifting a portion of those appreciated shares to their church or favorite nonprofit. Pastors should encourage members to make special Advent/Christmas gifts to the church. We must be intentional about reminding members and attendees that Christmas is not about the commercialism but about celebrating the special guest of honor Jesus Christ. The Lenten season is another significant time in the life of the Christian faith as a time of prayer, fasting, and self-denial. An offering equal to the value of what was sacrificed for the forty days of Lent would honor Christ and the sacrifice of his life for us.



Embracing the biblical principles and generosity practices of Christian discipleship leads to living courageously as faithful stewards. Living courageously as Christians means worshipfully responding to God's generosity with an abundance of good works, sharing generously with those in need, and presenting our tithes, offerings, and other gifts. Freely receive, freely give!

The Rev. Melvin Amerson is senior area representative and resource specialist for the Texas Methodist Foundation and a former pastor of several congregations in the United Methodist Church. He is author of Stewardship in African-American Churches: A New Paradigm and co-author of Celebrating the Offering and Fruit for Celebrating the Offering.



A ZACCHAEUS MOMENT

Sandra Dorsainvil

When we look at the story of Zacchaeus in the Gospel of Luke chapter 19—the man who climbed the sycamore tree to see Jesus passing through the streets of Jericho and accepted Jesus’s invitation to open his home to the Messiah—we are reminded of the paths missionaries take as they follow their call to serve as God’s servants nationally or internationally. Giving in support of mission is also a call to obedience, discipline, spiritual readiness, and courage to give the best of ourselves. It is a call to be instruments of peace and mercy and a call to be the best stewards of time, talents, and treasures for God’s kingdom.

As a tax collector, Zacchaeus had a reputation among the various merchants and households in the community of being a corrupted man. He was not sought after and greeted with delight. Yet on that day, when Jesus walked through the streets of Jericho, Zacchaeus had the courage to step out of his comfort zone and respond in haste when called upon. Zacchaeus knew the backlash he would receive from other tax collectors, his peers, and community members. Yet he followed the yearning in his heart to follow the Messiah’s call. Others’ condescending comments did not dissuade him from his purpose and call at that moment.

Many of our sending agencies and denominations turn to The Great Commission (Matt 28:16-20) and/or the calling of the first disciples (Matt 4:18-22) as a grounding scripture for God’s servants to embrace their call and support mission. The Zacchaeus story brings us closer to the transformation that happens in any servant/missionary’s heart when Jesus calls. The Zacchaeus story pushes us to face internal transformation for external support of mission. Zacchaeus put aside his old, corrupted shoes and accepted new,

anointed shoes, freeing him from bondage in support of God’s mission. His contrite heart was transformed into a generous heart.

I would say that the act of giving in support of mission is a Zacchaeus moment. God asks us to be as courageous and daring where we are as Zacchaeus was in Jericho. We are called to give our time, talents, and treasure to be transforming agents in support of God’s mission.

Zacchaeus’s heart was ready to receive God’s anointing. Zacchaeus was ready to wear new vestments, an outward sign of his internal transformation with God. He walked the same streets he had walked before, but with the love of Jesus in his heart. He did not try to pinch and twist every dollar out of the people he encountered. Zacchaeus showed humility as a new ambassador of God’s truth, mercy, and love while lifting up important ministries throughout the region of Jericho.

As Rev. Margaret J. Marcuson reminds us in her book entitled *Money and Your Ministry*, leadership in stewardship and generosity consists of strategic persistence while valuing the process of bringing others to embrace giving. The generosity of some supports the courage of others to go and serve in all the corners of the world. This courageous lifeline strengthens our Christian bond and reminds us to embrace Psalm 31:24: “Be strong, and let your heart take courage, all you who wait for the Lord.”

The Rev. Sandra Dorsainvil is director of short-term mission for American Baptist International Ministries. She formerly served as a parish pastor and regional associate executive minister for the American Baptist Churches USA.



A LEAP OF FAITH

BEST PRACTICES FOR
A COURAGEOUS
FINANCIAL CAMPAIGN

Paula Kitt

On campaign kickoff day, I stood with members at Family of Christ Lutheran Church viewing the architectural drawing of their proposed new church building. For many years, this congregation had been planning a move to a different part of the city, in response to God's vision for their ministry. The project scope and costs were daunting. The campaign goal was set very high—much higher than reason, experience, or campaign formulas would advise.

Someone commented, "Maybe we should wait on the campaign. What if we can't raise that much?"

Before that seed of doubt could take root, another member responded, "Let's go forward. We'll raise what we can in this campaign, then consider another campaign if necessary. But we must have faith. This is the step God is calling us to take."

How would you define a capital campaign? A leap of faith? Certainly for most congregations planning a capital campaign, a six- or seven-figure dollar goal is daunting and bold! So, yes, there is an element of faith needed, as well as courage.

While faith and courage may not appear in print on a building blueprint or on the monthly mortgage statement, they are core elements a

congregation needs to embark on a campaign. Here are some other recommended elements and preparations.

Begin planning well in advance (six to nine months) of the projected campaign start date. It is strongly suggested that professional campaign consulting services be engaged to assist in the campaign. The return on investment with an experienced consultant is most always more money raised than a self-led campaign. Also, the congregation experiences a positive impact in terms of congregational stewardship, spiritual identity, and support of the vision.

Appoint a campaign task force who will work in liaison with the consultants and other appropriate committees, such as a building committee or finance/stewardship committee.

The campaign task force must be composed of willing volunteers who are dedicated, available, and good leaders. They must be people whom the congregation respects and who are excellent at follow-through and can articulate the vision. They must also have good judgment to assess the congregation's ability to undertake a campaign and desire to move forward in ministry.

The campaign task force's primary objectives are to recommend if the congregation should have a campaign, and to recommend hiring a



Live Courageously

Congregational Financial Response

Overview

In its twenty years of publication, *Giving* magazine has offered a variety of annual congregational financial response methods. The Live Courageously Congregational Financial Response combines a visitation plan with a Commitment Sunday. By visiting

each household, the congregation provides a way for persons to share their affirmations and concerns, strengthen their understanding about faithful generosity as a spiritual discipline, build fellowship, and respond in support of the congregation's shared ministry.

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

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In our technology-driven, overscheduled culture, we may think personal visits are passe or impossible. Yet many of us—and perhaps surprisingly, especially younger generations—welcome the opportunity for personal conversation.

While often expected in conjunction with a capital campaign, visits related to your annual financial response provide a great opportunity to talk about faith, your congregation's mission and vision, hopes and dreams for your church, and the importance of consistent giving.

Visits are meant to be informal and inviting, but this financial response will work best with significant pre-planning. It is vital that pastoral staff and church lay leadership be committed to this response.

Tasks may include creating special materials such as a brochure describing your congregation's ministries and a narrative budget, developing a participation plan, enlisting and training visitors, making invitations and scheduling visits, and following up with those who are not visited.

Sending Visiting Team members in pairs is strongly encouraged. This ethical approach can be a supportive format for the Team members and assures that more than one person will hear the comments during the visits.

The visits are meant to be more than just an appeal for money. Congregation members will be asked to consider a financial commitment that they will present via commitment card during worship on Commitment Sunday. However, the visits should also connect persons in your faith community with your congregation's ministry and how their generosity makes it possible.

Showing gratitude for financial gifts is a growing edge for many congregations. Expressing thanks in person and should be an essential part of the visit.

Obviously, visits are not meant to be gripe or gossip sessions. Visitors should be spiritually mature and respected members of the congregation who manage relationships and confidentiality well. Discussing these aspects of the visitation process should be included in the training. You may want to develop a specific plan of action for handling matters of concern. Include your pastor in that process.

During the visitation month that culminates with Commitment Sunday, worship services can focus on the Live Courageously theme and the scripture emphases of 1 Timothy 6:18-19 and Psalm 31:24. Live Courageously theme materials are available in the Ecumenical Stewardship Center web store at <https://stewardshipresources.org/resources>. You also may want to emphasize this theme in your visit materials. For example, one question to ask could be, How is God calling our congregation to live courageously in our vision, our mission, our ministry, and our generosity?

Deciding what type of annual financial response to use is an important choice that should be based on the life and health of the congregation. Those who are experiencing significant conflict or who are in the midst of pastoral leadership or other transitions may want to consider a different financial response method other than the one described here. You can view other themes and options on the Ecumenical Stewardship Center website at <https://stewardshipresources.org/resources-theme>.

Leadership



The Financial Response Team should include a chairperson, communications coordinator, visitation coordinator, and worship coordinator. The Pastor or an appropriate member of the pastoral staff should be a member of the team. The Visitation Team also provides leadership.

The Church Leadership Team and Stewardship Committee can show support by serving on the Visitation Team. The pastor should not serve as a visitor, but take a strong leadership role in preaching and Bible study during the stewardship emphasis.

