

Stewardship Resources

*Compiled for the Congregations of
The Northeastern Iowa Synod
By Pastor Mark A. Anderson*

II Corinthians 8: 1-4 - Privilege of Sharing

1 We want you to know, brothers and sisters, about the grace of God that has been granted to the churches of Macedonia; 2 for during a severe ordeal of affliction, their abundant joy and their extreme poverty have overflowed in a wealth of generosity on their part. 3 For, as I can testify, they voluntarily gave according to their means, and even beyond their means, 4 begging us earnestly for the privilege of sharing in this ministry to the saints

Stewardship Programs

1) *The New Consecration Sunday Stewardship Program*

New Consecration Sunday Stewardship Program with Guest Leader Guide & CD-ROM: Revised Edition Paperback is available from retailers for under \$25.00

Released in 2007 the "new edition" of Herb Miller's "Consecration Sunday" materials isn't so new anymore but it is still a very effective tool for deepening faith through spiritual growth by teaching giving as a response to God's love, and part of our worship.

Here is How it Works

The campaign requires a guest leader who conducts an initial meeting with the steering committee, the a special Leadership Event for church council members and other church leaders, and finally the Consecration Sunday worship services and a presentation of the results at the Celebration Meal. Members of the congregation are recruited to share their testimonies on why it's important to them to give to Christ through the Church and how it impacts their life of faith.

The congregation is responsible for:

- 3 mailings - 2 letters to the total congregation and 1 letter to leaders in the church
- 3 announcements by laity for the 3 weeks prior to Consecration Sunday
- Making phone calls to invite those who haven't made a reservation for the Celebration
- Consecration Sunday Celebration Meal
- A stewardship sermon by the pastor on the week prior to Consecration Sunday
- Preparing a step-chart that outlines the number of giving units at each level of giving during the previous 12 months
- Planning a meal or special refreshments for the Leadership Event held on the Sunday or Monday prior to Consecration Sunday

Congregations will be tempted to take short cuts, to lighten the load of Miller's formula but this is always a huge mistake. The Consecration Sunday Stewardship Program is almost always a very big success even when use 2-3 years in row if followed to the letter.

2) *Make it Simple*

Available for FREE at www.elca.org/stewardship

Simply put, this is exactly what most congregations are looking for: "Make it Simple" is a free, effective resource for ELCA congregations to deepen the financial stewardship of its members. Make it Simple is a web based portal to resources that include both an all year stewardship education program and an annual congregational response program. This is not exactly a step-by-step program only because the congregation is given so many choices to customize the program to their needs and traditions. However all the materials needed are included as pdf or video downloads. The materials are based on four separate but related themes including: Following Jesus; Following the Truth; Acting together; and Sharing Enough. The supporting materials include Bible studies, sermon starters, children's sermons and activities, Bible conversations, videos, congregational learning events; family learning events, leadership learning events, and much more. The congregation is given a choice of ways to respond including commitment Sundays, small group gatherings, and congregational meals. No, there is no cost to using this material. Yes, there is a phone number provided so you can call and get helpful assistance from a real person, one of the ELCA stewardship specialists.

3) *Rediscover Macedonia*

As described by a local parish pastor

Pastor Gary Hedding writes: Bethlehem Lutheran Church in Cedar Falls, IA is committed to talking about financial stewardship as a faith practice that encourages growth in faith rather than a tedious way to raise money for the congregation. We look for inspiration for generosity rather than financial need or a hefty helping of guilt. Rediscovering Macedonia has been a tremendous resource for our congregation to inspire generosity and growing giving. We used it in October 2012 and will use it again this fall.

The resources for Rediscover Macedonia have been developed by people within the ELCA who are excited about whole life stewardship as a faith practice.

