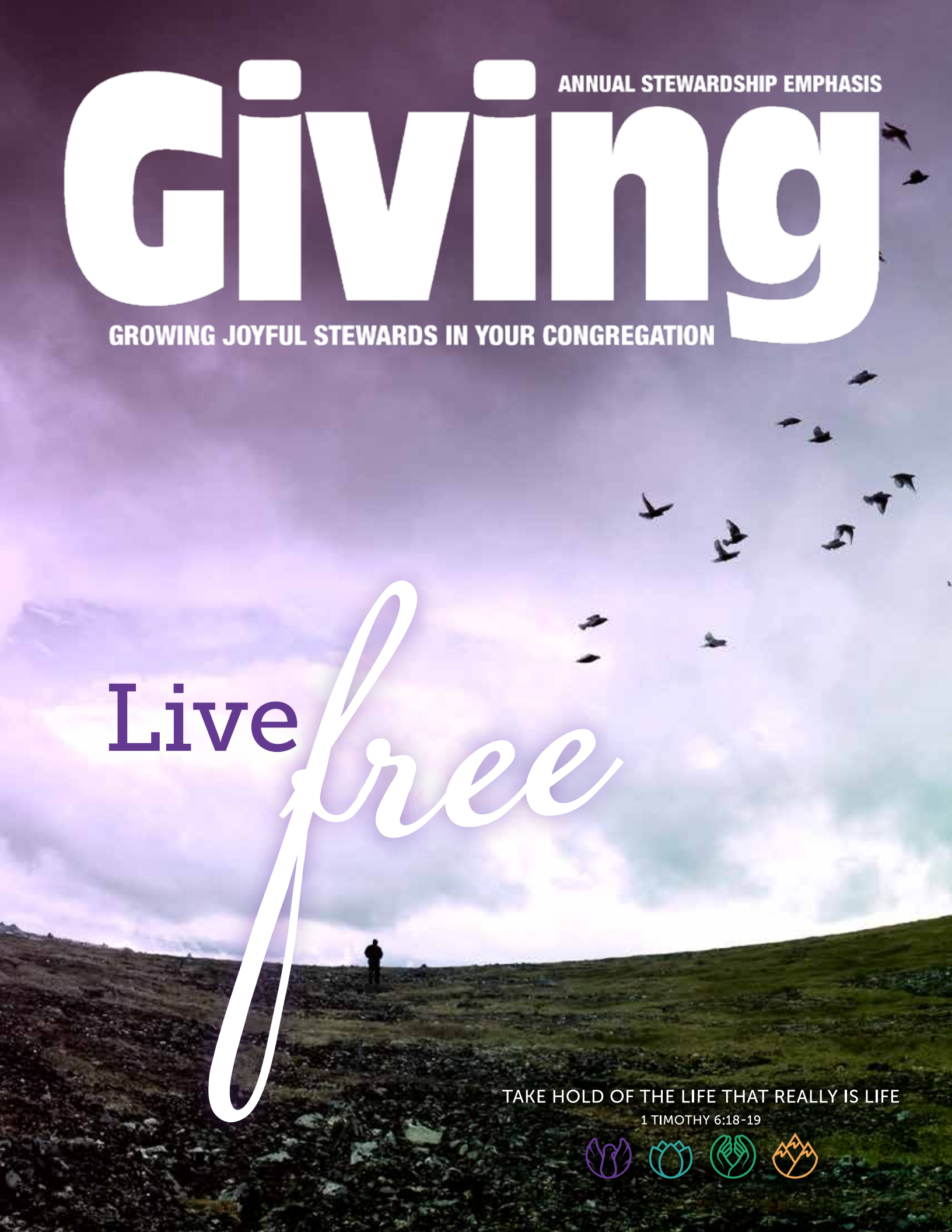
Giving

ANNUAL STEWARDSHIP EMPHASIS

GROWING JOYFUL STEWARDS IN YOUR CONGREGATION



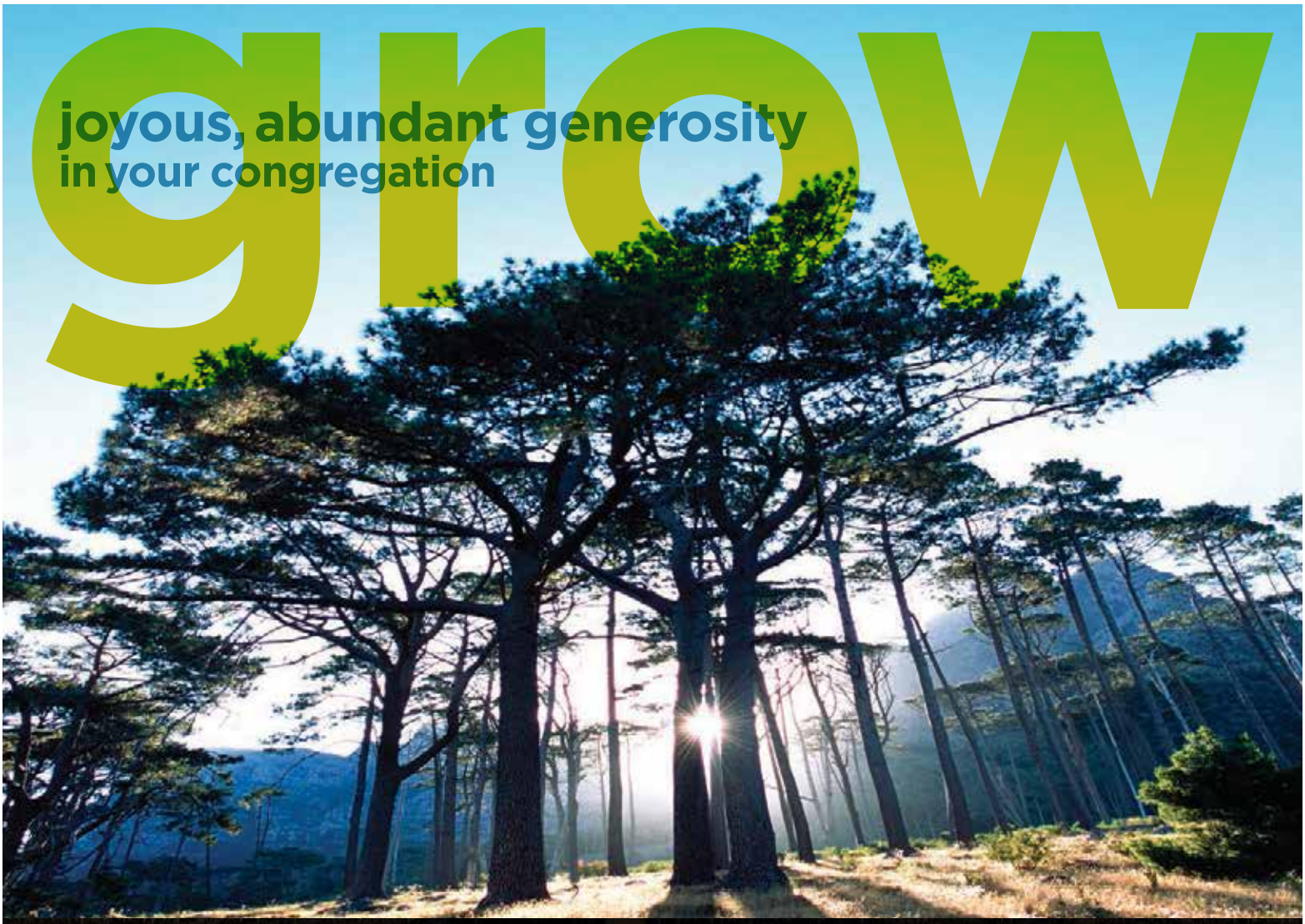
Live *free*

TAKE HOLD OF THE LIFE THAT REALLY IS LIFE

1 TIMOTHY 6:18-19

grow

joyous, abundant generosity in your congregation



As members of the ELCA, we believe that we are freed in Christ to serve and love our neighbors. How do we respond to God's call to serve and love our neighbors?

We faithfully steward the gifts God has so abundantly given to us. Good stewardship is about how we use all that God has entrusted to our care — our time, our talents and our treasures — to love God and our neighbors, both inside and outside of the church walls and our homes.

As you focus on your congregation's stewardship ministry, there are numerous resources and services available to you through the ELCA churchwide office. Whether it's coaching, monthly inspiration delivered to your inbox or themed materials to inspire your congregation, you'll be amazed by the many offerings that can help you grow joyous, abundant generosity.

FOR MORE INFORMATION:
Please contact your synod office, or visit www.ELCA.org/stewardship, or e-mail stewardship@elca.org

Evangelical Lutheran Church in America
God's work. Our hands.

Giving

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Center Insert
Live Free

Live free

Giving: Growing Joyful Stewards in Your Congregation
is published annually by the Ecumenical Sterwardship Center.

All scripture referances are from the NRSV unless otherwise noted.
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From the ESC Executive Director

Marcia Shetler

"For freedom Christ has set us free. Stand firm, therefore, and do not submit again to a yoke of slavery."

– Galatians 5:1

Christians should live and act like the freest people on earth. The Complete Jewish Bible says it this way: "What the Messiah has freed us for is freedom!" Find a good steward, and you'll discover a person who understands this freedom in Christ. They realize that their economic status does not define them. They know that true riches will not be found in their bank accounts. They freely and wisely give away what they've been given as agents of change and as God's ministers of restoration and redemption. They have a mindset focused on abundance, not scarcity. These characteristics allow them to freely and joyfully seek God's kingdom and God's righteousness and to find rest for their souls in fellowship with our Savior whose yoke is easy and burden is light.

Living free as God's stewards includes recognition and celebration of God's presence in all of God's children. The Ecumenical Stewardship Center lives out its mission and vision with a view of ecumenism as God's gift. Our resources reflect the richness of the wider wisdom of God's family through writings by leaders from across the North American church.

Giving volume 17 is the first issue of a planned four-year series based on I Timothy 6:18-19: "They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasures of a good foundation for the future, so that they may take hold of the life that really is life." Each year also will have a sub-theme: Live Free, Live Simply, Live Generously, and Live Courageously. Articles in the first half of this Live Free volume provide reflective, thoughtful essays on how we can experience freedom in Christ through faithful stewardship and generous living. In the second half, you will find articles that will increase your understanding of the many ways to give that are available to us, and that provide ideas for persons from all generations to become more generous givers and faithful stewards.

The stewardship emphasis in the center section offers guidelines for creating four worship services and special meal events around the theme of Live Free. Ideas for using social media, creating audiovisual components, and involving children and youth are included, as well as additional resource suggestions for each week. You can enhance your stewardship emphasis even further with additional Live Free resources from the Ecumenical Stewardship Center—see the back cover for more information.

The writer of Hebrews exhorts us to lay aside every weight that keeps us from completing the race set before us. It is my hope, and the hope of the Ecumenical Stewardship Center Resource Editorial Team, that this magazine and other resources will help your congregation truly live free, ready to receive and give all that God has in store for you and your mission and ministry.

Marcia Shetler, Executive Director/CEO
Ecumenical Stewardship Center

Life That Really is Life

A four-year plan for faithful living

Sara Alvarez

As the news editor at Mennonite Mission Network, I encounter lots of people who are freed because of their faith in God. Lynda Hollinger-Janzen, a writer at Mission Network, wrote one of my favorite stories about people who were freed from anxiety about the future because of their faith in God.

Mawuli, a young woman who lived at La Casa Grande, a nonprofit children's home in Benin, dreamed of becoming a journalist or lawyer. She studied hard and did well in school, but she needed a birth certificate so that she could take a test that would let her go to university. Since both of her parents had died, she needed to find their families in order to create a birth certificate.

TAKE HOLD OF THE LIFE THAT REALLY IS LIFE

1 TIMOTHY 6:18-19

Are you living a life that really

So she prayed, and three staff members from La Casa Grande—Bienvenu Kadja, the assistant coordinator and director of finances; Placide Hounsokpo, sociologist; and Eliane Dangboué, secretary—made it their mission to help her follow her dreams.