Chairperson

- Coordinates the activities of the committee and the financial response
- Works with the pastor to enlist other leaders who will be active committee members
- Reports the progress and results to the Leadership Team and the congregation as appropriate

Pastor

- Assists in identifying the visitation team
- Provides leadership and theological foundation through Bible studies and sermons
- Integrates the theme into worship

Communications Coordinator

- Develops materials that will be distributed during the visits

Visitation Coordinator

- Recruits and trains the Visitation Team and monitors progress of visits
- Oversees follow-up plan for persons not visited

Worship Coordinator

- Works with the pastor and other appropriate staff to plan the Visitation Sunday and Commitment Sunday worship services

Visitation Team

- Conducts visits lasting twenty to thirty minutes, prior to Commitment Sunday
- Provides feedback to visitation coordinator
- Conducts agreed-upon follow-up for persons not visited

Financial Secretary

- Collects commitment cards and prepares reports to share with the Financial Response Team and other church leadership as appropriate

Timeline

First Step

Choose the dates for Visitation Sunday and Commitment Sunday

Six months before Visitation Sunday

Name the Financial Response Team

Five months before Visitation Sunday

The Financial Response Team meets to

- review the timeline
- identify potential visitors
- develop communications materials for the visits
- order Live Courageously theme materials

Four months before Visitation Sunday

- Choose members of the Visitation Team
- Prepare visitors lists

Two months before Visitation Sunday

- Train Visitation Teams

One month before Visitation Sunday

- Plan worship services
- Visitation Teams schedule visits

Visitation Sunday

- Consecrate Visitation Team
- Emphasize theme during worship, Sunday school, Bible study groups

Between Visitation Sunday and Commitment Sunday

- Visitation Team makes visits
- Emphasize theme during worship services, Sunday school, and Bible study groups

Commitment Sunday

- Receive financial responses

One week after Commitment Sunday

- Make follow-up communications as necessary
- Send thank-yous to Visitation Team

One week to one month after Commitment Sunday

- Visitation Team meets to debrief, share encouragement, and evaluate

One month after Commitment Sunday

- Report results as appropriate



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

Visitation Team Training

It is important to include training for the Visitation Team so that everyone has the same information and common understandings regarding making visits. A sample training session agenda follows.

Opening devotions by the pastor

Overview of the emphasis theme by the chairperson, including:

- description of theme and why it was chosen
- description of response method and why it was chosen
- the timeline
- special Sundays

Overview of the visit response method by the visitation coordinator, including:

- the process for developing visitation lists
- visit guidelines
- materials for the Visitation Team, such as visit reports
- the process for returning materials
- the follow-up process

Review of the materials that will be shared during the visits by the Communications Coordinator, including:

- a church brochure
- the commitment card

Practice sessions for the Visitation Team

Closing and sending prayer by the Chairperson

Sample Visitation Process

1. Plan the Visit

- Become familiar with everyone on your visitation list.
- Set specific times and places for each visit.

2. The Approach

- Ring the doorbell with confidence.
- Introduce yourself.
- State the purpose of your visit.
- Make a friendly impression.

3. Inside the Door

- Begin with prayer.
- Ask a caring question about the family or individual to set the atmosphere.
- Move confidently to the point of the visit.

4. Share Faith and Tell Stories

- Refer to and talk about the stewardship theme.
- Share a personal story about faith or an experience in the congregation.
- Invite those present to do the same.

5. Present the Visitation Material

- Talk about current and future ministries.
- Encourage the sharing of ideas.
- Talk about congregational resources and potential.

6. Express Gratitude

- Say thank you for current participation and financial support.

7. Invite a Continuing Financial Commitment

- Refer to the commitment card.
- Encourage prayerful consideration.
- Give instructions for returning the card.

8. Other Questions

- Invite questions.
- If you are confident of the answer, respond.
- If you do not know the answer, say you will refer the question to the appropriate leader.

9. After the Visit

- Complete the member visit feedback form.
- Note whom to refer unanswered questions.
- Review the strengths and weaknesses of the visit.
- Identify ways to improve the presentation.

Visitation Team Dos & Don'ts

Do. . .

- be yourself!
- take time to get to know your visitation team partner.
- become familiar with the visitation material.
- practice the presentation at least twice with your visitation team partner. Be clear who will take what roles.
- consider occasionally changing roles with your visitation team partner to maintain enthusiasm.
- complete your own commitment card before making your first visit.
- be prepared to visit all persons assigned to you.
- look at the person you are visiting when you are talking. When the eyes are elsewhere, the mind is elsewhere.
- show signs of understanding or hearing, such as nodding your head. Show your attention through posture.
- be ready to answer anticipated emotional questions while controlling your emotions. Try to understand people first, then respond in a caring manner.
- expect God's presence and blessing during your visits!

Don't. . .

- be afraid to ask questions. Ask fact-finding questions if you sense there is a concern. Ask caring questions to discover how the person feels. Ask open-ended questions so that the response is not limited.
- interrupt. Nobody likes to be cut off while speaking. Work at letting others finish what they have to say.
- change the subject. Changing the subject the person wants to talk about can be a way of alienating the situation. Relax and listen.
- daydream. Don't let your eyes wander or your head turn aimlessly. Keep from tapping your fingers, chewing gum, or fidgeting with pens or pencils.
- practice facts-only listening. Facts are important, but only as stepping stones for ideas leading to a major point. Don't keep your mind so occupied over minor points that you miss an individual's overall message.
- have poor posture. Poor posture communicates poor listening, so don't slouch. Be alert with eyes and attention focused on the individual, regardless of whether the person is seated or standing.
- tune the other person out. The burden of listening is on the listener. Don't automatically condemn a person or subject as uninteresting. Be sure not to bias your listening because a person's looks, clothes, or voice do not appeal to you.
- fake attention. Don't pretend to be getting the message while your mind has made a mental detour to another place. If the individual asks you a question, you may find yourself completely lost, and embarrassed.
- obsessively take notes. You can't try to write down all that a person is saying and expect to hear the message. Just jot down the highlights or key ideas and pay more attention to hearing the message.
- waste time. Don't waste your listening time. You can listen faster than a person can speak. As you listen, try to anticipate, evaluate, and summarize in your mind what a person is saying.
- discuss personalities. This is a time to focus on the overall mission and ministry of the congregation. Do not let the conversation wander into a critique of personalities or a gossip session.

Emphasis Sundays

Week One: Visitation Sunday

- Visitation Sunday should serve as the kick-off for the emphasis and the beginning of the visitation month. The Week One Live Courageously theme and Companion Resource materials can be used in the Sunday worship service and Sunday school.
- During worship, the Visitation Team should participate in a brief commissioning service. It would be appropriate to list the names of these persons in the bulletin. The prayers for the day should ask for a blessing on the Live Courageously emphasis and the visits.
- The sermon can focus on the Live Courageously emphasis theme, principles, or vision. A personal story about growth, proportionate, or sacrificial giving would be a good capstone.



Weeks Two and Three: between Visitation Sunday and Commitment Sunday

- The Weeks Two and Three Live Courageously theme and Companion Resource materials can be used in the Sunday worship service and Sunday school.

Week Four: Commitment Sunday

- The Week Four Live Courageously theme and Companion Resource materials can be used in the Sunday worship service and Sunday school.
- On this day members will offer their commitment cards as an act of worship, such as bringing the cards to the altar or front of the church after the sermon. The focus of the 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

The Congregational Visit Method requires two types of follow-up: related to the visits and to making financial commitments. While it can be tempting to extend the visit period, visits should occur between Visitation Sunday and Commitment Sunday with only rare exceptions. It is important for visitation partners to schedule as many visits as possible during the month before Visitation Sunday.

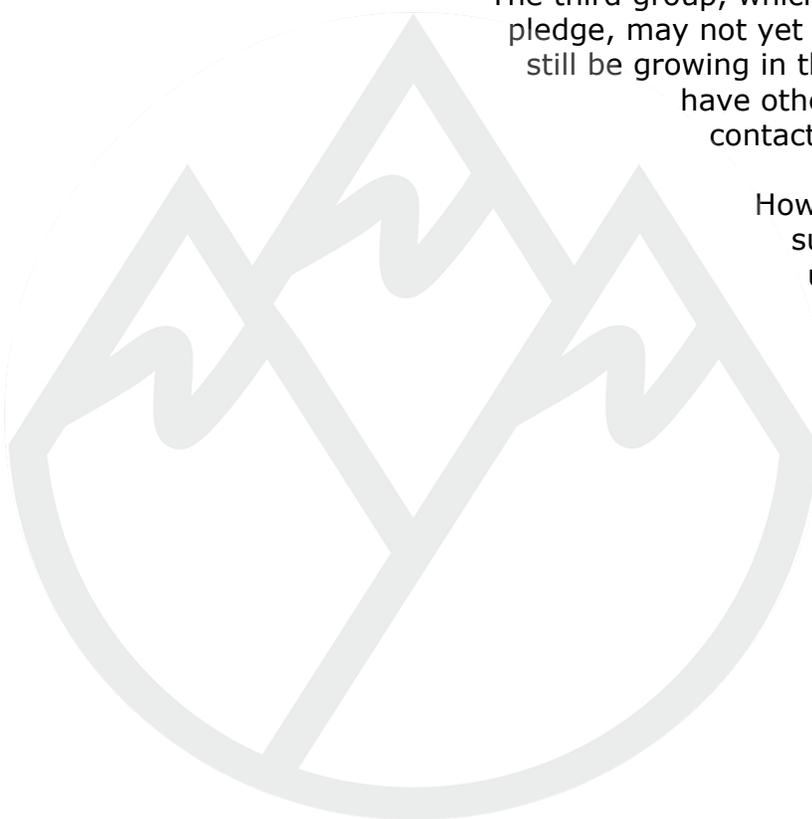
On Commitment Sunday it is not unusual for a significant number of households to not turn in their commitment cards. For this reason a follow-up effort is necessary. The financial secretary should provide a list of households to be contacted. It may be helpful to match these names with the Visitation Team members responsible for visiting.