The place to start is <http://www.elca.org/Growing-In-Faith/Discipleship/Stewardship/Macedonia.aspx>. Here you will find resources that are centered on Paul's appeal to the Corinthian church found in 2 Corinthians 8:1-15. He holds up the Macedonians as people who were so full of God's grace, that even in the midst of affliction and poverty, they gave generously for ministry. They are positively inspiring.

The resources are extensive, way more than a congregation can use in the typical four week financial stewardship emphasis. In fact, Bethlehem is going back to the resources again this year because we could not use them all for one series.

We focused on the seven guiding principles exhibited by the Macedonian congregation: Gratitude, Abundant Joy, Generosity, Commitment, Sacrifice, Share, and Give Freely. Each was

accompanied by a bookmark, a Bible study, learning activities for all ages, stories that captured the principle, and guided conversations.

We found the information on building a case for supporting what God is doing in our church to be very helpful for people to see the value of giving to God through our congregation, and through the synod and churchwide expressions of the church. More than half of the “giving units” in Bethlehem increased their giving, not as an obligation, but as a response of faith to practice that faith. They were positively inspiring.

4) *The Celebrate Generosity Stewardship Program*

This four week annual stewardship response program created by Eugene Grimm focuses on the spiritual growth of the congregation.

Celebrate Generosity is designed to help people grow spiritually through:

- Growth in giving, including the prayerful deliberate growth toward or beyond a tithe.
- Growth in their understanding of stewardship.
- Growth in joyful celebration of the mission and ministry of their congregation.
- Discovery of a simple yet deliberate way to grow that nearly everyone can adopt.
- Measuring the increase accurately

The FREE download includes job descriptions for leaders like the pastor, prayer chair, general chair, financial secretary, etc. The FREE download also includes worship themes, a timeline, intent forms and all of the other helpful tools you need to follow the simple step-by-step instructions. In many ways this program is very similar to “consecration Sunday.” The program invites members to increase their giving by one dollar each week. So, if a member is giving \$50.00 a week the next Sunday they would give \$51 and the next \$52 and so on. You may download the entire project for FREE at

http://download.elca.org/ELCA%20Resource%20Repository/Celebrate_Generosity.pdf

Stewardship Tools

1) *Year 'round Planning Calendar for Growing Stewards in your Congregation*

We all know that stewardship is not something that should be practiced once a year on "Stewardship Sunday" and we all know that Stewardship is about much more than a financial commitment to the congregation or a congregation's statement of intent to the wider church. But who has time to sit down and plan a yearlong every month, every aspect of stewardship emphasis? Our friends at ELCA have made created a tool that 1) takes the work out of planning a yearlong stewardship emphasis but at the same time 2) leaves room for the contextualization and taking advantage of the local resources.

The ELCA has produced a large colorful chart that gives a simple, adaptable, doable idea for each month of the year for each of these characteristics of Stewardship:

- A monthly over theme/focus
- Earthkeeping
- Growth
- Giftedness
- Finances
- Lifestyle
- Planning

This resource could be easily used for planning a year of congregational activities, to guide a church council or stewardship committee. If you like committees 7 groups could form to each address a stewardship characteristic each month. I think that it is inevitable that if a congregation were to follow the suggestions on this chart at the end of a year that congregation would have grown in spiritual depth, grown in their understanding of discipleship and stewardship, and grown in financial resources. I would be surprised if they did not grow in members too.

This resource is available to your congregation for \$6.00 at http://resources.elca.org/Stewardship-Year_Round_Planning_Calendar_for_Growing_Stewards.html

2) *One Minute Stewardship Sermons*

Cloughen, Charles. One Minute Stewardship Sermons. Harrisburg, PA: Morehouse Pub., 1997. Print.

Cloughen, an Episcopal priest, presents his book in three short sections. Section I invites the reader to explore their own personal theology of stewardship including tithing, with an inclusive review of Holy Scripture. Section II, only two pages long, makes the case that if every pastor at every worship service gave a one minute stewardship sermon at the time of the offering then every Christian would have a better theology of stewardship and there would be more resources for ministry. Section III offers for those too busy or too shy to write their own, a one minute stewardship sermon for each Sunday and special occasion in church's liturgical year.