First, they went to her mother's village and found her grandmother. Her grandmother was still very angry with Mawuli's mother and didn't want anything to do with Mawuli. But, as she was yelling at the staff members, she let slip Mawuli's father's family name and where his family lived.

When the staff arrived at Mawuli's father's family home, an uncle said, "Do you have news of Mawuli? We have been looking for her for ten years."

The next step to get Mawuli's birth certificate was to get both families to appear in court. The staff at La Casa Grande called both of the families but didn't tell them the other family would come too. Then, the staff prayed that God would work to finish the process.

On their way to the court appearance, the mother's family got into a boat to cross a river. Just as the boat left shore, the ferryman noticed another group approach, so he turned around the boat to pick them up. As the two groups got to know each other, they realized that they were both going for the same reason. The coincidence seemed so miraculous that they embraced and reconciled.

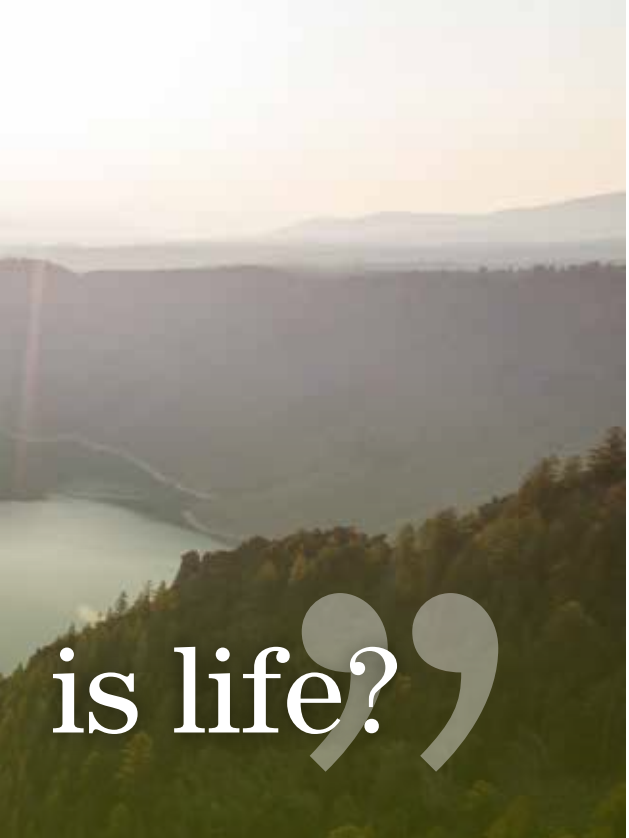
Now Mawuli had a family, but she still had to wait on her birth certificate to get finalized. Normally, the process takes three months, but God provided another miracle. The court date was on a Friday, and the birth certificate was ready on Monday.

"God is powerful," Mawuli said. "I know God has a plan for my life, because I received an unexpected miracle." She can continue her education now. She is free to follow her dreams.

The Bible has many examples of people whose faith in God frees them to live a meaningful life. The theme comes from 1 Timothy 6:17-19, where Paul explains to Timothy that the rich people in Timothy's church should stay humble. They needed to trust and look to God instead of on their riches because the value of riches will always fluctuate. If the people would place value on their relationship to God, they would start to behave differently. Their values would change. They would become rich in good works and generosity and could take hold of the life that really is life.

When the hemorrhaging woman touched Jesus's cloak in the story from the Gospels, his miraculous power healed her. After Jesus felt his power escape from his cloak, he turned around and assured her, "Daughter, your faith has made you well; go in peace, and be healed of your disease" (Mark 5:34). When she left the crowd that day, she was free.

This issue of *Giving* magazine is the first in a four-year series on the theme Life That Really Is Life. In the first year of the series, the magazine will focus on what it means to be free from the things that hold us back. Consumerism, anxiety about money, and tension about time are all things that can take over our lives and lock us into unhappiness. This issue will explore how we can



is life?

become free and how that freedom affects our lives.

In the next three years, the issues will focus on simple living, generosity, and courageousness. Each year builds on the year before and can be used as a series in churches. Freedom from this world leads to a simpler life, which gives us more of ourselves to give generously and become courageous. But each issue can also be used to stand alone without the others. You could switch the order or use them in other ways that match the needs of your congregation.

Our hope is to provide a resource that can be useful for long-term engagement. Congregations can explore what it means to be good stewards of their lives and how God is calling them to live.

Are you living a life that really is life?

Sara Alvarez is news editor for the Mennonite Mission Network and a member of the Ecumenical Stewardship Center Resource Editorial Team.

Ecumenical Stewardship Center Products and Services Listing

As a Network for Growing Stewards, the Ecumenical Stewardship Center provides resources, events, and services to support the stewardship and philanthropic ministries of congregations, judicatories, denominations, and their leaders. Many organizations and businesses have ministries that complement the mission and ministry of the Ecumenical Stewardship Center. Please consider enhancing your stewardship and philanthropic ministries through the products and services offered by the organizations in this listing. You can also find this listing on the Ecumenical Stewardship Center website at **stewardshipresources.org/products-and-services-listing**.

DiscipleData, Inc. | 317-713-2413 | ddi.org

DDI is a nonprofit cooperative serving the technology needs of faith-based organizations since 1972. Our DDI-Connect™ software provides a single database to manage your core financials, donors, fundraising, gift processing, CRM, projects, processes, church loans and investments and much more. Everything is fully hosted by DDI in our world-class data center to ensure your data is secure and available anytime from any location. Our clients are able to focus on their mission and ministries instead of costly and rapidly changing technology.

Kairos and Associates, Inc. | 800-851-3019 | Kairosandassociates.com

The core purpose of Kairos is to help Christian churches and ministries realize the resources needed to achieve their dreams. We work with congregations, synods and non-profits to inspire generosity and fulfill purpose through visioning, capital fund/debt reduction appeals and stewardship ministry development. Our holistic and integrated approach to this work not only maximizes the potential for generous giving it lays the foundation for long term growth and vitality. Contact us to share your story and find out how we can help you accomplish your ministry goals and bring lasting change to your congregation, synod or non-profit.

Marcuson Leadership Circle | 503-701-7621 | Margaretmarcuson.com

Through coaching, consulting, and printed and electronic resources, the Marcuson Leadership Circle helps clergy and churches energize their ministry and fund their vision to help clergy by becoming more thoughtful about the financial challenges they face, seeing money and leadership strategies from a different perspective, bringing more calm and creativity to recurring and unexpected problems in funding ministry, concentrating on long-term ministry goals and strategic persistence to get financial support for those goals, and reducing their overall stress about stewardship and church finance.

NCS Services, Inc. | 901-230-5200 | ncsservices.org

E-giving powered by NCS Services is the most comprehensive online donation platform and suite of products and services available to churches, nonprofits and schools. Built by experts in serving nonprofits of all types, e-giving is the perfect partner for your online donation needs. From accepting donations via text giving, online giving and kiosk giving, to creating customized event registrations, to providing you with a dedicated Customer Relationship Manager, e-giving powered by NCS Services is committed to helping nonprofits leverage technology successfully and effectively.

(Businesses and organizations in the Products and Services directory have paid a fee for inclusion. Please reach out to the Ecumenical Stewardship Center at 800-278-4ESC (4372) or office@stewardshipresources.org for more information about inclusion in the Products and Services Listing.)

What Is Freedom?

Hampton Morgan Jr.

The seven guard towers can be seen from a mile away. They never disappear from view the rest of the way. When you enter the parking lot, razor wire commands your attention. There are hundreds of yards of it as far as you can see, triple rolls sitting atop a fence that must be twenty feet high.

Welcome to the United States penitentiary where I minister several days a week. Fifteen hundred males are incarcerated in this high-security facility; another 125 are housed in the unlocked satellite camp a half-mile away. "Up top," as everyone calls the penitentiary, the majority of the inmates are drug offenders, and a sizeable number are in for violent crimes as well. Down below, the population consists mostly of white-collar criminals—men serving time for various kinds of fraud and other nonviolent crimes.

At the penitentiary, I pass through a security screening familiar to anyone who has ever been inside a prison in the United States. Next, an officer in the control room hands me my badge, and a chaplain or administrative assistant escorts me 400 yards down a long, empty corridor or through the outdoor compound to a room in

the Religious Services Department.

Unpainted gray concrete walls are everywhere. Men in khaki prison issue respond to orders to move from cell block to dining to classroom to recreation to work or to religious activities according to a schedule held hostage to the realities of prison life—fog, fights, and the suspicions of correctional officers. Last year an officer was brutally murdered by an inmate. No moves took place for seven weeks; the prison was in lockdown.

Of all the words that come to mind from the moment I see the guard towers until I am left alone in the chapel to await the arrival of the class participants, living free are not among them. This is a dark place of incarceration. It is a graphic and disturbing illustration of the "involuntary servitude . . . as a punishment for crime" contained in the Thirteenth Amendment.

The last few words of 1 Timothy 6:19 seem to come from another world: "Take hold of the life that really is life."

In this place where all are held captive by the unbending demands of retributive justice, I have met men who, defying the odds, have done just that—taken hold of the life that really is life. I have watched as others began the journey from an imprisonment of mind and spirit to a freedom of living more vibrant and real than what some who are not in prison ever experience.

I sit at a table waiting for some of them to arrive. I hear the voice on the loudspeaker: "Red side: recreation, education, religious services!" Men begin to come in. Five or ten minutes later, a similar announcement is made for the blue side. More men arrive.

A dozen of us are at the table now. Several follow Jesus, two are Muslim, and the others have not identified their faith. Three of them are serving life sentences for murder; one, for piracy. Why are they here with me for the next hour and a half?

Forgiveness. They are here to consider, debate and, in some cases, agonize over what forgiveness could mean for them now and in the future. Each one brings a story:

"My codefendant ratted on me, and I will never forgive him."

"My father was a violent man who beat me when I was a child. I hate him."

"My uncle sexually abused my daughter. If I wasn't here, he would be dead."

"I let myself down by the stupid things I did, and I can't forgive myself."

"My daughter hates me and refuses to communicate. I want her to forgive me."

For many weeks we will gather to peel back the layers of pain, anger, and hate. Those who are further along in the journey to forgive will bear witness to what helped them. A fellow traveler, I will tell some of my stories too. It is all serious business.

Painful memories, strengthened by anger and bitterness, are like chains that bind us to the past. For those in prison, it is double incarceration. Forgiveness is a courageous choice to disarm the power of the memory and begin to take hold of life. When we forgive, we imitate God, the Consummate Forgiver of all time, who is generous in love and lavish with grace.

Practicing forgiveness gives birth to generosity in other areas of life. One inmate who felt keen bitterness toward his prosecutor eventually forgave her. A follower of Jesus, he soon began a storehouse of toiletry items donated by the brothers to give to newly arrived inmates. Others who have completed the forgiveness project have purchased food items from the commissary to share with other inmates they invite for the occasional movie night.

Once I had a rare hour, one-on-one with an inmate soon to be released who had taken the class but was still burdened by guilt and shame. Though he was of a faith different than mine, we talked about shared understandings of God's forgiveness. At the end he said, "This was the single most important hour in my three years here."

Forgiveness, extended and received, both softens and strengthens us. It has the power to break through the morbid focus on our own pain and open our eyes to see the needs of others. It empowers us to change the future for others, and ourselves, with generosity and grace.

Now in his retirement years, Hampton Morgan Jr. is executive director of Choosing Integrity, a non-profit involved in inmate reentry, through which he leads forgiveness projects in a county and federal prison. He previously served as executive director of the international mission agency of the Moravian Church in America and as pastor of Moravian congregations in the U.S. Virgin Islands and North Carolina.

FINANCIAL FREEDOM:

A Journey to Transformation

Nathan Dungan

Freedom is at the heart of the democratic experiment—be it in the United States, Canada, or developing countries around the world. Freedom comes in many forms: freedom of speech, freedom of religion, and freedom of the press, to name a few.

To fully realize freedom requires ongoing introspection and public debate about what is right and just. All too often, we take our freedom for granted. It can be a sobering reminder when you read about people in countries who are oppressed and unable to vote or freely express their opinions.