Next, consider dividing each list 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 a letter, a brief telephone call, or an email.

The second group, which contributes and does not pledge, may have forgotten to respond or may not understand the reason for 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 re-think their ideas about making a faith commitment and re-evaluate their giving. All telephone calls and visits should be completed within two weeks after Commitment Sunday.

The third group, which does not contribute and does 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.

However you decide to follow up, make sure everyone responsible has clear understandings about the process.



consultant. To accomplish those objectives, the task force will

- gather information from other committees about the project, timeline, and projected costs;
- assess the congregation's ownership of the project and ability to support the project financially;
- identify a campaign consultant who can best match campaign and congregation needs;
- maintain open communication with the congregation regarding their progress.

Assuming that the recommendations are to move forward and if congregational leadership approves the campaign recommendation, the congregation is asked for approval. If the congregation approves the recommendations, the campaign task force then sets campaign dates and timeline consistent with the life, calendar, and rhythm of the congregation.

Make the campaign the main priority of the congregation during the active part of the campaign. The campaign should take place when most members are in town and attending worship. Worship services, bulletins, and business meetings should include a focus on the campaign from beginning through completion. Effectiveness is optimized when the campaign is not competing with other high-priority events or projects, such as a milestone church anniversary celebration or the process of calling a new pastor.

Plan the work and work the plan. Adhere to a proven campaign plan and timeline provided by the consultants.

Know and have faith in your vision for ministry. Every congregation has a God-given purpose: its vision for ministry, which should be clear and compelling. This vision should be understood and accepted by the congregation, communicated repeatedly before, during, and after the campaign. When the reason for the campaign ties to the ministry vision, people feel their gifts will have positive impact toward the mission.

Emphasize stewardship. The campaign is an appropriate time to revisit God's generosity, grace, and call to be good stewards. Find and offer ways for everyone in the congregation to participate in stewardship study or activity, such as Bible devotions, small group gatherings, Sunday school classes, focused sermons, group activities, and youth projects.

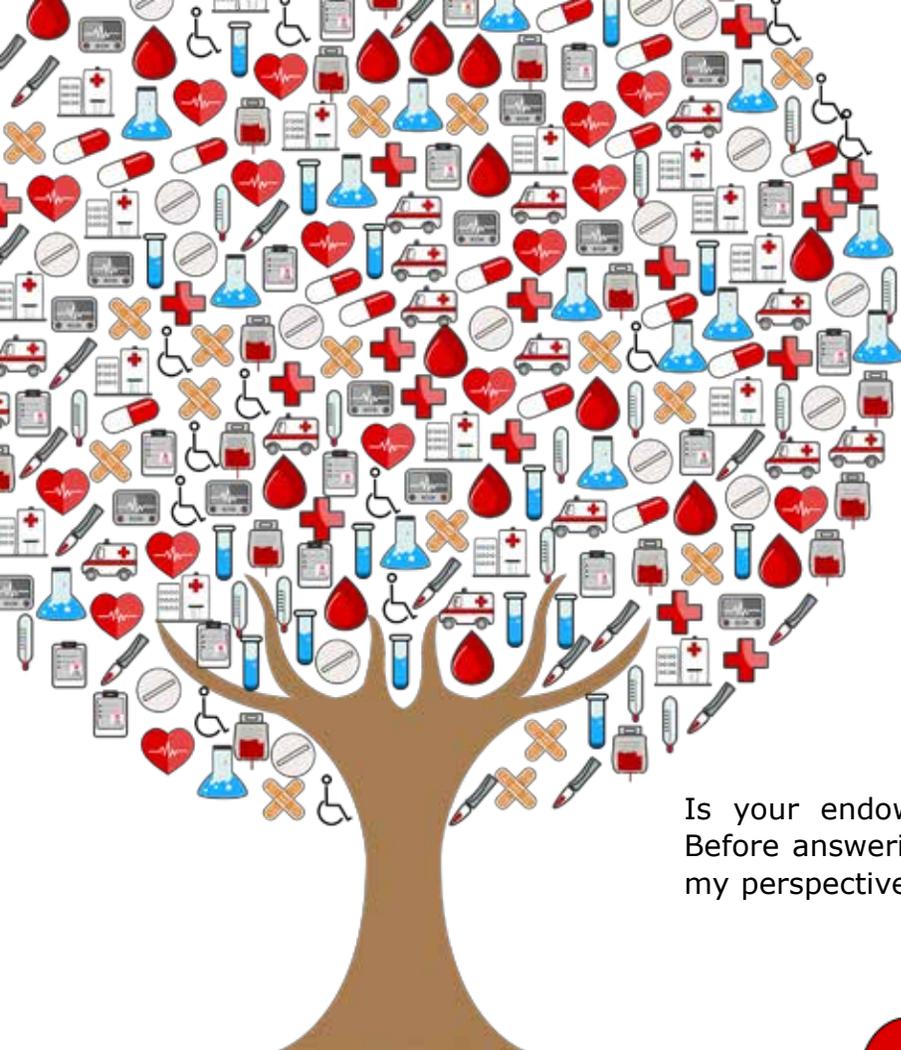
Invite the Holy Spirit in to the process. Offer prayers, request prayers, and pray in community throughout the campaign.

Underscore the congregation as a community serving together to achieve the ministry vision. Each person in your congregation is called by God to be a member of this community, contributing his/her individual gifts so that collectively the congregation can achieve the purpose of the campaign. Hence, each person is important to the campaign, and each gift is important. Invite each person to be a part.

Observing these campaign elements has proven beneficial for many congregations, including Family of Christ. I am proud of them. They faced their campaign challenge with courage and faith, putting their vision for ministry in the driver's seat of the campaign. The results were positive: campaign commitments exceeded expectations, their sense of community has been reinvigorated, and they are well on the way to a new facility to support new and expanding ministries.

So, take a lesson from them. Don't be discouraged by a large project, large debt, or not raising enough. Instead build up your courage, plan your campaign, and move forward with your ministry vision. Together as a congregation, and with God as your guide, this is the right leap of faith.

Paula Kitt, CFRE, is director of MIF Capital Campaign Services for the Evangelical Lutheran Church in America. She previously directed her own consulting practice and was vice president of community investment for the Greater Kansas City Community Foundation.



BREATHING LIFE INTO YOUR ENDOWMENT

FIVE QUESTIONS

Perkin Simpson

Is your endowment alive, dead or on life support? Before answering this question, first allow me to share my perspective.

My ministry involves investing and growing resources for the American Baptist Church family through endowments and planned gifts. Regardless of size, endowments accomplish good if not great work: however, realizing the full potential of an endowment is infrequently unlocked. Consequently, it is my belief that every ministry should have at least one endowment. Furthermore, breathing life into your endowment will dispel the myths and misconceptions generally associated with them.

To test if your endowment is alive, dead, or on life support, let me volunteer my services as your tour guide and explore a series of five questions with you. There are no harsh judgments here—the aim is to be helpful. Depending on how you answer each question, ultimate determinations are left up to you. So, sit back, relax and put your feet up. Let's begin!



Who knows about your endowment beyond your finance committee?

Endowments are often treated just as "accounts". The main determinations made each year involve how endowment funds are invested and how much can be used. These considerations are important; however, if your endowment is not regularly promoted to viable supporters, the opportunity for others to contribute to your endowment is diminished. Like a retirement account, new contributions often outpace investment returns and can be the most powerful way to grow your endowment. If knowledge of your endowment is locked in your finance committee—regardless of size and what is being accomplished—consider your endowment to be on life support to all but your trustees.



Does your endowment simply bear the name of your ministry or does it truly testify to what is being

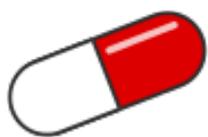
accomplished through your ministry?

Although not the ultimate test, the name of your endowment may present some insight. Compare the First Baptist Church Endowment to the Community Outreach Endowment of First Baptist Church. If you are a potential donor, think about which one appeals to your ministry vision and offers a greater assurance of purpose? Given that a ministry will likely have multiple endowments, the idea is to promote a focused marketing message and strategy. Consequently, framing the fund as the Community Outreach Endowment of First Baptist Church presents a more viable way to solicit outside support. Bear in mind however, that it is possible to have a generic endowment name. If this is the case, be sure to include specific testimonies about the accomplishments of ministries supported by the endowment.



As a follow-up to the prior question—do you have materials developed to promote your (visionary) endowment?

Verbal and visual promotion of your endowment is important. Having descriptive materials about your ministry's vision and how the endowment promotes that vision amplifies its effectiveness. Resources should be visible and easily obtainable. Integrating the awareness of resources into your ministry culture allows your constituents to give when they are ready and reduces the need to always use a hard sell. More important, the process of creating formal communication resources ensures that your message remains consistent. This is vital to promote stewardship.



Do you have measurable accomplishments?