I am inclined to agree with Cloughen's twice. First, as preachers we should give careful consideration to our own theology and practice of stewardship. Second, that a very short teaching on stewardship every Sunday would be healthy for a congregation and gives stewardship the same level of attention in worship it as it receives in Holy Scripture.

3) *In Person Asking for Contributions*

A 50 minute workshop

In these days the pastor is often expected to act like a college development officer, establishing and maintaining relationships with large donors and asking them to consider significant gifts. This task may also fall to a stewardship or building committee in the midst of major fund appeal. However, pastors and most lay people are never trained for this task and are very uncomfortable asking people for money. For that situation there is this handy tool from the

ELCA. It is a 50 minute participatory workshop to help develop and practice basic skills in asking for a contribution. This workshop is a FREE Download at http://download.elca.org/ELCA%20Resource%20Repository/In_Person_Asking_for_Contributions_StewardShop.pdf

4) *A STORY TO TELL*
Interpreting God's Mission to Givers

So you have considered asking the stewardship committee to give mission minutes or testimonies during worship but they feel unprepared? In this 55-minute workshop, participants examine the basic questions for interpreting God's mission, "What story will you tell?" and "How will you tell it?" During the workshop participants gain skill in choosing the best methods for sharing their personal connection with the stories of God's mission through the Church. The curriculum for this workshop is a free download at http://download.elca.org/ELCA%20Resource%20Repository/A_Story_to_Tell_Interpreting_Gods_Mission_to_G.pdf

5) *How to Improve Financial Stewardship*
A Guide for Congregations

So, you know there is room for improvement in your congregation's financial stewardship but you don't know which of the many kinds of programs to use? Our friends at the ELCA in Stewardship have provided a very helpful tool to help congregational leaders wade through all the options. If you are the pastor and need to jump start the Stewardship committee or if you are the chair of the stewardship committee and don't know what to do next this FREE download is exactly what you need.

This 38 page document begins with how to select leaders (p. 6-7); how to Set goals (p. 8); how to select a response method (p. 9); Mission education (p. 10-11); Communication (p. 12); and Follow-up. The next section describes the eight most common response methods including each methods philosophy, benefits, response rate, other considerations and what context it works best in.

1. Commitment at Worship 14-15
2. Relay 16-17
3. Fellowship Meal 18-20
4. Small Groups 21-23
5. Mission Festival 24-25
6. Special Event 26-27
7. Personal Visit

Yes, the basic directions for each of the eight methods are included as well as the necessary forms, scripts, etc. So, yes, the one FREE download could be used by any congregation to lay out one or even several years worth of Stewardship response programs.

You can get this FREE download at

[http://download.elca.org/ELCA%20Resource%20Repository/How to Improve Financial Stewardship A Guide f.pdf](http://download.elca.org/ELCA%20Resource%20Repository/How%20to%20Improve%20Financial%20Stewardship%20A%20Guide%20f.pdf)

6) *Writing a Personal & Congregational Money Autobiography*

A 13 question survey allows the participant to write their own personal money autobiography expressing how their relationship to money has changed over the years, how their faith guides their use of money and more. This is a very helpful tool to allow people to privately explore their attitude about financial resources and how those attitudes were created. You can download the questions here at

[http://download.elca.org/ELCA%20Resource%20Repository/Personal Money Autobiography.pdf](http://download.elca.org/ELCA%20Resource%20Repository/Personal%20Money%20Autobiography.pdf)

Once the participants have completed their own personal money autobiography they can individually or as a group complete the 10 question survey about their congregation's attitude about financial resources and how those attitudes were created and how they are lived out. This very helpful tool would be ideal for a church council, finance committee, WELCA or other small groups of adults. You can download the congregational questions at