What defines financial freedom? It depends. For some it's a fair wage, affordable housing, basic transportation, and health care. For others it's a well-funded retirement, a home without a mortgage, the ability to take a vacation, and an occasional meal at a favorite restaurant. To be sure, financial freedom is in the eye of the beholder.

In my twenty-plus years of thinking, writing, researching, and speaking about the many dimensions of financial freedom, I've come to understand how critical it is to be proactive in this pursuit. In the world of personal finance, passivity is catnip for the single greatest challenge to financial freedom: the hyper consumer culture.

The more we back-burner discussions about money and values in our homes and faith communities, the more susceptible we are to the onslaught of 5,000 daily advertising impressions. Left unchecked these impressions both create and reinforce the false narrative that spending money leads to happiness and fulfillment.

Passivity has consequences, far beyond the obvious financial ones of a subpar credit score or an underfunded retirement. From the annual Stress in AmericaTM study published by the American Psychological Association, we know that money is the perennial number-one source of stress in our lives. We also know that stress is the leading cause of negative health outcomes like heart disease, diabetes, and insomnia.

To be clear, these are not new trends. The medical community has been keenly aware of these correlations for many years. And yet their typical recommendations for managing stress are to increase physical activity, meditate, or take a pill. As someone who believes in and practices mediation and various forms of physical exercise, I know these alone are not the answers for improving our financial well-being.

We've known about the correlation between money and stress for some time, so why we haven't been able to move the needle on this troubling trend? My assessment is that we've done far too little to properly engage, educate, and equip individuals and families when it comes to money and the role it plays in their lives.

Enter faith communities.

From my experience faith communities, especially congregations, are uniquely positioned to step into the void of money silence. Churches are one of the few places where individuals and families from a variety of socioeconomic and cultural backgrounds as well as various ages and life experiences convene on a regular basis.

The key to success for congregations is to subrogate their organizational financial needs (i.e., the annual stewardship drive) and, in turn, prioritize the financial journeys of their members, both youth and adults. When congregations convene learning experiences that honor each individual's unique financial journey and let them speak into issues and challenges they face in a safe and nonjudging environment, amazing things begin to happen.

Journey to Transformation

Herb Miller, a highly regarded stewardship leader, said, "Hope without a plan is denial." Church leaders may hope the many issues related to consumerism will improve over time, but that is magical thinking. Individuals and families need congregations to be bold and step into these issues today.

Being effective will require strategic thinking and a well-thought-out plan. If you too believe the topic of money and the related stresses and cultural pressures comprise the greatest spiritual challenge of the twenty-first century, then act with a sense of urgency.

Transformation is hard work and will absolutely test your resolve. The consumer culture is betting that you will lose interest. But as we found in our research with families, when you stay the course and offer a narrative of abundance, amazing things will happen.

Here are five ideas to help your congregation seize the opportunity and be a force for transformation.

- *Step into the learning zone.* Too often we choose to stay in our comfort zone, even when it yields less than optimal outcomes. When you step into the learning zone, especially around money issues, you need patience, courage, and unwavering leadership.
- *Craft a strategic action plan.* A well-thought-out plan that prioritizes convening learning experiences for youth and adults is your roadmap for the future. Identifying specific action steps with measurable outcomes will help you avoid the trap of flavor-of-the-month thinking.
- *Don't put a sign-up sheet in the narthex.* Infuse the learning into a broad cross section of existing faith formation groups: Sunday school, confirmation, small groups, and adult education.
- *Think big, start small.* It's great to have high expectations, and yet it's important to take the long view on engaging people in your congregation and community.
- *Invite youth and adults to be leaders.* Our experience suggests that when you engage youth and adults in the learning experience, they are more likely to take ownership and be willing to lead their peers in the learning journey.
- *Bonus idea.* Lift up and support the important work of organizations like Campaign for a Commercial Free Childhood that work for the rights of children to grow up—and the freedom for parents to raise them—without being undermined by commercial interests.

Nathan Dungan is the founder and president of Share Save Spend®. For over 20 years, he has worked with thousands of individuals and families to help them align their values with their money decisions. He speaks and consults nationally about the impact of the consumer culture on money habits and values. Money Sanity U® is Nathan's newest resource for organizations. This subscription-based virtual learning library is designed to improve individuals and families financial wellbeing by addressing money topics in a simple and interactive format. He is the author of three books and numerous resources including ***Prodigal Sons and Material Girls: How Not to Be Your Child's ATM***. For more information visit sharesavespend.com.

SURPRISED BY FREEDOM

Scott Rodin

> *"Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."*
>
> 1 Timothy 6:18-19, Today's NIV

What does Paul mean by the term "life that is truly life"? What other life would we seek to "take hold of"? The implication is that any other form of life that is not founded on generosity and a desire to be rich in good deeds is counterfeit life. That is a powerful and disturbing teaching. Are we willing to take it seriously? If so, we may be surprised by the message of hope that lies within it.

To unlock the surprise, let's look briefly at the theological thread that links Genesis 1-3 with John 8 (and scores of other verses). The creation story is all about lordship. The first couple was provided for in every way. God created a world perfectly suited for them and asked simply that they trust his good will and love for them. He wanted only their undivided love in return. He created them to be one-kingdom people who worshiped only one Lord.

The temptation in Genesis 3 is a subtle yet powerful attack on that lordship. The enemy first plants a seed of doubt into Eve's mind regarding the absolute goodness of God. "Why would a God who loved you plant a forbidden tree in the garden? What is he hiding from you?" He then presents an alternative understanding of creation. "Perhaps there are many things God has kept from you. Your eyes have not yet been opened. Don't you want to know what God is withholding from you?" As Eve contemplates the possibilities, he takes her to the final step of rebellion.

"You will be like God."

There it is, the progenitor of all the evil and sin that was about to invade the sphere of creation. From this one alien desire—what Karl Barth called the "impossible possibility"—humanity's rebellion was unleashed to ravage the world up to our day. It was the desire to be our own god and practice our own form of lordship over our own kingdom that ushered evil into the sphere of God's perfect creation.

Since that moment, all of us who have been born of the flesh have been natural second-kingdom builders. We love to play the owner, define things as "ours" and exercise control over as much of life as we can. We build our kingdoms out of the stuff we refuse to surrender to God: our reputations, our time, our future, our relationships, our possessions, and so on. If we are honest with ourselves, we must confess that we are all second-kingdom builders.

There is a definite reward for us as we build and protect our little kingdoms. Playing the lord and seeking to control these unsurrendered parts of our life will reward us with absolute bondage. Here is what it looks like in my life. I can trace every feeling of stress, anxiety, fear, dread, doubt, and discouragement directly back to something I am trying to control as part of my second kingdom. Put another way, I have never experienced any of these feelings as a result of something that has been fully surrendered to Jesus Christ as a citizen of the kingdom of God. What we seek to control ultimately ends up controlling us.

That is the enemy's dirty little secret. Everything the world tells us will bring us happiness ends up putting us in bondage. The life we are so frantically pursuing is counterfeit. It is not the life for which we were redeemed in Christ and it will ultimately rob us of the freedom and joy for which we were created.

So what is the answer to this dilemma? How or where do we find that life that seems so impossible to experience in this fallen and falling culture? For that we can look to John 8. Jesus is proclaiming his Sonship to the Jewish leaders, a message that all but sealed his crucifixion. In doing so he has the audacity to say to them that he represents a new kind of freedom never known before. It is liberation not from Roman rule but from self-rule. It results not in political or socioeconomic sovereignty but in a total surrender as a citizen of the kingdom Christ came to inaugurate.

His message is clear: "You will know the truth, and the truth will set you free" (v. 32 NIV).The truth is the coming of this kingdom in the life, death, and resurrection of Jesus Christ. The truth is the freedom to set aside all of our second-kingdom-building ways and follow this one Lord. The truth is that in this new kingdom we trust God to be our sole provider, experience more joy in giving than receiving, and understand that true riches are found in the good deeds we do in loving our neighbor as ourselves.

Is this freedom possible? Jesus goes on to promise, "If the Son sets you free, you will be free indeed." Do we believe it? My friend Bill High does. Once a successful lawyer in the midst of a soul-killing quest for worldly success, Bill writes of the day he set it all aside.

And so with very little fanfare, I let go of my desire to own something. I set aside my life-long drive to be an owner. The succeeding months were a great adventure. I began to concentrate on what was sure in my life: the certainty of heaven and the place that Jesus had provided for me. I found myself going to work with this crazy smile on my face. People came up to me and asked me, "what's wrong with you?" When I let go of my desire to become an owner, I experienced this marvelous freedom. I wasn't worried. I was freed up to do what God had called me to do. I saw my place in the firm differently. I saw that God had put me there to minister. I was a steward of relationships. I saw that God had put a whole group of people around me who needed me to be their Jesus. I was their shepherd, and they were my flock. Gradually, slowly the Lord unlocked the grip of ownership from me and allowed me to move to a place where I just became his minister, his steward, and his manager right where I was.1

Do you want to know that same freedom that Bill experienced and Jesus promises? If so, then Paul's words to Timothy make perfect sense. The life we were given back on Calvary is marked by the surprising truth that freedom from the desire to be our own lord over our own kingdom is the doorway to the life God wants for us: the life of joyful obedience, the life of sacrificial service, the life of abundant generosity—the life that is truly life.

Dr. Scott Rodin has a passion for helping Christian nonprofits take a biblical approach to strategic planning, board development, and capital campaign fund-raising. He leads Rodin Consulting Inc. and is past president of the Christian Stewardship Association and of Eastern Baptist Theological Seminary in Philadelphia. He is a Senior Fellow of the Association of Biblical Higher Education and is the author of ten books. Contact Scott at scott@rodinconsultinginc.com. His books and blog are available at www.kingdomlifepublishing.com.

live free

Laurel Johnston

"They are to do good. To be rich in good works, generous and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they can take hold of the life that really is life."

1 Timothy 6: 18-19

Do you ever get asked what your favorite passage from scripture is?

It is a tough question, and most likely the answer will change during one's faith journey. When I set out to begin working towards the tithe, a common refrain that went round and round in my head was the passage from Deuteronomy: "I have set before you life and death. Choose life" (Deuteronomy 30:19). I knew that the time had come for me to make a choice to tithe 10 percent of my income to God's purposes through the church. The time had come for me to align my practice with my beliefs. I had come to realize that scarcity thinking was exactly that, a distorted thought process and attitude, not a reality for me.

And the way that I had to change my thinking was by doing.

Timothy, the long-time companion and helper of Paul, was being groomed by his mentor to take on the leadership challenges of the emerging Christian community in Ephesus. Timothy's challenge was to help the community of faith in that particular place find congruence between what they believed and what they practiced. Paul tells Timothy that the measure of life in Christian community is to be rich in good works, generous, and willing and ready to share. He tells him life flourishes in giving. Today, the challenge remains the same for all of us who live in God's household. Are our beliefs and practices closely aligned, or do we find that they are far apart? Do we believe in a God of abundance yet make choices from a mindset of scarcity? Can we grab hold of a life that is made up of trustful yielding, faithful responding, and hopeful living in God? How do we live our lives with open hands, ready to give and receive, and not with clenched fists? What are some of the characteristics of a Christian steward that ready us to be rich in good works and generous and to delight in sharing?

A Christian Steward Is Designed for Goodness and Generosity

In the opening verses of Genesis, we are told that on the sixth day God makes man and woman in God's image. The biblical narrative in Genesis tells us that we are part and parcel of the created order, that we are deeply interconnected and integrated into creation, yet we are made at the apex of God's creative activity. Because we are made in God's generous image, blessedness and goodness are part of our spiritual DNA. The capacity to give and receive love, to be generous, to share is an expression of our imagehood. God gifts us with the freedom and liberty to reflect his life. It is true that generosity is a learned behavior, and it is scripturally true that we are designed for goodness and generosity. In embracing a practice of generosity, we are becoming the people God created us to be.

A Christian Steward Trusts in a God of Abundance

Our biblical faith tells us that from the very beginning God infuses creation—the sun, the moon, vegetation, and all his creatures—with vitality, fruitfulness, abundance, and intelligent order. Dr. Walter Bruggemann refers to our creation story as a liturgy of abundance. We know most fully the abundant grace of God in the life, death, and resurrection of Jesus Christ, chief steward par excellence. We stand in the flow of God's abundant grace each time we resist the temptation to make anxious and fear-based choices and instead make choices that flow from trust and gratitude in God, the source of abundant life.