Is it more impactful to communicate to your constituents that your youth endowment helps youth attend summer camp or that fifty children received scholarships to attend summer camp this year? Would you prefer to state that your Community Outreach Endowment feeds families or that due to the endowment 100 families are able to eat

each month? Measurable results provide an avenue to communicate accomplishments while emphasizing further need. For example, fifty camp scholarships being provided to youth and 100 families being fed are great outcomes, but more needs to be done. We need your continued support to make this happen. Be sure to also develop investment and governance policies for supporters who desire to see that level of detail in your measurable accomplishments as well.



Do you celebrate your supporters?

When people give, do they receive one thank-you letter and a handshake, or are they included in a formal honor society? Faithful supporters are usually humble and seldom ask for recognition. Don't be fooled, however—they appreciate acknowledgment, especially if they are aware that their recognition will motivate others to follow suit. On the other hand, if a supporter wishes to remain anonymous, be sure to respect their wishes. When possible, recognize equally the large gifts and the widow's mite given sacrificially.

There are more questions that can be used to assess the vivacity of your endowment. Hopefully, however, these five provide preliminary insight for you to evaluate if yours is alive, dead, or on life support. The myths and misconceptions associated with endowments, such as reduced giving and stewardship complacency, occur with dead endowments. Endowments vibrant with life have demonstrated the continued power to motivate. Of course, if you do not have an endowment, my recommendation is to establish one as soon as possible. If you have an endowment and have made the determination that it is on life support, breathe life into it and witness the miracles that God will perform.

The Rev. Perkin Simpson is executive director of the American Baptist Foundation. He has more than fifteen years of investment experience and holds a chartered advisor in philanthropy designation from The American College of Financial Services.

ENCOURAGING GREATNESS

Justin Rabbach

A group of young adults sat together during a week of our denominational camping ministry and we discussed the concerns that awaited us at home. Nearly all members of the group shared their fears about money. Student loans accumulating for those still in school and real-life expenses and budgeting for those out on their own for the first time. This was real fear.

As I write this article, trying to match the theme of Live Courageously, I couldn't help but think about that fear. Courage is the ability to do something that frightens you.

But that does not mean we should use fear as our motivating factor. Note some current headlines concerning money that young adults are reading about their future. They are all about instilling fear; fear of the rising cost of housing, fear of decades of student loan payments, fear of a disappearing retirement benefit in their lifetime. It is enough to make anyone want to hide their money under a mattress.

So what's the key to moving from fear to courage? From feeling lost and aimless to taking action? Encouragement.

Note that *courage* sits right in the middle of the word *encouragement*. Rather than spread fear of a dark future for the individual to garner clicks on a website, we as people of faith are called to share a future of hope for the community.

As I became involved in the mission work of the Moravian Church, a mentor shared with

me his take on the promise Christ gives in Mark 10, that any who give and sacrifice for the sake of the good news will receive a 100-fold return: not just in heaven but now, here in this world. My mentor said, "To me, this doesn't mean that if you give a dollar to the church you will get a check for \$100 in the mail. Rather, it means that if we all invest what we have into this community of faith, we will be blessed with all kinds of life giving gifts we can't even imagine and never could afford all on our own."

I don't own a beach house, but in my travels for the work of the church, I have stayed in dozens of different families' homes around the world—and some of them have been on a beach! I have lived glimpses of what the world could be if we lived like the community described in Acts 2. It is a reminder that the call of the church to live generously is not a call to live in poverty or squalor but to live the fullness of life, replacing the stress of individual burdens with the care and compassion of an uplifting community of faith. That sounds pretty encouraging to me.

But, helping young adults move beyond fear is not enough. Do not just ask young adults to have the courage to part with their money. Encourage them to join it on its journey. Ask them to make sure the way the money is used is in a manner that is just as courageous as the act of giving was in and of itself.

Young adults do not want to just do something good when it is possible to do something great. We can give enough money to pay

for dinner for someone who is hungry, which is a good thing to do, but why would we not also look for a way to do something great, such as making sure that person is not hungry again come morning?

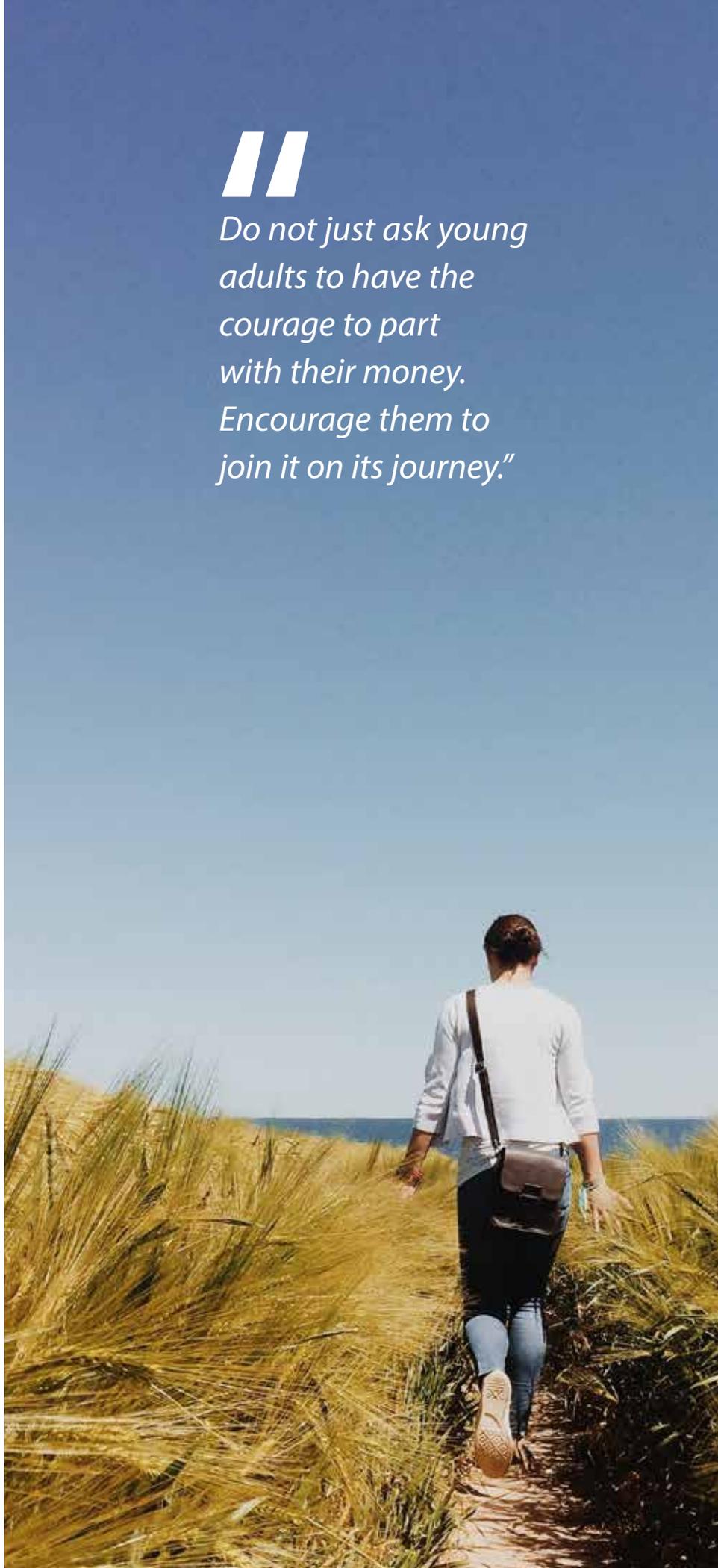
It is inspiring and encouraging to see gifts and acts of generosity not out of excess and what is left over, not out of the sense of sure footedness of standing on solid financial ground, but rather from a sense of hope and faith in the ability of the church to do something great—like the Great Commandment (Matt 22:36-40) and the Great Commission (Matt 28:19-20).

Look at the rise in giving to organizations doing sustainable mission work or micro-lending. Maybe young adults, and all of us, are ready to do more than provide one meal. We can put faith in the gifts and skills of others, offering more than distanced charity. We can provide hands-on support and relationships. We can make sure that our gifts of money and time are not just about us and what we can offer but are also examples of ongoing generosity and encouragement, leading to more examples of the same.

Justin Rabbach is director of mission engagement for the board of World Mission of the Moravian Church North America. In this role he works directly with congregations in mission discernment and education, including equipping members and teams and coordinating volunteer and disaster ministries.



Do not just ask young adults to have the courage to part with their money. Encourage them to join it on its journey.”





NURTURING COURAGEOUSLY GENEROUS YOUTH

Ways to help youth develop generous habits that will last a lifetime

Rosanna Anderson

Partner with Parents

Churches and parents share a common hope that every young person will grow into a generous disciple. Generosity is a fruit of the Spirit, a quality meant to be evident in every Christian (Gal 5:22). Church leaders should intentionally partner with parents of students in middle school and high school to encourage and equip them, since the home is the primary site of faith formation.