[http://milwaukeeesynod.org/download/stewardship/stewardship-resources/Congregational Autobiography Writing a Personal Money Autobiography.pdf](http://milwaukeeesynod.org/download/stewardship/stewardship-resources/Congregational%20Autobiography%20Writing%20a%20Personal%20Money%20Autobiography.pdf)

7) *Thanking Six Times*

In my opinion, as Lutherans we are much too shy about asking people for money. But if there is one thing we are worse at it is thanking people for their gifts. An end of year tax receipt is not that same as a thank you note, a phone call, or a celebration. This 50 minute workshop helps to create a congregational climate of donor appreciation by training the pastor and stewardship committee to effectively express gratitude to donors. The group is also invited to "brainstorm" ways of thanking that are appropriate to their own context. You can Download this FREE workshop at

[http://download.elca.org/ELCA%20Resource%20Repository/Thanking Six Times Donor Appreciation StewardS.pdf](http://download.elca.org/ELCA%20Resource%20Repository/Thanking%20Six%20Times%20Donor%20Appreciation%20StewardS.pdf)

Stewardship Events

1) *Try a Tithe Sunday*

On try a Tithe Sunday the Stewardship committee is simply asking the congregation to give a tithe for that week and test if it is plausible for them. Better yet to try giving a tithe one Sunday a month. The FREE Download provides a Biblical foundation for tithing and some support with the calculating a tithe. You can access this resource at

[http://download.elca.org/ELCA%20Resource%20Repository/Try A Tithe Sunday.pdf](http://download.elca.org/ELCA%20Resource%20Repository/Try%20A%20Tithe%20Sunday.pdf)

2) *Scrap Metal Drive*

This is the first fund raiser of any kinds I have participated in where the donors said "thank you" to the church for holding it. Saint Paul's Lutheran Church in Waverly, Iowa holds an annual scrap metal drive that is always very successful. People from both the church and community are

encouraged to bring scrap metal including items made mostly of metal like appliances as well as used electronics like cellphones, flat screens, computers, etc. The scrap metal dealer sets up shop in the church parking and pays the church for the weight of the items. Some bring hundreds of pounds as a generous donation but most are elderly who have one item they wish to be rid of. The church will also pick up larger items at the donor's home. So, benefit #1 the church collects a great deal of revenue. Benefit #2 people are genuinely happy to get rid of the items without having to pay the fee charged by the local landfill. Benefit #3 it is excellent stewardship of the environment to see these items recycled. Benefit #4 the church is seen in the community as being helpful

3) *Noisy Offering*

Here is a contribution by my friend Pastor Stacey Nalean-Carlson who serves at Glenwood and Canoe Ridge Lutheran Church near Decorah, IA.

"Are you looking for a fun, easy way to put smiles on the faces of your congregation's older members, involve your youngest members more fully in worship, AND raise some extra money for mission support above and beyond your budget? Try a noisy offering.

A noisy offering is, as its name indicates, noisy. Noisy is fun, especially for the little ones. It's a noisy offering because your youngest worshipers collect spare change from the other worshipers, and when all those nickels and pennies that were weighing down grandma's purse fall freely into the tin bucket little Jacob is holding out to her, it makes some noise. This makes grandma smile, and it makes grandpa sitting next to her reach into his pocket, so as not to be outdone by grandma. And little Jacob feels important, because he is important. He is using his hands to do God's work! What could be better?!?

It is incredibly easy to start taking up a noisy offering in your congregation.

1. Decide when you're going to do it (start date/end date, weekly or monthly).
2. Decide what ministry you will support through this offering (malaria campaign, Lutheran World Relief, Young Adults in Global Mission, your local food pantry, etc.)
3. Let the people know this is going to be happening.
4. Decide what kind of container the children will use to collect the offering (brightly colored pails available from your favorite craft and hobby supplier, recycled cans--be sure there are no sharp edges, or even pots and pans brought from home).
5. Decide how you will handle the collected offering. By this, I mean, where will you keep the offering once it is collected, who is responsible for taking it to the bank, who will keep track of the total and send off a check to your designated recipient, etc.