A Christian Steward Lives in Freedom from Idolatry

The word steward comes from the Greek word *oikonomia*, which means "manager" or "caretaker of the household." We are called to care for God's household. A biblical steward understands that all belongs to God; there is no transfer of ownership. As God's stewards, we don't own anything. When we recognize that the entirety of life is a gift from God, we are less likely to hold on so tightly, as gifts are intended to be shared. The practice of the tithe, the offering of the first 10 percent of something of value, is a faith statement acknowledging God's ultimate ownership. The practice of the tithe keeps idolatry at bay. We know an idol is working in our lives when we believe that things like money, power, and prestige are the source of life and will save us. The practice of the tithe is a path to living in freedom.

When it comes to making choices about how I share resources, I'm aware that my first impression, impulse, or instinct will be fearful in some way, shape, or form. That may be my initial reaction, but it does not have to be my choice or decision. The tithe has taught me to live with empty, open hands. I can hold my scarcity-based thinking (death-giving) in one hand and my commitment to live in the freedom of God's abundant grace (life-giving) in the other. When I can look at both hands equally with compassion, I can let go and grab hold of the life that is life—with both hands.

The Rev. Laurel Johnston is an ordained minister in the Episcopal Church and Director of Alumni Relations and Major Gift Officer for Church Divinity School of the Pacific. She is the former Executive Director of The Episcopal Network for Stewardship.

RAISING A Grateful Child

Rich Melheim

"Example is not the main thing in life. It is the only thing."

Albert Schweitzer

I grew up in a home where thanksgiving and thanks-living were core—not only to what we did but also to who we were.

Every meal at our table started with a "Come, Lord Jesus, be our guest" and ended with an "O give thanks unto the Lord for He is good and his mercies endureth forever." My sisters and I didn't need a lecture, lesson, or worksheet on gratitude giving while growing up. Every meal was a living lesson in gratitude. According to my farm-girl mother, "Only the pigs at the trough don't stop to say thanks."

We lived in a little railroad town where the homeless, drifters, and vagabonds filtered through every spring and fall on their way to somewhere and often on their way to nowhere. These travelers (called bums by the nonaware) had our little house pegged and marked as a place for a free meal and some kindness.

From May to October, there were constant knocks at the door, sometimes two or three times a week. Mom would open to the hungry face, then send our unexpected—yet expected—guests around to the back step for a hot plate of home-cooked food, a smile, and a listening ear. Mother grew up as the eldest daughter of a quiet, kind Pietist family during the Depression. She couldn't consider herself much of a Christian if she didn't at least offer something to fill the hungry stomachs and share a bit of loving care along with a Christian tract to also fill the transient soul on her doorstep. She often muttered something about "entertaining angels unaware" after they left. My sisters and I didn't need a lecture, lesson, or worksheet on stewardship growing up. Every back-door meal was a living lesson.

In our home every Christmas, Thanksgiving, and Easter found us entertaining a houseful of college students from faraway lands and others who might be alone on these special days. My parents' attitude was "you can always throw more water in the soup" and "where there's love, there's room." My sisters and I grew up serving these guests every holy day before we ourselves would eat. We spent countless festivals carting borrowed card tables and chairs from church to fill our house with hospitality, laughter, and love.

To my parents, there was no caring without sharing. True thanksgiving was thanks-living. If you were blessed, you were blessed to be a blessing. Again, we didn't need a lecture, lesson, or worksheet on hospitality while growing up. Every holiday was a holy day and an opportunity for a living lesson.

Watching Mother

Queen Elizabeth II was once asked how she learned to be queen. She is reported to have answered, "I learned the same way monkeys do. I watched my mother."

Children are little spies. From day one, they're watching everything you do, say, love, ignore, pursue. Even when toddlers appear to be completely distracted and not paying attention, they are still soaking in your example. (Just try and swear in front of a toddler, and tell me they're not watching!) Even when a teen appears to be ignoring you, they're constantly watching what you do. Your child is going to turn out more like you than you'd ever want them to be. On the day when they walk from your grave, a mystical thing will happen. Part of you will walk from your own grave in them. I have continually told my children, "On that day, I hope you take the best of me and bury the rest of me."

How can I insure that? I need to be constantly aware of what I'm modeling to them. If I want to raise a grateful and gracious child into a caring and sharing adult, I need to model it with everything I do, not just with everything I say.

How Do You Become a Giver?

When I was in college, I was fortunate enough to meet Pulitzer Prize-winning author Truman Capote. The strange and brilliant little man had been booked to speak at our writer's conference just before he won his award for I*n Cold Blood*. The students in the journalism department who were roped into helping with the conference were more than happy to learn we were invited to the college president's mansion following the conference to meet the keynoters. I spotted Capote alone in the den near a baby grand piano and cornered him with a question: "Mr. Capote, how do you become a writer?"

I'll never forget his answer. "You write."

I had to run out and get a pen and write that one down. That was forty years ago, but Capote's quick quip has shaped my life, my philosophy, and my advice to children, teens, and parents ever since.

How do you become a dancer? You dance. How do you become a singer? You sing. You want to become a painter? You paint. The words amateur and amore come from the same root, meaning "love."

How do you become a giver? You give. How do you grow a grateful child? How do you shape an identity of faith, stewardship, and gratitude?

Practice, practice, practice. Model, model, model. Live it, live it, live it.

Find a way to start today. You will reap what you sow. You will see what you seed.

Guaranteed.

Dr. Rich Melheim is a pastor in the Evangelical Lutheran Church in America and founder of Faith Inkubators (www.faithink.com), a Christian education publishing company and family ministry think tank dedicated to incubating faith "every night in every home."

Live Free:
DISCOVER, DEVELOP,

Anthony Bailey

It seems as if one attaches the word free to a few select words, people are bound to sit up and take notice. I mean, who does not welcome the implications and benefits accompanying word pairings such as tax free, interest free, worry free, debt free, and trouble free? So when we invite our congregations to live free, as Paul does in the last chapter of 1 Timothy, we can assume that there might be a certain favorable appeal to this invitation. However, the challenge and opportunity come when we set about exploring exactly what this might mean in congregational life.

The biblical notion of freedom holds two distinct but related trajectories in tension simultaneously: freedom from and freedom for. The people of Israel were set free from enslavement in Egypt by the action of God. This same God made them free for a covenant relationship that purposed them to observe the Torah and to be a "light to the nations." Through the life, teaching, death, and resurrection of Jesus Christ, God set creation free from the power of sin and death. This same God has set followers of Christ free for life and witness to the good news of the reign of God.

Unlike our common human notions of freedom as something to be won and fought for, something that gives us license to do whatever we want, or even something enshrined in the Constitution, the biblical and theological understanding of freedom is that of a gift, secured and offered by God. It involves rescue and sending, deliverance, and missional purpose. Living free, then, has to do with inquiring from what we need to be rescued and delivered as well as for what we are purposed to be and to do as Christians and as congregations.

Discover

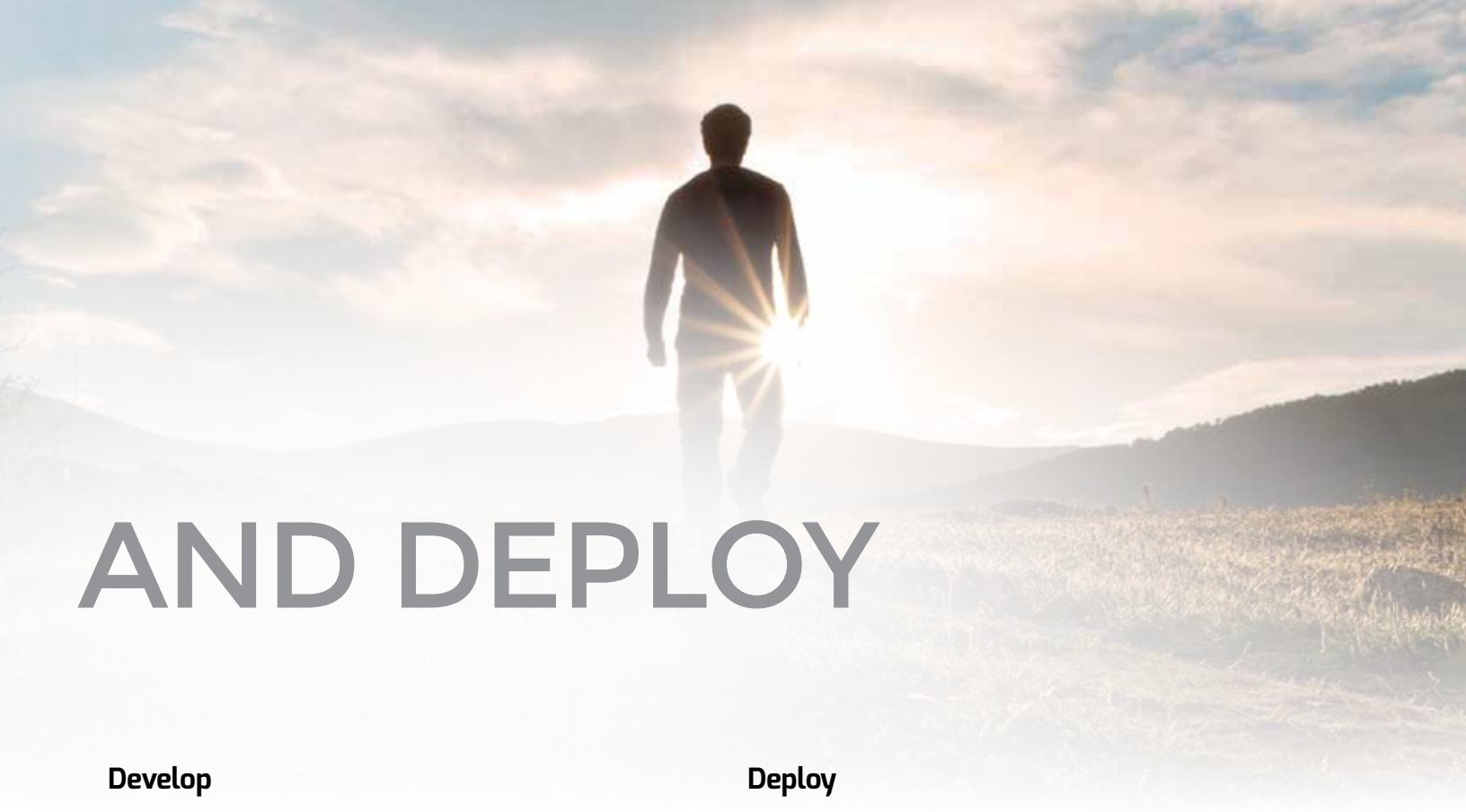
"So if the Son sets you free, you will be free indeed."

John 8:36, NIV

One of the crucial ministries a congregation is mandated to undertake is that of helping its people live into the freedom inaugurated by God through Jesus. In practical terms this means helping them to discover the impediments in their lives that inhibit them from living free. These could be habits, attitudes, behaviors, and practices that bind us all and keep us from living free. This is not about moralizing but about being set free in Christ.

We know from consumer reports, economic data, and anecdotal stories that one of the most crushing and binding realities for many of our people is personal and household debt. This kind of financial bondage is enslaving, anxiety producing, and joy stealing. This debt can also undermine faith, subvert relationships, and derail the desire and capacity to be generous.

Hence, the pastor and the stewardship committee or another body of the congregation are invited to make concerted efforts to help the congregational members discover areas of enslavement from which God longs to rescue and deliver them. This kind of discovery could be done creatively and engagingly through group and personal prayer, a sermon series, Bible studies, art and participatory workshops, and facilitated small group faith formation/discussion gatherings.



AND DEPLOY

Develop

"Don't be conformed to the patterns of this world, but be transformed by the renewing of your mind."