Parents remain the greatest influence on their child's faith development. Teens direct much energy to building friendships, but ongoing interactions at home make a lasting difference. Parents convey attitudes and expectations for how to use, save, give, and invest money. When they show compassion for others and support the church's mission, youth may experience joy in helping others and satisfaction in sharing Christ's love. Studies that confirm parents' essential role in teen faith development include Carol Lytch's *Choosing Church*, Kenda Creasy Dean's *Almost Christian*, and *Sticky Faith* by Kara Powell and Chap Clark.

Learning about money begins with a family's intentional conversations about budget decisions. Each family's circumstances are unique in terms of providing an allowance, specific chores, whether youth are responsible for any expenses, and if teens work outside the home. Adolescents may advance from saving money for something they want to buy to considering how much they want to give to others and the church.

Excellent generosity resources are available for use by families at home or as part of a church ministry in Sunday school, an expanded confirmation class, or a youth group discussion series. These include Nathan Dungan's *Money Sanity Solutions*, a faith-based book that helps teens connect meaning to their money choices. The Good \$ense movement from the Willow Creek Church offers *Raising Financially*

Freed-Up Kids for families with children up to age eighteen. Dave Ramsey's team created *Generation Change*, a youth curriculum of lessons in three-week units.

Monitor Materialism Messaging

Offering alternatives to constant materialism messages is essential. Young people face targeted advertising and the 'tween phenomena of ten-year-olds straining to seem older. The church stands against kids rushing to embrace the attitudes of a secular culture that celebrates judging by outward appearances. Materialism and comparisons are spiritually dangerous, as they lead to envy and coveting. Those mindsets undercut our appreciation for what we have already received from God. Instead, a confirmation class or youth group may write in personal gratitude journals, focusing on thanks for moments of grace, hope, joy, or peace.

Scripture offers wisdom. Psalm 31 makes it clear that only God is the Lord who can hold our lives together. Experiences of God's loving kindness and faithfulness help us trust in God. Through God's help, we may grow in faith and respond courageously. First Timothy 6 reminds us that God is our ultimate hope, by providing for our needs. If we set our hearts on money or possessions, we will be disappointed and never feel we have enough. Instead of accumulating earthly things, we can create heavenly treasure, a life of reflecting the kindness and compassion that we have received. This is the way to be fully alive!

Students in middle school and high school are in the process of understanding and refining their identity. They are becoming more aware of their capabilities. The church may assist students in developing from kids who affirm "I am lovable and capable" into teens who are loyal friends and productive in studies and work.

Church leaders can help young people recognize the spiritual gifts God has given them to strengthen the church and share Christ's light in the world. Completing a spiritual gifts inventory can be a fun, enlightening experience. The Evangelical Lutheran Church in America offers a youth-friendly spiritual gifts assessment tool in contemporary language on

their website. The survey may be complemented by a time for youth to name the gifts they see in each other. Through conversation and reflection, students may explore and respond to God's call in their lives.

Share in Service

Youth are a vital part of the body of Christ, the church. Young people share genuine desire and enthusiasm to help change the world to better reflect the kingdom of God. By participating in worship, students may contribute to the offering. In confirmation programs and youth ministry, thoughtful leaders create opportunities for youth to give their time and abilities.

Service projects begin with the congregation's intergenerational ministries and mission. Students and their parents may enjoy service projects in the community and mission trips further from home. Adult leaders from different generations can teach students new skills while the group works together to show Christ's compassion. Talking about shared experiences of discipleship in varied contexts can be very meaningful. Students may step forward in new levels of faith and trust as they practice giving of themselves in various ways.

Giving brings joy. Youth may remark that they feel "like a better person" when helping others, such as doing repair work on an older person's home. Feelings of contentment can be contagious. We rejoice that God gives us opportunities to share Christ's love. We hope to echo the humility of Jesus, who taught us how to think about doing good works. Faithful servants say, "We have done only what we ought to have done!" (Lk 17:10). May the church work with parents to encourage young people to grow in the spirit of courageous generosity. The Lord invites us all to embrace truly abundant life as generous disciples.

Rosanna Anderson is associate director of stewardship ministries at Discipleship Ministries of the United Methodist Church and an ordained teaching elder in the Presbyterian Church (USA). She has served as an associate pastor and as director of Christian education in several churches of the Presbyterian Church (USA).

FROM THE HEART

Janelle Rozek Hooper

When it comes to stewardship, we don't need to worry about our kids but rather trust in and value them. As a parent of two small children and a professional in children's ministry, I want to speak from my heart to yours.

Stewardship with kids starts with valuing them. As young as kids are, they have something valuable to contribute and can be responsible based on appropriate age expectations. This might seem like common sense to some but it also might invite others to live more courageously than they had expected as parents.

I often practice trusting my children at a garden nursery we frequently visit. They like it because of the rows and rows of trees, shrubs and vines that make their imagination soar as they picture themselves in a faraway place. I like it because I'm fascinated by God's ingenuity when it comes to plants and the variety in which they come and in which I take delight. It took several conversations on different visits to trust them to go off by themselves within the garden for various lengths of time.

One day my husband came along with us to the nursery and as the kids took off to their favorite dreaming spot, it was his turn to echo my original feelings when I started coming as he said to me, "I have to admit

I'm having a hard time not having the kids in my eyesight." So we checked on them just to be safe. And safe they were. Perhaps not all parents but many parents struggle with giving children independence as we hope we have taught them all they need to know to be safe. Unfortunately this struggle of ours as parents spills over into areas it need not.

Start small and start practical. Kids as young as four and five years old can make their own beds. They may not make them exactly the way you would like them to, but they can put their sheets in decent order and their stuffed animals in place. By owning responsibility for their bed, they are not just showing you respect but also learning to respect those things within their care, like the bed they sleep in—this is stewarding their gifts.

If having your kids make their own beds just hasn't crossed your mind then live courageously and give it a try! If you don't think they are capable, make sure to demonstrate making the bed for them step by step, then live courageously and let them show you what they can do! Or if you want the bed made a particular way I invite you to live courageously and let that go. Your kids will test you in much more profound ways that will need your energy and patience so start by being generous about the bed.

Wherever you stand on your child making their bed, I hope you are able to admit you are having a hard time if that's the case, or verbalize your pride and joy. Children need to hear that we as parents struggle and are proud of them. How else will they learn to wrestle with tensions in their own life? Because beyond being good stewards by making our beds come much larger issues as they grow in stewarding their time, passion and money as work, school and activity schedules get busier and busier.

So learn together about how to steward by being honest with yourself, as well as by valuing your children, trusting them to do their best with small and then larger things. Other best practices grow from those beginning steps of value and trust. Children can make responsible stewardship decisions at a young age if we spend the time working with them on it. I don't mean that one talk with the kiddos will result in a responsible young steward—it needs to be ongoing. We've built stewardship into our normal family conversations, so it naturally comes up several times a week. We talk stewardship and how we as adults give. We talk stewardship when we go to special events. We talk stewardship every week when we give an allowance.

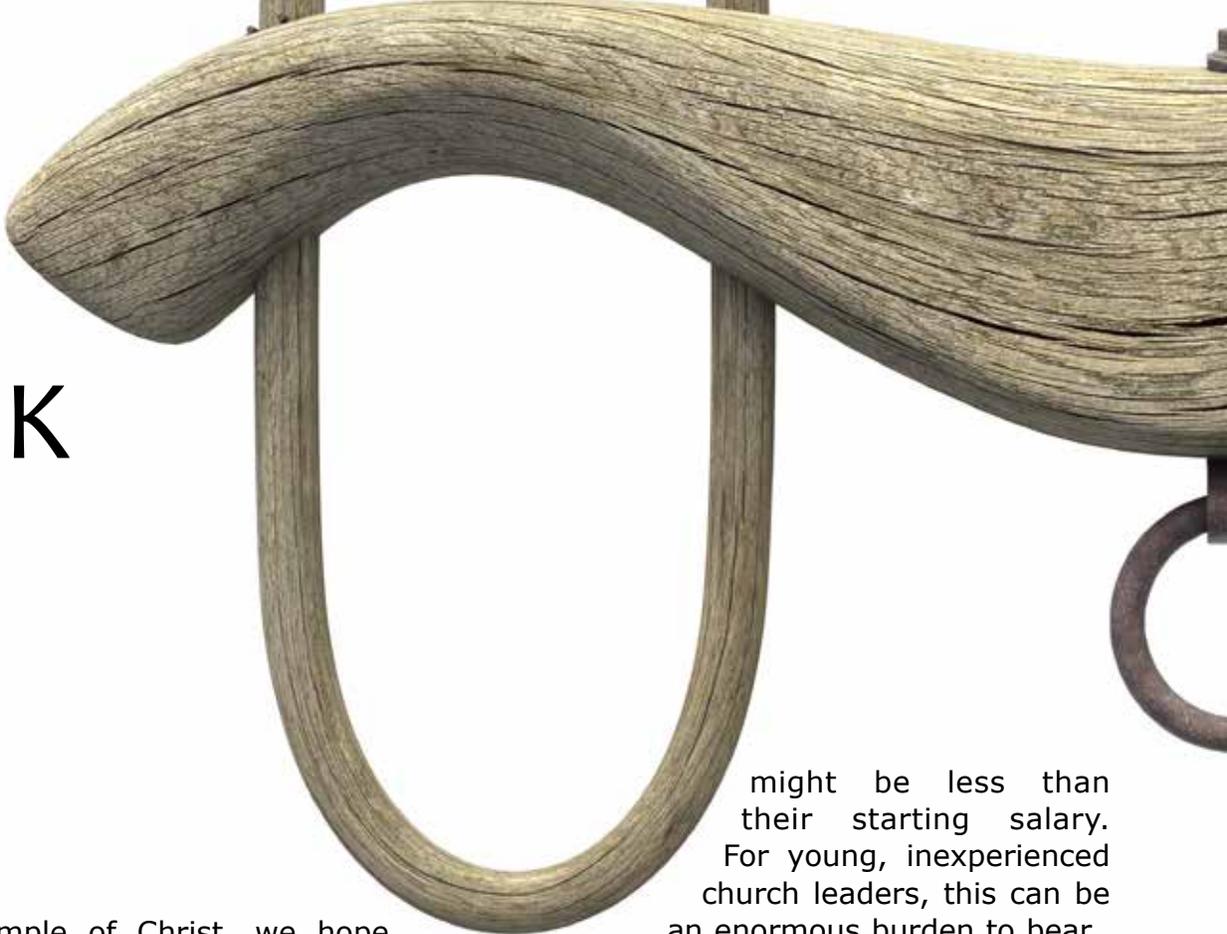
Once smaller stewardship practices are the norm, I encourage you to live courageously