In the congregations I currently serve, we begin the regular offering and then invite the children to come up to the front pew where the buckets are kept. They each take a bucket (it's important that you have enough containers for every child in attendance to have one!) and then they begin circulating throughout the congregation. When they are done collecting, they bring their buckets up to the altar. At one church, they empty their buckets into one big coffee can (to make even more noise!) and then return their empty buckets to the front pew. At the other church, they place their individual buckets on the altar (which does make for a great visual!).

You may be amazed by how quickly the change will add up. It's wonderful what people will be inspired to give when approached in this way. We also let people know that a silent offering (paper money!) is also welcome and appreciated. I will say, though, that it's hard to convince the youngest ones that a dollar is even more valuable than a penny, because a dollar doesn't make NOISE!

Make some noise and change the world!"

For Children, Youth & Families

1) *Stewardship Education for Children:*

By Lisa Kammerer, AIM & Alison Northrop, Director of Youth and Family Ministries

When you hear the word stewardship, what goes through your head? Better yet, what goes through the mind of your child when they hear the word stewardship? Do they know what it means? Stewardship starts at home. Everything we have, our time, talents and treasures, come from God. One way we should honor Him is by sharing our gifts with others. Kids may not always listen, but they see everything you do. We need to let others see us being joyful and generous with our God given gifts.

So where do we start? Read the Bible together! Give

...regularly (I Corinthians 16:2)

...secretly (Matthew 6:1-2)

...sacrificially (Luke 21:1-4)

...based on your earnings (I Corinthians 16:2)

...purposefully (II Corinthians 9:7)

...cheerfully (II Corinthians 9:7)

...with God's priorities in mind (Matthew 6:19-21)

...generously (Luke 6:38, II Corinthians 9:6)

One simple and effective hands-on approach to teaching kids about financial giving is by using three jars. Create three containers to hold money. You can use jars, cans, envelopes, coin purses, boxes, anything really. Let your kids decorate and label them. Each should be labeled as follows:

Jar 1: Save The save jar is to put money away for the future. Talk about saving for college and saving for rainy days.

Jar 2: Give This jar is for giving to others. Give to church, community projects, or your own project that helps some-one. The important thing is for this jar to be used to give back to others in ways that make a difference.

Jar 3: Spend This spend jar is for buying things you want. Encourage kids to work hard and earn what they want. Also encourage thinking before you spend. Is that really what you want or need? Is this item worth it?

Each time your child receives money (allowance, extra chores, gifts, etc) they divide their money into these three jars. You decide what ratio to teach. At our house we like Save 20%, Give 10% (tithing), and Spend the rest. You will be teaching the responsibility of saving, that hard work pays off, and the joy of giving and helping others!

2) *Wrapped in God's Love*

A Milestone Ministry Resource

Many congregations are expanding their youth and family ministry by using "milestones" as presented by "Vibrant Faith Ministries" (see http://www.vibrantfaith.org/milestones_ministry.html). Our friends at Canadian Interchurch Stewardship Committee have expanded on this idea and created "milestones" entitled "Planting seeds of Faith Growing Generous Hearts." These seven milestones presented from birth to age 18 teach gratitude and generosity to the child and family. If your congregation is using or thinking about using milestones I urge to you seriously consider this resource. The 35 page booklet to guide you is available on Amazon.com

Books and Articles

1. **Ministry and Money: a Practical Guide for Pastors**

Janet T.Jamieson - Philip D.Jamieson - Westminster John Knox Press – 2009

If I had my way there would be a special place in heaven for people who write books as helpful as this. If I had been able to read this in my first year of ministry instead of my 25th many things in my life and work would have been better. Nonetheless, even now, this is a book well worth my time even as I read it mid-career.