Romans 12:2, Common English Bible

Once having discovered what is circumscribing their capacity to live free as generous stewards of God, congregations are purposed to develop a concrete, structured, and effective response. If we continue with the question of debt, this would mean researching resources and services that not only deal with the question of indebtedness but also do so from a Christian theological perspective.

Instead of singling out persons by offering a dedicated workshop or event for those in debt, I would suggest prayerfully planning with the congregational governing body (e.g., session, council, vestry, etc.) to have a congregation-wide emphasis. To invite and welcome the enthusiasm and creativity of the congregation, a dedicated period in the church year—say, a few weeks—could be set aside, during which worship services, social events, presentations, and speakers may be used to develop a live-free response. There are a number of resources already out there for such an undertaking.

Deploy

"Whatever you have learned or received . . .put it into practice."

Philippians 4:9, Today's NIV

There is another maneuver in this dance towards living free. Having discovered impediments to living free and having developed a faithful and effective spiritual and programmatic response to what was discovered, congregations have another crucial step remaining. The insights, learning, motivation, and energy emerging from the discovery and development now need to be put into sustainable practice. This is not an automatic step, so stewardship education and mentoring is necessary.

The challenge and opportunity is found in teaching and helping congregational folks to deploy their time, their gifts, their ideas, their energy, their faith, and their money in ways that demonstrate a generous and abundant life of freedom. In so doing we would be living into Paul's instruction to Timothy regarding encouraging members to "do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life" (1 Timothy 6:18, Today's NIV).

Rev. Dr. Anthony Bailey is Lead Pastor of the Parkdale United Church in Ottawa, Ontario. He has undertaken missional service in Kenya and Jamaica and has taught at the McGill University joint theological colleges and the Theological College of the University of the West Indies. He currently teaches at the Ottawa School of Theology and has been a guest lecturer at Queen's University School of Religion.

Relationships

FUEL MISSION GIVING

Based on an interview with Chris Culbertson by Sara Alvarez

It started out small. Wayne and Lois Hochstetler from our church announced that they wanted to be mission workers to England and asked for some people to be a part of their team. My husband went to the first meeting, and soon we were both chairs of the nine-person committee to raise $300,000 for the couple to be there for five years.

We were shocked when the Hochstetlers' sending agency, Mennonite Mission Network, told us the amount we had to raise. But we quickly realized that it was God's job to make it happen—we certainly weren't capable of doing it by ourselves. At each meeting we would pray, tackle the tasks at hand, and trust God to work, trying not to waste time worrying about the enormity of the task.

However, just because we let God work doesn't mean we didn't hit bumps in the road towards meeting the goal. Our first technique to raise money was to ask the Hochstetlers for a list of everyone they knew who they thought might be interested in supporting them. We were overwhelmed by the long list of people they brought us. We stuffed several hundred envelopes, and in the end, we only received 100 or so replies.

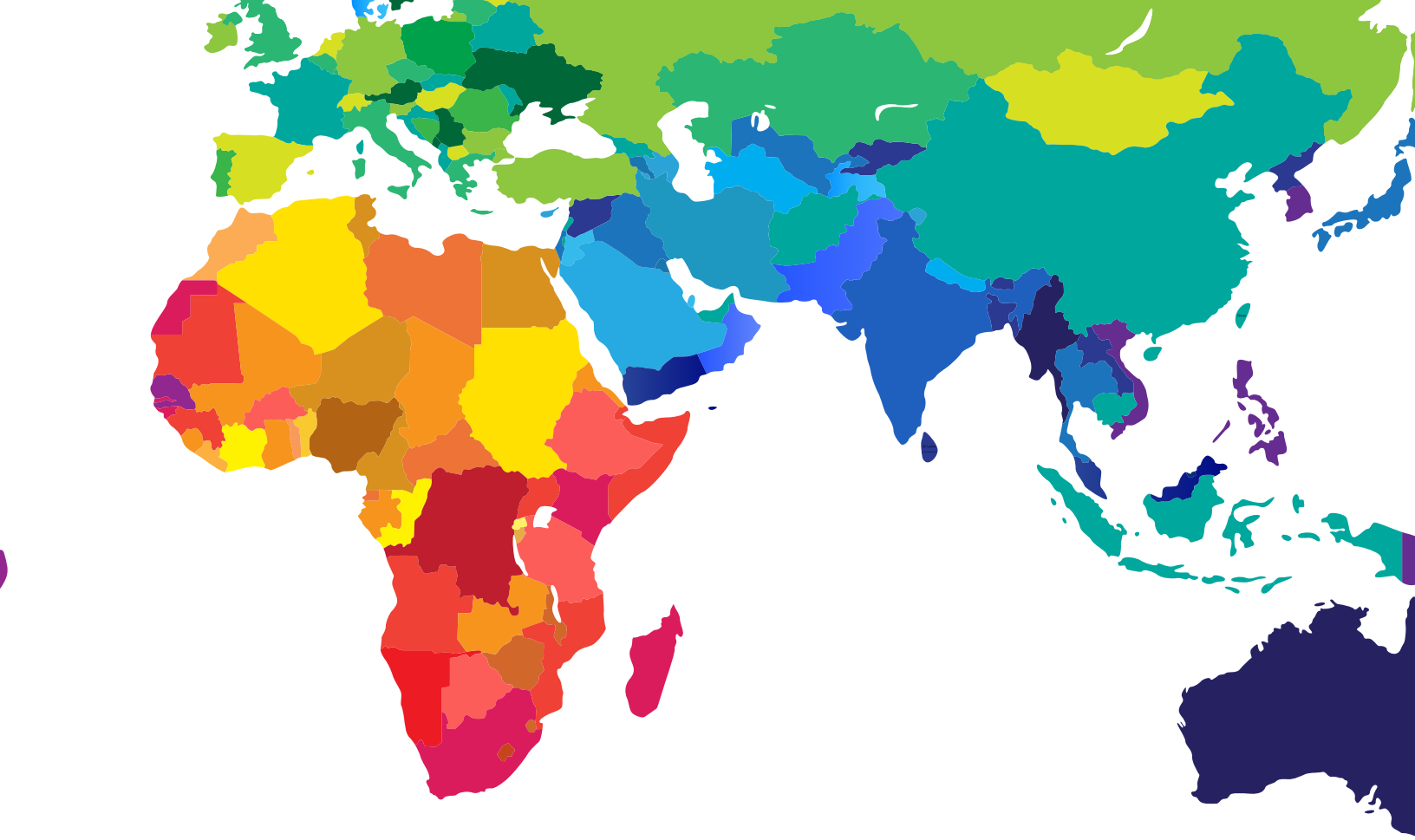
But we improved our method and focused on the small percentage of people who responded to the initial bulk mailing. Whether they initially gave money or just pledged their prayers, we narrowed our communication to people who expressed interest.

With this smaller group, we were able to spend our energy more efficiently. We had a higher success rate for our mailings because the people who received them were actually interested in supporting the couple's ministry.

One thing we learned was how important a personal relationship with the mission workers was in inspiring people to donate. About 75 percent of the private givers came from the mission workers' home church. So part of our role as the ministry support team was to keep the relationship strong between the church and the mission workers.

We did that by incorporating the Hochstetlers and their experiences around the world into our church life. The couple worked as worker care specialists. They visited Mennonite Mission Network's mission workers and helped with their emotional and spiritual care. This meant that the couple traveled a lot, so as part of the children's Sunday school, we brought in a map and showed where they were in the world. Other times, church members would incorporate the Hochstetlers into prayers.

The pastors were consistently helpful in this as well. They would arrange for a Skype church service between their home church and the mission workers' church base in London, frequently speaking about them in services and



allowing them to preach when home.

Another way that the team kept the church connected to the Hochstetlers was through a twenty-four-hour prayer event that the prayer coordinator organized. The twenty-four hours were divided into fifteen-minute periods, and people signed up for a specific slot.

Everyone who participated got a list of prayer concerns, praises, and scripture passages that related to the prayer requests. This list helped people as they spent time in prayer for the Hochstetlers. The time slots were short, so both children and adults participated. People didn't just pray; they also sent e-mails afterwards to the Hochstetlers, letting them know they were being prayed for—at all hours of the day and night! Even though this prayer event was not a fund-raiser, it helped keep the couple's ministry in front of the congregation and increased church ownership for the Hochstetlers' ministry.

Our mission support team found good success in focusing on building and maintaining relationships between the donors, either individual or congregational, and the mission workers.

In addition to specific church events, we communicated regularly with the donors by sending personal thank-yous, magnets, and updates on the Hochstetlers' work. The goal was to make sure that people knew we appreciated them and that they saw the work that God was doing. Keeping those relationships strong helped people get excited about the ministry and feel like they were connected to something bigger.

We really enjoyed being a part of this team. Each of the team members had a role to fill—prayer, finances, communication, and personal care. But we were working together towards the same goal. We could count on each other and could share the task with others who were also excited about the couple's mission.

Even though it was shocking when we initially saw the amount we had to raise, we were thrilled when the goal was met. From the beginning, we knew we weren't capable of meeting the goal on our own. But through many prayers, some work, and an abundance of God's grace, God was faithful to supply every need.

Chris Culbertson is a member of the Mennonite Church of Normal in Normal, Illinois. She is a junior high school Spanish teacher at Thomas Metcalf School. For five years, she and her husband, Cory, were co-chairs of the mission support team for Wayne and Lois Hochstetler, who had a worker care ministry based in England with Mennonite Mission Network.

GIFT PLANNING: Plan Well!

Herb Gale

Gifts play an important role in our lives and our relationships. Some gifts say, "I love you"—the flowers a young man offers his sweetheart, the valentine's card the girl sends her boyfriend. Some gifts say, "You have come of age"—the bicycle given to the child who is presently riding a tricycle, the gold watch given to the retiree. I still remember vividly the year Santa gave me a watch for Christmas. I was both proud and ashamed—proud because it was my first watch, ashamed because I didn't know how to tell time! But receiving the watch was the motivation I needed to quickly learn. Of course, some gifts are not really gifts at all but bribes or ways to manipulate or control.

I was watching a rerun of The Wonder Years, a popular TV series that ran in the late '80s and early '90s about a teenage boy named Kevin Arnold and his family and friends living through the sixties. This particular episode focused on his older sister, Karen. The storyline revolved around Karen's relationship with her father and her upcoming eighteenth birthday. The father-daughter relationship was going through a particularly rocky stage:

"You're going to college next fall, young lady."

"No I'm not! I want to travel for a while and see the world."

"You're only seventeen, and you'll do what I say."

"I'm nearly eighteen, and I can do whatever I want!"

"Speaking of birthdays, don't make any plans for Friday night. We're planning something special for you."

"I don't want a party, and I don't want a cake, and I don't want any presents!" Karen retorts as she stomps out of the house.

"Where are you going?" her father shouts after her.

"Out!" she yells, slamming the door behind her.

You see, in Karen's mind, accepting the gifts of her parents—especially from her father who wanted to keep her his little girl from growing up and making her own decisions—was to allow them to continue to run her life.

The climax of the show was on the night of Karen's birthday. The family is at the dinner table when Mrs. Arnold carries in a birthday cake with eighteen candles burning brightly. "I told you I didn't want a birthday cake!" Karen shouts defiantly. She refuses to make a wish and blow out the candles. Just then a car horn honks. "I've gotta go," she says. "My friends are here."

"Not until I've given you your present," her father insists.

And before she can leave, he thrusts a gift-wrapped present in her hand. "You're not leaving until you open it!" Exasperated, she rips open the present. "It's my duffel bag from my army days," Mr. Arnold continues. "It saw me through some good times and some tough times. I want you to have it for when you go off to college . . . or whatever you decide to do."

The rest of the family watches to see if Karen will accept the gift. She does, because it is a gift that says, "You have come of age, and you are free to live your own

life, and I love you no matter what you do." Then, with tears in her eyes, Karen makes a wish, blows out the candles, and goes out the door to be with her friends. And thus endeth another episode of The Wonder Years.[1]

That was a simple, beautiful story of a gift that set both the giver and the receiver free to enter a new phase in their relationship and their lives. One of the challenges in gift planning is to ensure that bequests and other planned gift have this beneficial effect; they sometimes don't.