by entrusting children with money. Small miracles for me included our kids buying books through school without even asking me to pay for them but using their own allowance. At Easter, they both donated flowers to church in honor of grandparents at their own initiative and with their own money.

Believe it or not, faith becomes more ingrained in us at home than at church.¹ So live courageously as parents. Your children have value and something to offer. Let them surprise you! Let God surprise you through them. Trust that God is working through all of us—young and old—and keep the conversations going. Faith formation is an ongoing, never-ending, always-practicing, never-perfect lifestyle. How proud you and your children will feel as you practice stewardship together!

Pastor Janelle Rozek Hooper serves as program director for ministry with children for the Evangelical Lutheran Church in America. She is author of Heaven on Earth: Studies in Matthew published by Augsburg Fortress Press. She happily lives in Texas with her husband and two elementary-aged children.

¹ *Effective Christian Education: A National Study of Protestant Congregations*, Peter L. Benson and Carolyn H. Elkin, 1990.



BREAK THE YOKE

Glen Guyton

Following the example of Christ, we hope that our pastors and leaders are living courageous and generous lives that benefit the congregation and the community. But how many of our spiritual leaders are burdened by the yoke of debt? It is hard to preach and teach courageous generosity in the pulpit when the bills are piling up at home. Instead of singing "Love Lifted Me" pastors are singing "I was sinking deep in debt, with a low credit score."

Here are a few ways in which congregations can promote excellent stewardship and nurture the financial health of their leaders:

Provide tuition assistance for job-related debt such as seminary. According to The Association of Theological Schools (ATS), the cost for an MDiv can range on average from \$15,000 to \$17,000 annually.¹ Students are looking at an educational debt of \$45,000 to \$50,000 which, depending on some factors,

1 <https://www.ats.edu/uploads/resources/institutional-data/annual-data-tables/2016-2017-annual-data-tables.pdf>

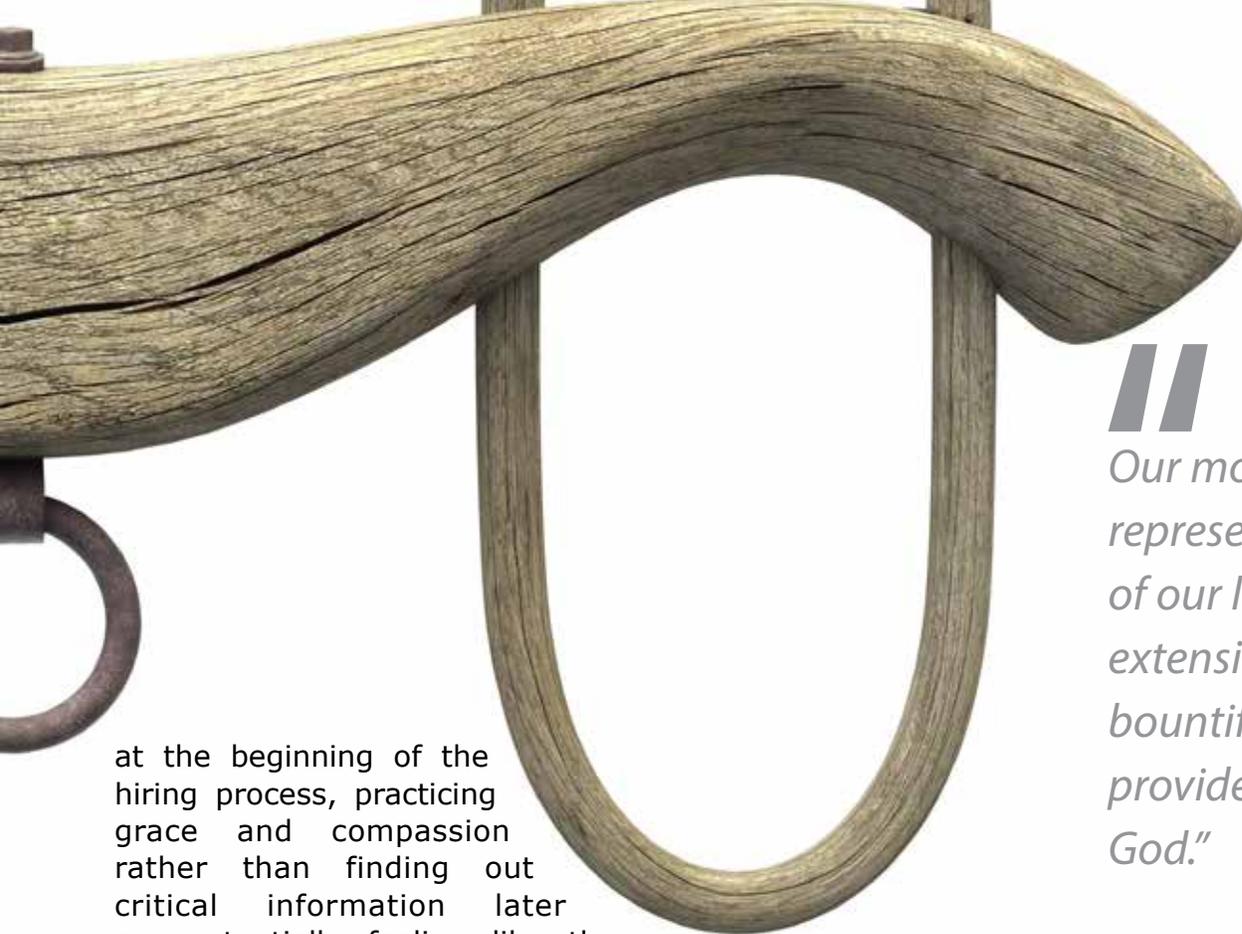
might be less than their starting salary. For young, inexperienced church leaders, this can be an enormous burden to bear.

Provide a pastoral salary commensurate with the educational requirements of your denomination or institution.

In any other profession, we expect fair compensation based on job description and requirements. The church should not be an exception. Salaries and benefits should reflect educational level and work-time expectations. There is no virtue in arbitrarily making the pastoral team struggle for whatever reason. Generosity and good stewardship needs to be practiced at all levels of ministry.

Run credit checks on the pastoral staff.

I say this with some caution, but churches should consider running a credit check on senior leaders as part of the hiring process. The primary purpose is not to weed out candidates, but to give the church the information it needs to access the financial challenges a potential pastor might face. The goal is not to eliminate but to set up the appropriate structures and protections. Of course, you can't ignore serious financial issues, but it is better to develop success strategies



at the beginning of the hiring process, practicing grace and compassion rather than finding out critical information later on, potentially feeling like the candidate has deceived you.

Consider the timing of advanced theological education. As you think about the cost of seminary education, consider having advanced education as a post-hiring requirement versus pre-employment requirement if this aligns with the credentialing rules of your denomination. Let pastors work and build up their financial stability or provide tuition as part of the compensation package.

Provide credit counseling or other financial management for church leaders. Credit counseling and financial education can be an important ministry that serves the leadership, the congregation, and the community. Paul reminds us in 1 Timothy 6:10 that the lust for money is the root of all kinds of evil that drives people away from the faith leading to all kinds of sorrow. It is important that the entire body practices good stewardship. Each part of our church family/system must recognize its part in building a sound foundation that allows us to live out



Our money should represent the best of our lives: an extension of the bountiful blessings provided to us by God.”

our faith courageously without the bondage of debt, without the stress and temptation that comes with being a slave to the lender.

True freedom does not mean winning the lottery or hoarding material wealth. True freedom means that we have unburdened ourselves from distracting yokes and have positioned ourselves to do the good works God has called us to share. In the end, our money should represent the best of our lives: an extension of the bountiful blessings provided to us by God, blessings that we share to build lives and strengthen the community.

Glen Guyton is chief operating officer for Mennonite Church USA and formerly served as administrator of programs and personnel for Calvary Community in Hampton, Virginia. He is an advocate for culture competency and has spoken to thousands of youth and adults throughout the United States, Jamaica, South Africa, Zimbabwe, and Ghana. He has helped to organize many community service events throughout the United States.

Image: Slavoljub Pantelic/Shutterstock

STEWARDSHIP LEADER...

Tell a story.
Please.

Rebekah Basinger



People listen differently when stories are told. Their ears perk up. They smile. They nod. And they remember. A picture may be worth a thousand words, but a well-told story can be priceless.

And therein lies the challenge for stewardship leaders. It takes a particular kind of story when the purpose in the telling is to grow generous hearts.

Specifically, stories that help move folks from casual givers to joy-filled stewards are those that:

Aim for the heart. Facts are important and are essential to trust-building and transparency within congregational life. However, facts alone don't inspire passion or build excitement. For that, you need to infuse emotion into your stories.

Are specific rather than general. Adding up your congregation's giving and then reporting the total at year-end can be impressive, even grand. But telling the stories of the parts—the various ministry priorities and commitments of your church—is more likely to grow givers'

hearts.

Are timely. Don't worry if there's more of the story yet to be told. Begin telling the story as soon as possible after people have given: the very next Sunday is best. If you find yourself needing to remind people of what it was to which they gave, you've waited too long.

Include a call to action. Stewardship-themed stories go beyond the usual "once-upon-a-time" setting and include a future-focused "and then" invitation to continued generosity. A well-told story is a means to the desired end of generous, joyful stewardship.

And how do you craft stories that do all this? The following pointers can help.

Start with the end in mind. How do you want people to feel upon hearing the story? Just as important, what action(s) do you hope to inspire? If you don't know where your story is leading, it's guaranteed the listeners won't either.

Provide context. You know why you chose the story you plan to tell. Your listeners don't.

That's why it's important to weave back-story details into your narrative, specifically the who, what, when, and why of the giving event. Without context, your story is more likely to confuse than inspire.

Keep the focus on the givers. Make the changing of lives, not the sustaining of your church the focus of the story, and funds will follow. Talking up a church's money woes can bring a short-term surge in giving. However, this is not the way to grow generous hearts.

Stories, when told well and with conviction, really are a stewardship leader's best friend. The folks in the pews appreciate them, too. So, stewardship leader, tell a story. Please.

Rebekah Basinger provides fundraising and board education counseling and coaching to small and mid-size faith-based nonprofit organizations as Basinger Consulting and is a popular speaker and workshop leader. She is co-author of Growing Givers' Hearts: Treating Fundraising as Ministry.



1.

This story is about three pastors who set out to build three of the best churches possible. They offer vital lessons on how to best grow givers' generous hearts.

The first pastor took the time necessary to build good relationships with the leaders and members of her church. She understood that all of God's people are motivated by good relationships. This pastor and the church staff worked hard to connect everyone, especially new members, to small groups.

This pastor took time each week to write personal

BRIGHT SPOTS

STORIES CELEBRATING

FAITHFUL STEWARDSHIP

AND GENEROSITY

thank-you letters, send emails, and make calls. She also encouraged people to get involved and serve others. Over the years, this congregation became outrageously generous as more and more members became involved, connected, and caring. Members grew closer to each other and to God and became totally invested in the church.

Relationships really mattered in this church! This congregation emulated Philippians 2:1-2: "If you have any encouragement from being united in Christ, if any comfort from His love, if any fellowship with the Spirit, if any tenderness and compassion, then make my joy complete by being like-minded, having the same love, being one in spirit and purpose."

The second pastor always began the year by studying the felt needs of the people of his community and church. This pastor conducted an annual survey to discover the needs of the congregation. One of the greatest needs that people had was to learn good financial stewardship practices. At least six sermons each year were prepared to help his members budget and manage money better. This pastor knew that if he also took time to visit with the donors, church members, and key leaders, the financial stewardship messages would be well received and result in greater stewardship and generosity. His sermons were relevant and life-changing.

This church also had many leaders who taught financial stewardship classes and offered coaching to those who needed help with budget planning. This pastor recognized that good financial stewardship ministry is based not on what the church wants from its members but what the church wants for its members! He always wanted to know about and minister to the real needs of the members and visitors.

This pastor had seen great generosity result when a clear need was communicated to donors. He knew that was why so many are moved by God to respond generously to natural disasters. Human needs and suffering call everyone to offer their best in the worst of times. The church that this pastor served was known for its generous response in times of need. This church was outward focused!

The third pastor built the church on a clear, concise, and compelling purpose statement. This pastor communicated the purpose of the church repeatedly until everyone in the church knew it by memory. Members grew in their giving to fulfill the God-given purpose of the church and not just to grow the budget.

This congregation responded to God's purpose in their lives: "He has told you, O mortal, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God?" (Mic 6:8).

This pastor would always base any financial stewardship message on the church's vision and purpose. The annual stewardship campaign was an opportunity to celebrate how generous giving makes a difference. This church grew year by year as people became purpose driven. Every year this pastor and congregation would celebrate the ways that their church was fulfilling God's purpose and vision!

All three pastors knew that people are motivated to be generous givers because of relationships, their church's purpose, and a clear understanding of the many needs for life-saving financial teaching and coaching to help everyone become better stewards. They discovered that there is a joy in giving to God that comes from gratitude and thanksgiving! Extravagant generosity resulted!

The Rev. Dr. Clayton Smith is executive pastor of Generosity at the United Methodist Church of the Resurrection in Leawood, Kansas.

2.

There is something about generosity that compels us to respond to the needs of our neighbors. It begins with a nudge which turns into a yearning which yields some plan of action.

At the First Baptist Church, West Hartford, it was the growing plight of refugees around the world that stirred our hearts.

In the fall of 2015, just as I was beginning in ministry with the congregation, the conversation had been spreading throughout our town, and we joined together in conversation with other local churches, synagogues, and mosques, wondering, What can our faith community do? How can we make a difference? Within just a few months, over twenty faith communities united in smaller partnerships to welcome several families into our neighborhoods. The call of generosity ran deep as we gathered resources, found furnishings, located affordable housing, and worked with local employers and the school system.

As our refugee family settled in, the challenges of life far from home and family became significant.

What began as joy and relief to finally make it to the United States was joined by the reality of language and cultural differences, special medical needs, and simply, homesickness. But our team of three faith communities, called “Welcome Home West Hartford,” continued to persevere in creating a generous and hospitable space for the family, providing practical, emotional, and spiritual support.

What we have learned about generosity through our experience with welcoming refugee families is this: generosity is at its heart a love for our neighbors, the ones next door and the ones around the world. Generosity begins with what we believe: believing in God’s abundant provision, believing in God’s call for us to care for each other and the earth, believing God is generous and that we are created in the image of God. Generosity is also about our behavior and practice: how we respond to God’s blessing, how we answer God’s call, and how we can share in generosity as God has shared with us.

Generosity is hospitality. It is welcoming the stranger with openness and deep compassion, as Jesus said, “Whoever welcomes these, welcomes me.” (Matt 18:5). In Christian theology, the steadfast link between love of God and love of neighbor appears over and over again. And so to welcome another in our midst, to extend the hand of hospitality, is not about entertaining a guest or making a friend; first and foremost it is an act of faith. And the practice of welcoming is a means by which we can be continually transformed into the people God created and calls us to be.

The Rev. Stacy Emerson is senior pastor of the First Baptist Church in West Hartford, Connecticut, and stewardship facilitator for the American Baptist Churches USA.



Money, piggy banks, savings accounts and priorities. Talking to kids about these things is what all parenting magazines address.

I want more for my kids, though. Saving money is an important skill

for kids to learn but I also yearn for them to value generosity. Generosity does not come simply from teaching kids to have three different piggy banks with one for saving, one for spending, and one for giving. Generosity flourishes when it is a part of daily conversations and family norms.

In our household, actively helping both people we love and total strangers—linked with family discussion about why we do it—teaches my children to be generous. So is telling them no. I say no because I want my kids to learn that they cannot have everything that they think they need. Saying no always starts debates, temper tantrums, or other parental nightmares, and yet it is the one word I can use to teach my kids the most about how the world works. My hope is that saying no with an explanation will eventually help them to identify the needs of others.

My oldest child has a payback jar. The jar contains activities that he must do to repay the time we spend disciplining him. He randomly selects a piece of paper from the jar and then completes the chore. Some of these chores are things like reading, which is meant to calm him down, or writing notes or calling someone he loves as a way of spreading love. He is learning to stop whatever behavior had gotten him in trouble and that his actions can change the outcome and mood of the day. He loves being able to call someone and read to them because the other person is thrilled to hear from a child. Linking his behavior with how it makes people feel is a key to generosity.

A few weeks ago, this same child was at a small funeral for an elderly woman. At the end he was handed a bouquet. Without any prompting, he started handing out flowers to every elderly person. He did it because of family discussions and modeling. Thanks to these family activities, he learned that generosity comes from the heart.

As a fifth-grade language arts teacher, Tricia Heldt encourages love of the outdoors, books, and cultures with students. She is a member of the Moravian Church of Waconia, Minnesota.

BOOK REVIEWS

A Theology for Christian Stewardship

T. A. Kantonen
Muhlenberg Press, 1956

I took some time to revisit an old friend recently. *A Theology for Christian Stewardship* by T. A. Kantonen was part of the bibliography for my doctoral research in the late 1980s. Published in 1956, it is a classic.