Some gifts come with all kinds of strings and hidden messages attached that can do more harm than good. Sometimes a donor, with even the best of intentions, can leave a bequest that is too restrictive or doesn't take into account future contingencies.

I am aware of a retired clergyman who included a generous bequest in his will for Saskatchewan-born boys to study for the ministry. His gift made perfect sense when it was originally made. He wanted to ensure that candidates for the ministry from Saskatchewan had the financial means to pursue theological studies, and only men could be ordained at that time. But in the years after his death, the church changed its policy to allow women to be ordained, and the term Saskatchewan-born prevented candidates who were presently living in Saskatchewan but hadn't been born there from receiving scholarship aid. The result was that his gift was going unused.

Including a variation clause in bequest language can prevent such unintended problems. If the donor had simply added "If [name of beneficiary] determines that the original purpose is no longer practical or desirable, [name] can vary the purpose, keeping in mind the spirit and general intent of the original gift," the problems could have been easily avoided. Without such language, it can become a long, complicated, and expensive legal process to make the needed changes.

One reason that many donors make the language in their gifts too restrictive is that there are no policies in their congregation about how to channel bequests and other planned gifts. Many donors, especially when they are giving a portion of their life savings, do not want their gift to become one more thing for the congregation to fight over. They want their gift to be a blessing, a way to enhance the long-term ministry of the congregation they love.

Congregations are well advised to establish clear policies for how planned gifts will be received, invested, and used. Such policies help prevent the misuse of such extraordinary gifts while also providing guidance for decision making. If your congregation does not have such policies in place, now is a good time to begin thinking about how you will handle these gifts.

As a gift planner and stewardship consultant, I often hear people say, "But we haven't received any bequests. Why should we waste our time developing such policies?" My answer is that it is much better to work through such policies before your congregation receives such a gift. Inevitably, doing so after you receive a bequest or the proceeds from a life insurance policy means the conversation revolves around personalities rather than the congregation's vision of ministry.

A well-thought-out policy provides guidance for channeling undesignated planned gifts while it allows for the flexibility to respond to changing circumstances. It also provides the foundation for promoting planned giving in the congregation, assuring potential donors that their gifts will be stewarded wisely and helping them to see how their gifts will be received, invested, and used.

Your policies should fit the ethos and specific needs of your congregation. Most congregations state that planned gifts will not be used in the annual operating budget. This helps avoid providing an excuse for current members to reduce their annual gifts "because we have so much money in the bank." It also assures potential donors that their life savings are being invested into the future vision of the church.

Some congregations channel a significant portion of undesignated planned gifts into their building fund. This can help relieve some of the abnormally high pressure that buildings can place on the annual budget, while honoring the legacy of past generations who built the building. One congregation in a large, historic building has adopted the policy of channeling all undesignated gifts into their building fund. Their goal is to cover all their expenses for the upkeep and maintenance of their building from their trust funds. Then they can let their members know that the money placed in the offering plate or other fund-raisers is used to support and expand their ministry and mission outreach.

Some congregations state that all undesignated gifts will be fully endowed (i.e., the principal remains permanently invested and only the annual income is available for ministry) in order to provide a dependable stream of income for the congregation's long-term ministry objectives. Others state that no portion of undesignated gifts will be endowed but will be used as needs and opportunities arise. Many congregations opt for some sort of blended approach, whereby a portion...

Continued on page 29

BUILDING A FOUNDATION FOR A

Marcia Shetler

Nearly a decade ago, a colleague of mine attended a professional growth event at the Indiana University Fund Raising School. He brought back a souvenir for me: a small paper cube with short words and phrases that are important for organizations to consider as they prepare to conduct a fund-raising campaign.

I still have that cube, and it sits on my desk. As executive director of a nonprofit charitable organization, I am reminded of the many aspects of the Ecumenical Stewardship Center that need attention and cultivation—stewarding—for ESC to be at its best.

Many of the inquiries I receive from congregations and organizations who are interested in the services offered by the Ecumenical Stewardship Center Capital Campaign Network focus on just one of the six sides of the cube. They want to jump right into the fund-raising component, sometimes out of duress, sometimes because of what they perceive as a short time window, and sometimes because they truly think that is the place to start. However, the other five sides of the cube are worth exploring. If your congregation is considering conducting a special fund-raising campaign, I invite you to consider these characteristics and questions.

Generosity Climate

- Are the messages of stewardship and generosity communicated well and often?
- Is stewardship understood as supporting the budget or equipping for ministry?
- Do people inside—and outside—your congregation describe you as generous and welcoming?
- Is your congregation financially supported by the majority of those who are members and/or regularly attend?

Matching Money and Mission

- Does your congregation have a clear sense of its mission, and does it enthusiastically support that mission?
- Has conversation about the potential campaign taken place through the appropriate leadership channels?
- Is there clear understanding about the goals of the campaign and how it will strengthen the congregation's mission and ministry?
- Have a financial goal and a basic timeline been determined?
- Is there a plan in place to regularly update the congregation about the special campaign?

Vision and Visibility

- Has the congregation considered how a special campaign might enhance its visibility in the community?
- Are there individuals and organizations with similar missions and visions with whom the congregation might establish a relationship?

Processes, Policies, and Practices

- Do your congregation's accounting and gift-receipting practices and policies meet legal and ethical standards?
- Has the congregation considered whether the special fund-raising campaign necessitates development of new policies (e.g., a bequest policy)?
- Are financial reports regularly shared with the congregation?
- Does the church board or leadership team understand its legal and ethical obligations?

FUND-RAISING CAMPAIGN

- Does the board or leadership team take ownership of its responsibilities regarding developing and carrying out the congregation's mission and ministry?

Individual Involvement

- Is there strong and widespread support for the campaign by both members and staff?
- Has the congregation chosen persons who can provide significant leadership for the campaign?
- Has a campaign committee been chosen?
- Is there a job description for the committee?
- Has the involvement of staff been determined, and do any adjustments in workload need to be considered?

Vehicles and Strategies

- How does the special fund-raising campaign fit with the congregation's ongoing giving strategies?
- Are there new giving opportunities that should be developed, such as legacy gifts and online giving?
- Who will be responsible for inviting persons to give?

Special fund-raising campaigns can be high points in a congregation's life, but they should focus on more than just the fund-raising. Take the time to plan well and be mindful of your congregation's vision and mission, your culture of generosity, and your transparency related to the important legal and ethical matters of your church. Build a good foundation, and your special fund-raising campaign can take your congregation to new places of witness and ministry, serving God as you are called!

Marcia Shetler is executive director and CEO of the Ecumenical Stewardship Center.

Living Free:

PROCLAIMING THE GOOD NEWS ABOUT MONEY

Grace Duddy Pomroy

The first question the church should be asking young adults—and really anyone—is, how is it with you and money? not, how much can you give to the church? We cannot talk about giving to the church and/or other organizations without also offering avenues for young adults to alleviate money's grip on them. When we are on the road to living free, we can give out of love and gratitude rather than guilt and shame. We can begin to look at the ways that God is calling us to use our money to serve not only ourselves and our debt but also our congregations and communities. Freed from anxieties about money and the burdens of debt, we can emerge empowered to use our money in intentional ways to proclaim our love for God and neighbor.

One of my favorite articles circulating about millennials (young adults born between 1980 and 2000) and money is a 2013 USA Today article by Hadley Malcolm entitled "Millennials' Ball-and-Chain: Student Loan Debt."[1] The title says it all! Millennials, more than any other generation, are weighed down by student debt. This debt is preventing many of them from fully entering into adulthood by delaying their timeline for moving out of their parents' home, getting married, having children, and/or buying a home.

According to the article, the number of undergraduate student loan borrowers has increased by 31 percent between 2007 and 2012. The average borrower debt has increased by $12,474 to a high of $27,547, and the number continues to grow. According to the Canadian Federation of Students, students studying in Ontario or the Maritimes have an average borrower load of $28,000.The total student loan debt in Canada totals more than $15 million, and the US total is more than $1 trillion.

While some may say that this investment in college will pay for itself, college is no longer a guarantee of a high-income, or even a modest-income, job. In both Canada and the United States, recent college graduates have been among the populations hardest hit by the economic recession and tight job market. According to a 2013 U.S. News & World Report article by Danielle Kurtzleben entitled "Twice as Many College Grads in Minimum Wage Jobs as 5 Years Ago,"[2] the number of college grads working in minimum wage jobs is 71 percent higher than it was a decade ago.1 Similarly, the rate for youth unemployment in Canada is 14.2 percent.[3]

It has been widely predicted that millennials will be the first generation to be less well off than their parents. How can the millennials ever have a hope of living free

when they are strapped with such financial burdens? How can they give generously to the church and other organizations with such a weight on their shoulders?

In my short career as a stewardship professional, I have found that many congregational stewardship leaders are tempted to accuse young adults rather than seek to understand them, particularly in the area of debt. They misunderstand the young family that passes on the plate on Sunday morning, assuming that they are selfish and ungenerous. They neglect to look into the deeper reasons: the family may elect to give online, millennials may not understand how much is appropriate to give, and/or they may be so weighed down by debt and other financial burdens that they cannot see a way out.

These congregational stewardship leaders' assumptions are keeping them from seeing the situation accurately. They have saddled stewardship to the giver's relationship with the church rather than the giver's relationship with God. When Jesus talked about money, he never spoke about giving to the church but rather about how our relationship with money affects our relationship with God. The burden of debt on millennials, as well as the generations before them, is not just a financial issue; it is a spiritual one. We have to change the stewardship conversation!

What if the church were a place where young adults, and people of all generations, could be open about their financial burdens and their general anxiety and fear around money? What if the church was a place where people could publicly confess money's grip on their lives? As my friend and colleague Rev. Deborah Stehlinhas often said, "What if church becomes known as the place for Good News about money? And the place where you can tell your story no matter what it is?" The gospel is not just good news for our hearts; it is is good news for our whole lives, and that includes our lives with money.

The first way that we make the church a place of good news about money is to make church a place where we can talk about money, including the anxieties that accompany it. Young adults are longing for a place to talk about money issues openly. These conversations can occur in a variety of places: sermons, adult forums, or small groups. Begin with a story or skit that gets at the heart of money issues. It could be a skit about a couple having a contentious conversation about how much to give or about a young adult sharing her journey with debt. Invite people into the conversation using simple money questions that help people reflect on their own money story. A money autobiography* is a great place to start.

Second, we can make the church a place where people can find concrete money management resources. There are very few avenues for young adults to get practical money management tools. You might use a program like Dave Ramsey's Financial Peace University, Good $ense Ministry's Freed-Up Financial Living or Thrivent Financial's More Than Money Matters. These programs help people learn practical financial management skills and relate their finances to their faith. Similarly, you might start a financial coaching program in your congregation. Thrivent Financial offers a Volunteer Coaching Training Program that can train people in your congregation to serve as financial coaches for one another. These coaches are not financial experts but people who know how to support another person on the road to becoming more financially healthy.

Third, congregations need to get serious about the topic of money and make tangible goals that go along with this. The congregation that I attend, Jacob's Well in Minneapolis, Minnesota, has the goal that everyone in the congregation will have a budget and a plan to get out of unsecured debt. We take this goal seriously by offering financial coaching and having regular sermons devoted to money. Instead of being repulsed by this money emphasis, young adults are drawn to it and continually ask for more. Money is one of the biggest things standing in the way of our relationship with God. As congregations, we have to take this issue seriously and not be afraid.