As I re-read the book, I was struck that all the stewardship principles I have learned over the course of more than 26 years of stewardship ministry are summarized here in a mid-twentieth century treatise. Those principles were all unpacked for me some thirty years ago in a concise but thorough exposition of biblical theology specific to the topic of stewardship.

Kantonen (1900-1993) was a Harvard-educated theologian who, at age three emigrated with his family from Finland to the United States. In a succinct manner, he lays a comprehensive foundation for Christian stewardship that has not been rivaled by more recent expositions.

From the fact that God is creator and owner to the concept of personal trusteeship, Kantonen lays the basic, biblical foundations we have all heard. But two insights were, for me, unique to this book.

When I first read the book as part of my research, I was struck by the thought that we are created in the image of a generous God. In order to fulfill the image that God has implanted in us, we must be generous. Kantonen sums

it up best with the last sentence of chapter three: "Christian giving thus mirrors faithfully the image of God and the nature of Christian stewardship."

My second reading revealed for me another concept that, when read earlier, did not have quite the same impact that it had this time. Kantonen correctly identifies the idea of stewards as trustees of God's creation. But he takes it deeper by reminding readers that as children of God we are more than trustees: we are the heirs and are therefore caring for our own inheritance.

I could go on reminiscing about the reunion with an old friend. Better yet, I can wholeheartedly recommend *A Theology for Christian Stewardship* for anyone who desires to explore, in concise and complete form, the biblical theology calling us to our role as stewards.

Review by Marc L. Kirchoff, DMin, adjunct faculty member for the Lake Institute on Faith and Giving. He formerly served as director of development for The Foundation for Evangelism and as minister of grants and fundraising for the American Baptist Churches of Indiana and Kentucky. He is a member of the Ecumenical Stewardship Center Resource Editorial Team.

Contagious Generosity: Creating a Culture of Giving in Your Church

Chris Willard and Jim Sheppard
Zondervan, 2012

Contagious Generosity: Creating a Culture of Giving in Your Church is

a treasure chest of congregational practices related to giving that really work. Written by Chris Willard and Jim Sheppard, it offers high-impact examples from top churches in The Leadership Network, arising out of their Generous Church Leadership Community.

The authors begin by defining *generosity* as “a lifestyle in which we share all that we have, are, and ever will become as a demonstration of God’s love and a response to God’s grace” (p. 18). Intentionally limiting their conversation to stewardship of money and finances, they explore learnings and practices at the intersection of church development—where the church’s culture provides the permission system for giving—and leadership development, including leveraging weekend worship experiences, embracing the ministry of asking, and working individually with high-capacity givers.

All of their examples come from large churches in The Leadership Network, but their experiences didn’t work because they were big: they worked because the leaders put generous living in the context of discipleship. Anchored in teaching generosity based on a generous God, the book advocates forming a team to cultivate a culture of generosity by developing a Generosity Plan and focusing on face-to-face interaction to build trust, cast and recast vision, shape the congregation’s culture, tell stories to demonstrate impact, enhance relationships, and highlight good stewardship of the money given to the church.

Each chapter includes a short list of key ideas and discussion questions for personal study or small-group use. This is a book well worth studying and using as a tool with your church leaders.



What Do I Own and What Owns Me? A Spirituality of Stewardship

Daniel Conway
Twenty-Third Publications, 2008
Third Printing

Stewardship is a source of deepening

spirituality and grace, says Daniel Conway, when it helps us develop a lifestyle of growth in gratitude, generosity, sharing, and responsibility. In *What Do I Own and What Owns Me?*, Conway sets stewardship within the context of discipleship. He prompts readers to ask themselves two fundamental questions:

- “What do I own?” – I can consider the three most significant spiritual gifts God has given me and also my most prized material possessions.
- “What owns me?” – Have I completely surrendered my life and will to God, or am I holding back?

This down-to-earth book contains plenty of nuggets to ponder and apply to our way of living, including the following:

- The rich and the comfortable may possess the illusion of control, “but in fact, we are all entirely in God’s hands—utterly dependent on the divine mercy and goodness for everything that we have and all that we are” (45).
- Stewardship involves continuing to accept God’s gifts and also giving/sharing with others. It invites us to come alive (51).
- Stewardship as a way of life involves three principles, or commitments: mature discipleship, no quick fixes, and the power to change our lives (65).
- “Both the ordinary experiences of daily living and the most profound moments of our life and death are gifts from God to be cherished and shared with others” (12).
- Stewardship “asks us to do something far more difficult [than solely making financial gifts], and that is to share ourselves. To share our time, our abilities, our ministry, our relationships. Stewardship is really a call to be a holy people” (18).
- “In the end, it doesn’t matter who we are. It doesn’t matter one darn bit what we own. What matters is our decision to follow Jesus—in spite of the cost—and to place all our trust in a good and gracious God” (62).

- “When we take stewardship seriously, the agenda switches from the church’s resource needs to the individual Christian’s need for a spirituality of daily living; from the demands of diocesan and parish ministry to the far more radical demands of trying to be a faithful follower of Jesus Christ today. This places stewardship at the very heart of Christian life” (60).

This book can be a terrific catalyst for small groups, or for spiritual growth. A church-wide study of it could be innately tied into any worship season of the Christian year.



Why Good Things Happen to Good People: How to Live a Longer, Healthier, Happier Life by the Simple Act of Giving

**Stephen Post, PhD, and Jill Neimark
Broadway Books, 2007**

“Giving is good medicine,” say Stephen Post and Jill Neimark, authors of *Why Good Things Happen to Good People: How to Live a Longer, Healthier, Happier Life by the Simple Act of Giving*. It is an exciting book that reveals research results of physical, mental and emotional links between doing good and living longer, healthier, and happier lives.

This book is packed with surprising findings from serious scientific studies that “demonstrate the power of unselfish love to enhance health,” recording positive benefits of a generous way of life. Key studies give stunning results. For example, after sifting out other factors, one five-year study of almost 2,000 people over the age of fifty-five found that those who volunteered in two or more organizations had a 44 percent lower likelihood of dying within five years than those who did not volunteer. Volunteering was a stronger influence even than exercising four times a week or attending religious services. Four studies of teenagers showed that generous behavior has a significant impact on their mental health, particularly for boys, reducing adolescent depression and the

risk of suicide. Another study found that giving to others helps us forgive ourselves for our own mistakes, which leads to a greater sense of well-being. “Generous behavior is closely associated with reduced risk of illness and mortality and lower rates of depression,” the authors state. “Even more remarkable, giving is linked to traits that undergird a successful life, such as social competence, empathy, and positive emotion. By learning to give, you become more effective at living itself.”

After twenty-five years of studying generous behavior, bioethics and family medicine professor Stephen Post has identified ten ways of giving in the four domains of family, friends, community, and humanity. Using this matrix, psychologists at the University of Miami developed a Love and Longevity Scale, which is included in the book along with the related questions.

Why Good Things Happen to Good People devotes one chapter to each of the ten ways of giving—celebration, generativity, forgiveness, courage, humor, respect, compassion, loyalty, listening, and creativity. Each chapter explores its behavior or trait with daily examples, a list of ways it can improve our lives, and from three to ten specific strategies for strengthening that dimension in our living.

We may be used to hearing about the benefits of giving in a generalized way or in a spiritual or religious setting, but this book shows scientifically how giving improves the giver’s health and well-being. It also offers us particular ways to grow intentionally in any of these ten dimensions of giving in our personal lives and as we influence family members or friends. It would be a marvelous study book for our congregations as well.

Reviews by Betsy Schwarzentraub, stewardship consultant, author in stewardship and generosity, United Methodist minister (retired), and member of the Ecumenical Stewardship Center Resource Editorial Team. You can find her writing and hundreds of resource articles at www.generousstewards.com.

If you like



Good news! There's more.
These themes also focus on
"Take hold of the life that really is life"
(1 Tim 6:18-19).



Live Free

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

additional scripture reference:
Galatians 5:1

annual stewardship emphasis
featuring four special worship
services culminating in special
meal events

magazine articles by Grace
Duddy Pomroy, Scott Rodin, &
many more

theme materials including
bulletin inserts, commitment
cards, worship starter videos,
& more

Companion Resource with
worship, study, & additional
theme implementation
materials



Live Simply

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

additional scripture reference:
Philippians 4:11

annual stewardship emphasis
featuring a simple meal and
intergenerational worship

magazine articles by Shane
Claiborne, Adam Hamilton, &
many more

theme materials including
bulletin inserts, commitment
cards, worship starter videos,
& more

Companion Resource with
worship, study, & additional
theme implementation
materials



Live Generously

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

additional scripture reference:
2 Corinthians 8:9

annual stewardship emphasis
featuring small groups

magazine articles by Mike
Slaughter, Bill Enright, & many
more

theme materials including
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cards, worship starter videos,
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Theme Materials

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- commitment cards (adults & children)
- bulletin cover (available in two sizes: 8½ x 11 and 8½ x 14) • letterhead • #10 envelope • worship starter videos

Companion Resource

- worship, study, and theme implementation materials
- Bible studies for youth and adults • children's sermons
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Questions? Email us at office@stewardshipresources.org
We're happy to help!