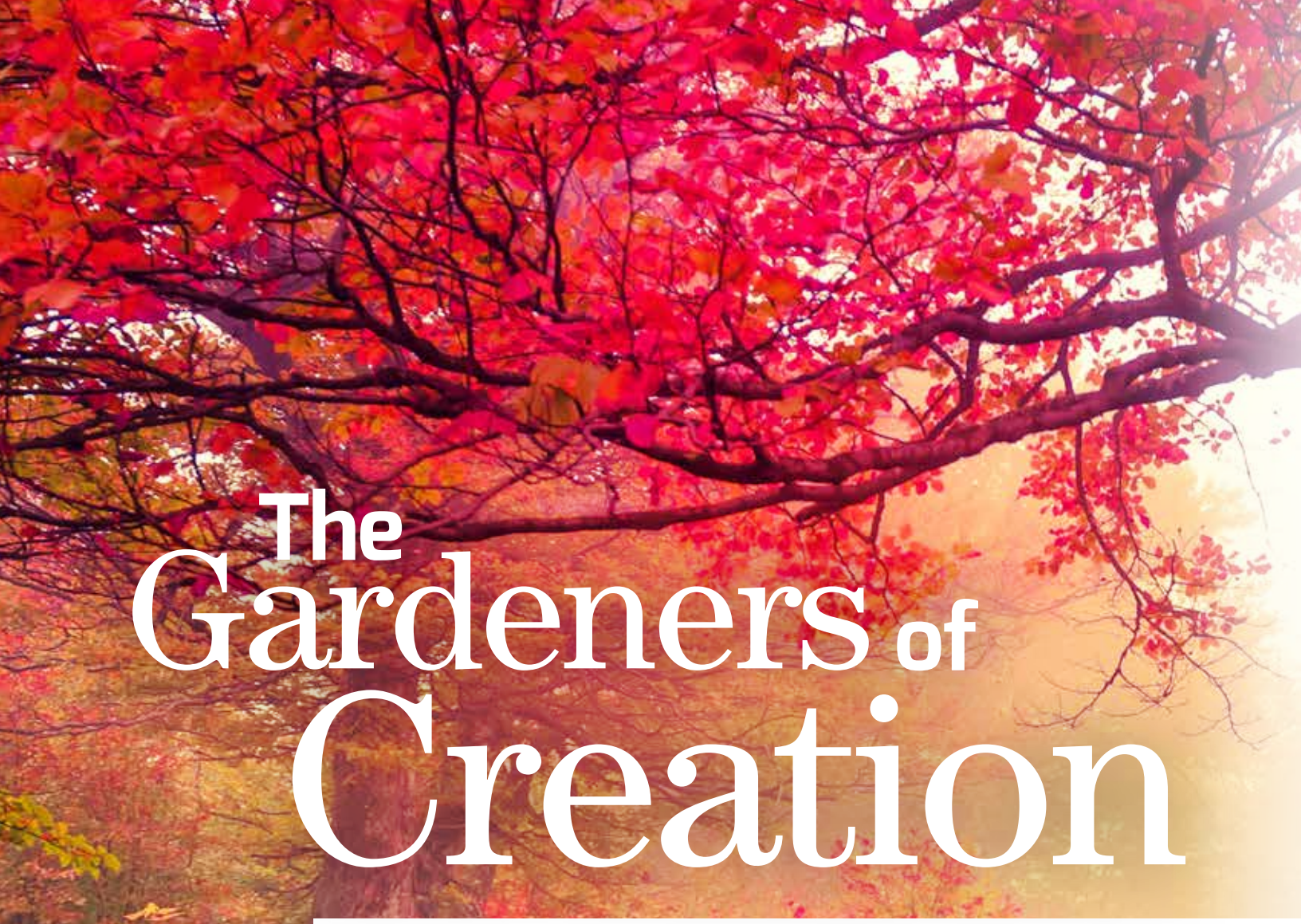
*(Some resources you might use for a money autobiography include: two money autobiographies in The Whys and Hows of Money Leadership: A Workbook for Pastors and Lay Leaders by Mark L. Vincent (order from Augsburg Fortress 800/328-4638, ISBN 6-0001-9148-0); "A Money Autobiography" by Dan R. Dick at www.gbod.org/stewardship; and "Guidelines for Writing Your Money Autobiography" in Money & Faith Study Circle Handbook by Jan Sullivan Dockter (order from www.ministryofmoney.org).)

[1] **Hadley Malcolm, USA Today (July 1, 2013), http://www.usatoday.com/story/money/personalfinance/2013/06/30/student-loan-debt-economic-effects/2388189.**

[2] **Danielle Kurtzleben, US News & World Report (December 5, 2013), http://www.usnews.com/news/articles/2013/12/05/twice-as-many-college-grads-in-minimum-wage-jobs-as-5-years-ago**

[3] **Nicole Wray, "From Undergrad to Unemployed: The Causes of Canada's High Youth Unemployment Rate," Workopolis (April 8, 2013), http://www.workopolis.com/content/advice/article/from-undergrad-to-unemployed-the-causes-of-canadas-high-youth-unemployment-rate/**

Grace Duddy Pomroy is the Executive Director of Operations at Kairos and Associates, Inc. Previously, she served as the Assistant Director of the Center for Stewardship Leaders at Luther Seminary. She is a self-proclaimed Millennial and author of the year-round stewardship resource recently published by the Evangelical Lutheran Church in America, "Stewards of God's Love." She thoroughly enjoys presenting, preaching and connecting with congregations on the intersection of stewardship and young adults.



The Gardeners of Creation

Engaging Our Youth in Stewardship

John Campbell

I love the creation story. God creates, calling everything good, declaring that the creation was in right relationship with him, and then places humanity in the middle of it all as stewards over his good creation. This is a great responsibility. Being a steward is keeping God's creation in right relationship with God and restoring creation to right relationship with God when it becomes broken.

This was the mission given to humanity. It is why God flooded the earth, made a covenant with Abram, protected Joseph, called Moses, rescued Israel from Egypt, and sent his prophets. Throughout history, God has been working to restore his relationship with creation so that he might again look upon the world, see no sin, and say, "This is good!" It is the reason Christ came, died, and was resurrected from death. Humanity could not defeat sin so that creation could be restored, that we could once again, with all of creation, live in right relationship with God. So, God did it himself.

As Christians, we celebrate because in the resurrection the church not only finds its salvation; it finds its mission. Joined together as the children of God, we are brought into the great redemptive work that God has been doing, as promised, throughout the entire

narrative of history. In other words, in the resurrection every single one of us has been made a gardener. I love the beauty in John 20 of Mary encountering Jesus after the resurrection and mistaking him for the gardener. We are given this wonderful image of Christ as the second Adam, the one who had finally conquered sin so that we could once again live in right relationship with God. But perhaps even more beautiful is the truth that Christ gives us his Spirit and calls us into that same reality in our lives today!

Stewardship has been stripped of meaning and dulled into a boring exercise of ritual instead of the beautiful, life-encompassing engagement in the mission of God. Our youth are a generation that desires to belong to a community of cause and wants no part in bare ritualism or hollow practices. Institutional loyalty, which drove stewardship practices in the past, is nearing extinction. Talk of tithing, which is the sole focus of most stewardship campaigns, is lost on our youth because most have no financial resources of their own. Our youth need to see whole life stewardship in practice. They need to be engaged in the story. How do we do this?

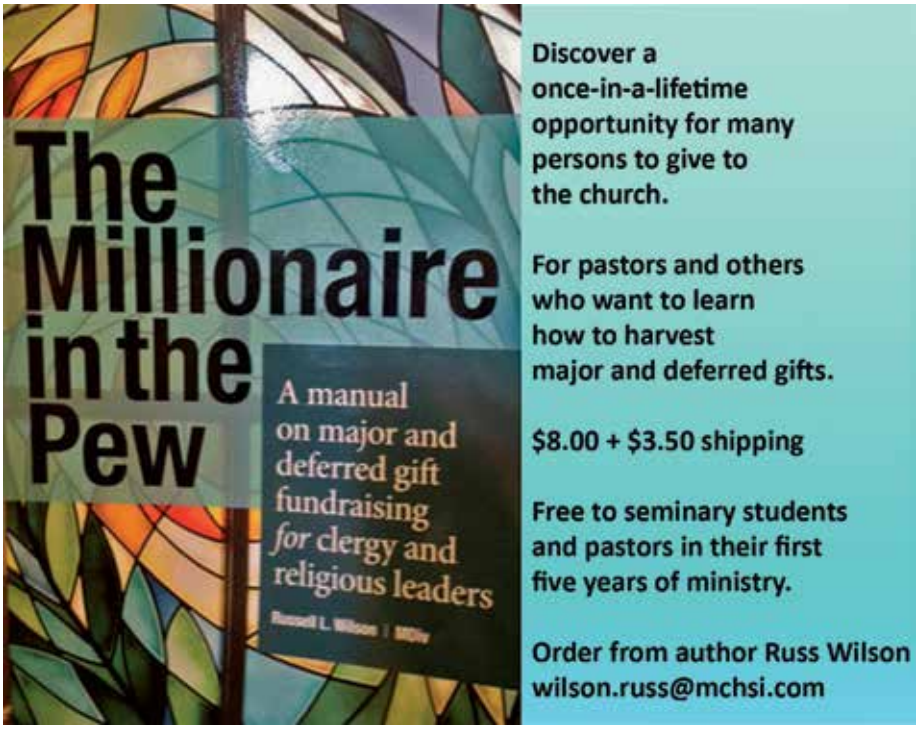
We must be sure that the story we are engaging our youth in is the story of God. Stewardship should never start with who we are, what we have, or a percentage and a formula. Stewardship must first and always be about God and what God is doing. We must talk about stewardship often and when we do, we must frame our conversations within stories of God's abundance. Our youth need to see adults talking about what God has done in their lives.

We must free our youth to give. Most youth see stewardship as something only adults do, and this is our fault. We should expect our youth to give, and they should know it. Framing stewardship as full participation in the mission of God allows stewardship to become a spiritual practice now, not later. We simply need to raise the bar in our expectations of our youth and what they are capable of.

This means that we must help our youth identify and understand their gifts. Your youth are some of the most imaginative and creative people in your church. Set them loose. Help them understand that their talents belong to God and that they can use them to glorify God at church, at school, at work, and at home. Engage your youth in the full life of the church, treating them as partners in ministry rather than targets of it. Help them develop and practice gifts and skills in the church that they can then go and use in their community.

Our God is on a mission. The resurrection of Christ sparked an uprising and revolution that advances towards all things being restored every single day. As the church, we are the sons and daughters of that revolution. We are the new humanity that has been made alive in Christ and joined together with Christ in the great mission of God to be the agents of change that he is using to redeem, restore, and renew all of creation. If we want our youth to be good stewards, we must engage them in that story, freeing and empowering them to give themselves to that mission as we do the same, partnering with them in the awesome work that God has partnered in with us.

Rev. John Campbell is the Associate Pastor of Youth and Adult Discipleship at Terre Haute First Baptist Church in Terre Haute, IN. He is a graduate of Purdue University and received his M.Div from Wesley Seminary.



The Why and How of Stewardship for Children

Delia Halverson

Stewardship is strictly for adults, right? Wrong!

At one time I ignored stewardship for children, until my senior pastor challenged us to involve children in the annual campaign. We had a weekday group of children who worked with an artist. We asked them to draw pictures of what they liked best about the church. Then we mounted the pictures on colorful tag board with the campaign logo printed at the bottom. Seeing the response of all the children (not just those who drew the pictures), I was hooked on the importance of involving children in stewardship.

Involve children in your annual stewardship campaign in many ways: several Sunday school or midweek sessions using ideas below, one big emphasis on one Sunday, having children carry banners or posters during worship, a church-wide or family study on stewardship (see page 107 of *Let the Children Give: Time, Talents, Love and Money*), a packet of information to send home for family use.

Consider helping children create a litany, creed, poem, or prayer for worship during your stewardship campaign or have a child lead in the one on page 80 of *Let the Children Give*. Remember, when a child leads in worship, other children feel a kinship with that action. Be sure to acknowledge the name of the class or group that wrote it and the name of the child who led in worship.

When working with children, realize that they do not understand abstract concepts. Work with specifics, such as where our money goes and how we must care for God's world and people. In fact, children can understand our responsibility to God's world much better than our responsibility to raise the budget, and isn't that the true meaning of stewardship? We were made to care for God's world and people, and for that purpose we come together as a church. Here are a few suggestions. For more, go to my book *Let the Children Give: Time, Talents, Love and Money*.

- Take children of all ages on a tour of the church, showing them such things as the cleaning supplies, vans or buses, office supplies, etc. Tell them that what they contribute to the church helps to carry out what Jesus wants us to do. Tell them that our money also pays the pastor and other staff members so that they can spend all of their work time helping the church do what Jesus wants us to do as a church family.
- Help children set up a recycling program, stressing our responsibility as stewards of the earth.
- Divide the flower beds on the church grounds into sections and ask families to be stewards of a section.
- Help children paraphrase Genesis 1:26; Leviticus 25:23; Psalm 24:1; Psalm 50:10-11, 12b; Haggai 2:8; or Luke 16:13.

- Tell the children that in some countries mothers walk fifteen miles each day for water, sometimes requiring eight hours a day. Ask children to count the number of water faucets in their houses.
- Label stewardship towels, to be looped over a belt, with titles such as Steward of Snacks, Steward of Supplies, or Steward of Plants. (The more we use the word steward, the better children understand stewardship.)
- Have children make signs:
  - "Good stewards turn off water while soaping hands." (place over sinks)
  - "Good stewards turn off lights when leaving the room." (place over light switches)
  - "Good stewards put litter in trash cans." (place above trash cans)
  - "Good stewards do not park on the grass." (place on grass near parking lot)
  - "Good stewards close doors to conserve heat and air conditioning." (place beside doors)
- Help children research fast-food restaurants in the area to see which are acting as good stewards by using recyclable or environmentally friendly products. Write to those not doing so, telling them that these families will not frequent them until they change.
- Make small forms that say "I, _____, acted as a steward by _____. Witness of action: _____ (signed)." Send these home with children and ask parents to sign as witnesses. This not only helps children become involved in stewardship but also brings those occasions to the notice of adults.
- Search through newspapers for articles about people who have acted as good stewards. Post them on a bulletin board where the whole church family can see them.
- Have children interview adults about ways that they act as good stewards, and publish an interview in each church newsletter. The interviews could also be videotaped and played on a screen before services.
- Create a very short drama showing the difference between a good steward and someone who is not acting as a good steward. Arrange to present the drama before the congregation during worship.

We are finally realizing the importance of integrating children into the whole family of God in our churches. Involving them in stewardship acts is an important part of this. Just let your mind be creative!

A member of the United Methodist Church, Delia Halverson is an author, retreat leader, Christian education consultant, and founder of Faith Discovery Ministries. She has written numerous books and curriculum for leaders in Christian education. Her areas of expertise include children, adults, and intergenerational opportunities.

GIFT PLANNING Plan Well!

Continued from page 21

... of all undesignated gifts are placed in the congregation's endowment fund, and a portion is used as needs and opportunities arise.

One congregation I know has adopted the policy of tithing all the undesignated planned gifts they receive, so one-tenth is used for outreach. Each year the congregation has the happy task of figuring out how to give a percentage of their wealth away to special projects and mission beyond their walls.

Another congregation whose general endowment fund had become sufficient to meet their ongoing maintenance costs adopted the policy of channeling all undesignated bequests and other planned gifts into a newly organized Growth Fund. Money in this fund is not endowed but can be used in its entirety for new ministry initiatives both within and beyond the congregation. Reflecting on the fund's impact, the minister, Rev. Andrew Johnston, remarked that knowing the money was there, waiting to be used to grow the congregation's ministry and outreach, brought a new spirit of possibility thinking in the congregation. "It set us free to dream and provided the resources to turn those dreams into reality. We became less focused on our own survival and more open to where God's Spirit was leading us, knowing that God had already provided the resources we needed to move forward."

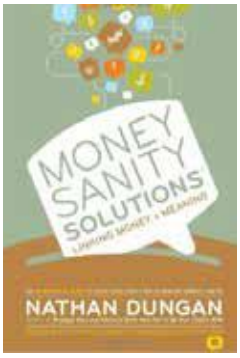
The purpose of planned giving policies and endowment funds is not to tie us up in red tape but to set us free to share the gospel in ever new ways for generations to come. Like the birthday gift Mr. Arnold gave his daughter, planned gifts can open up a whole new future for a congregation, setting them free to "take hold of the life that is truly life" (1 Tim 6:19).

[1] **Todd W. Langen and Mark B. Perry, "Daddy's Little Girl," *The Wonder Years*, season 3, episode 22, directed by Jim McBride, aired May 8, 1990.**

Rev. Herb Gale is Associate Secretary for Planned Giving in the Presbyterian Church in Canada. He formerly served as pastor of Presbyterian congregations in North Carolina and Ontario for 25 years. In his work in planned giving, Herb advises individuals interested in making a legacy gift for the church and helps congregations develop vital planned giving ministries that are integrated into their theology of stewardship and their vision of ministry. He is convinced that an intentional focus on planned giving can help provide an additional source of funding for the church at every level to realize its dreams and to expand its ministry for generations to come.

Money Sanity Solutions: Linking Money & Meaning

Nathan Dungan, Share Save Spend, 2010



When it comes to money, families often go silent out of fear or a sense of taboo or else yell in rancor, born of financial anxiety and family conflict. So how do children learn healthy money habits from age five on up? And how can congregations help shape wise financial values and practices in the families they serve?

In *Money Sanity Solutions: Linking Money + Meaning*, Nathan Dungan presents a gold mine of interactive conversation starters and activities for families to help them build healthy conversations and habits for dealing with money. In addition to using a DVD, this resource is chock full of discussion questions, exercises, and proposed interviews, set in a user-friendly workbook format.

In the section entitled "Money Sanity Basics," Dungan explores three core practices, beginning with becoming aware of our interactions about money: sharing family stories, relating our values to money choices, and noting who have been (or could be) our money mentors. Two other essentials are distinguishing between needs and wants and determining the "money in, money out" of a family budget.

But that just lays the groundwork. Most of the book is devoted to fifteen solutions from which we can choose. They relate to

- rebalancing our money habits;
- thinking more deeply about our spending and developing a "consumer conscience";
- recognizing the peer pressure created by our exposure to an average of 5,000 commercials a day;
- investing ourselves in others through volunteer service;
- discovering the value of part-time jobs;
- planning together for family vacations;
- realizing the cost of technology connections;
- building our savings for financial choices and independence;
- devising a plan for those back-to-school days;
- changing the way we pay: plastic, cash, or cell;
- letting holiday gratitude give us balance over greed; and
- revising our expectations of more, more, more.

Living a life that fits with our values and frees us from consumer craziness takes some discipline, Dungan says. But making even small adjustments in family attitudes and activities can make a world of difference in our lives as children, youth, and adults. This is a terrific resource for families in your congregation.

Review by Betsy Schwarzentraub, consultant in stewardship and generosity and retired United Methodist minister. She is the author of *Stewardship: Nurturing Generous Living* and *Afire with God: Becoming Spirited Stewards*. Find her writing at generousstewards.wordpress.com. Betsy also is a member of the Ecumenical Stewardship Center Resource Editorial Team.

Free: Spending Your Time and Your Money on What Matters Most

Mark Scandrette, InterVarsity Press, 2013

Free: Spending Your Time and Your Money on What Matters Most is a refreshing mix of theory and practice, filled with stories from the experience of the author and his family without saying everybody has to answer the questions or to live in the same way. Scandrette notes his hopes for the readers of the book: take steps to become free to spend time and money on what matters most.

Based on three core beliefs—that we were created to seek the greater good of God's kingdom, that we have enough, and that we can make intentional choices about how we spend our time and money, the book's chapters include practical and thought-provoking exercises, tasks, and experiments, including:

- naming what matters most to you;
- valuing and aligning your time;
- practicing gratitude and trust;
- believing you have enough by embracing voluntary limits;
- creating a spending plan;
- maximizing resources;
- living generously and wisely.

This volume is only for those who are serious about the issues addressed. It could well be used by a group of people willing to intimately share their own struggles. It might be a good though quirky wedding gift.

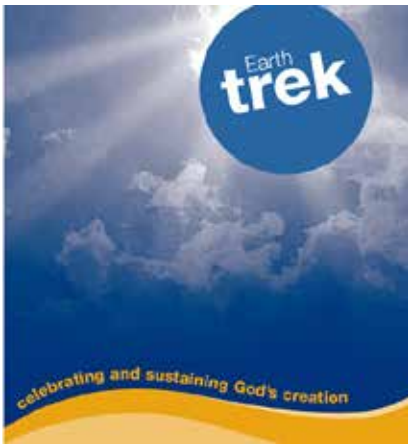
Review by Hermann Weinlick, retired Moravian pastor and ecumenical officer for the Moravian Church in North America. His work as a freelance editor includes copyediting the *Feasting on the Word* lectionary commentary. Hermann also is a member of the Ecumenical Stewardship Center Resource Editorial Team.

Earth Trek: Celebrating and Sustaining God's Creation

Joanne Moyer, Herald Press, 2004

Earth Trek: Celebrating and Sustaining God's Creation is a multifaceted gem that offers a variety of practices that care for the earth. Based on the seven days of creation in Genesis 1, the book explores different aspects of the natural world, how they are being threatened, and what people are doing to protect them. Emphasizing celebration and creative actions rather than guilt and statistics, it offers actions that individuals, families, and congregations can take to live sustainably with the resources and creatures God has entrusted to us.

This book uses diverse media, from poetry to brief summaries of our biological situation and consumer habits. Each of the seven days of creation includes four sections. "Earth Connection" examines how an aspect of creation is being threatened or restored. "Faith Connection" delves into what Christian tradition teaches about our relationship to the earth and other creatures, based on scripture. "For Meditation" provides a quotation, Bible text, or litany to reflect upon individually or together, and "For Action" gives an array of specific things children and adults can do in their homes and communities.



Because of its wide range of ideas and dimensions, Earth Trek can be a text for group study, a basis for personal meditation, or a resource for worship and action.

Review by Betsy Schwarzentraub, consultant in stewardship and generosity and retired United Methodist minister. She is the author of *Stewardship: Nurturing Generous Living* and *Afire with God: Becoming Spirited Stewards*. Find her writing at generousstewards.wordpress.com. Betsy also is a member of the Ecumenical Stewardship Center Resource Editorial Team.

Disunity in Christ: Uncovering the Hidden Forces That Keep Us Apart

Christena Cleveland. Intervarsity Press, 2013

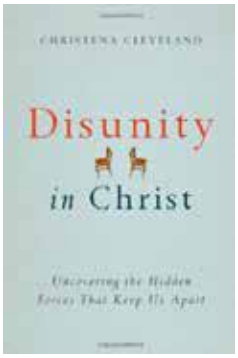
Jesus calls us to treat our sisters and brothers in Christ with love and respect. But as we all know, the reality is that we are quick to judge others and point out the "right Christians" and the "wrong Christians."

In *Disunity in Christ*, Christena Cleveland, a social psychologist who teaches at St. Catherine University, uses her professional experience to explain why it is natural for us to group people into categories and why these actions don't reflect the way Jesus wants us to live.

Throughout the book, Cleveland incorporates personal examples to gently show us how we all fall short in accepting people we think are different from us. She shows us why, even as we want to become one body of Christ, it is more likely that we will only gather with people who are like us—and exclude those who aren't.

Cleveland starts out the book describing a man from her church whom she had labeled as a "wrong Christian." His politics were wrong, he didn't think enough, he wasn't culturally sensitive, and he drove the wrong car, she said.

But as she read the Gospels, she noticed that "[Jesus] had a habit of connecting with everybody: conservative theologians, liberal theologians, prostitutes, divorcees, children, politicians, people who party hard, military servicemen, women, lepers, ethnic minorities, celebrities, you name it."



She realized that if Jesus embraces all these different people, we must also embrace them as brothers and sisters in Christ. Recounting a crisis situation in her city, she describes how she finally noticed how her "wrong Christian" demonstrated the character of Jesus.

This book will be valuable to all of us since we can't avoid interacting with people who are different from us—culturally, politically, theologically, or any of the other divisions we find. With each chapter, Cleveland challenges us to reject our instincts and embrace each other through our shared identity in Christ instead. She helps us work through the condemnations and conflicts and gives us ways to approach each other with grace and love. The book closes with examples of successful cross-cultural interactions and how these interactions free us to experience what it means to be individual, and integral, parts of the body of Christ.

Review by Sara Alvarez, news editor for the Mennonite Mission Network and a member of the Ecumenical Stewardship Center Resource Editorial Team.

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