The Jamiesons begin their book with a first section which includes an in depth, insightful and yet totally accessible review of money in Scripture and then the history of the church's teaching on money. This scholarly work is followed by the presentation of a "Theology of Money" that will set the tone for the rest of the book. If "Part 1" were all the Jamiesons had to offer, this would still be an excellent book well worth the time to read.

In "Part 2" of their work the Jamiesons set out to apply the "Theology of Money" by giving the pastor the tools to understand church accounting in order to ask the questions and give the leadership in the finance committee meetings that we should. As a part of our due diligence as clergy, the authors give us a quick tutorial on the strengths and purposes of cash basis, modified cash basis, and accrual basis accounting with practical examples of each. There is also a very helpful discussion of accounts, designated funds, and gift acceptance policies. Once the pastor has learned to read financial reports and to look for important indicators the books takes on church budgeting including zero-based and program budgeting.

The authors empower the clergy to have a stronger voice when discussing congregational finances but they also challenge the clergy to have better control of their personal finances. The 9th chapter covers such matters as clergy taxes, housing allowances, federal withholding, seminary debt, health insurance, retirement and reimbursements.

The remainder of this work is dedicated to teaching stewardship in the congregation from a firm Biblical and theological perspective. If the last chapter of this book were all that was offered it would still be a bargain in time and expense.

Each chapter of this book includes concrete, real-life examples and discussion questions making it a helpful tool for a clergy book club, and/or text study. The sections on accounting also include exercises in accounting with correct answers at the end of each chapter.

Janet T. Jamieson is an Associate Professor in Accounting and her co-author and husband, Philip Jamieson, is an Assistant Professor in Pastoral Theology both at the University of Dubuque.

2. Christopher, J. Clif. *Not Your Parents' Offering Plate: A New Vision for Financial Stewardship*. Nashville, TN: Abingdon, 2008. Print.

Clif begins by reminding us that the number of not-for-profits is growing much faster than charitable giving. In an increasingly competitive market place for the charitable dollar the local congregation is losing. Why? Often it is simply because congregation members are not effectively asked for gifts. Clif then explores why people give. He suggests that people do not give to balance a budget but to support compelling ministries around the world executed by organization in whom they have faith to spend the money well. This means that keeping the members very informed of the ministries of the whole church is a key factor in increasing gifts to the congregation.

Clif then talks about the pastor's responsibility to monitor the member's giving to be aware of sudden increases or decreases in giving in the same way a doctor would watch the vital signs of a patient or a teacher the test scores of the students. This is not to make a judgment but to respond to problems or growth. The argument is often made that the pastor should not know about member giving so all members are treated equal. But we never treat our members equally, those with cancer get more attention than those who are well. The children are treated differently than the adults. So a member who suddenly stops giving should get a pastoral visit just as someone who recently lost a loved one. Someone who dramatically increased their giving should get a thank you just as someone who completed a year of teaching Sunday school. Yes, Clif sees the pastor as the primary fund raiser for the congregation. This will shock or offend many but Clif points out that in most not-for-profits the leader is also a fund raiser. In the remainder of his 89 page book Clif offers some very helpful step-by-step tips for helping people to be more generous to their congregation. Each chapter of the book ends with discussion questions and action items and would make for an excellent church council or stewardship committee study.

3. "Hard-Wired for Giving." Wall Street Journal. N.p., 30 Aug. 2013. Web. 3 Sept. 2013.

In her article written for the "Wall Street Journal" Elizabeth Scoboda explains how new technology proves that we were created to be givers. New tools like the fMRI has allowed scientists to identify the precise circuits with in our brains that control nurturing social impulses. What they discovered was that when people make a decision to donate to a worthy cause they are employing the midbrain, the same region that controls cravings for food and sex. So, altruism is inherently rewarding as the brain churns out a pleasurable response when we engage in it. In other words, we have been created by God to be generous, it is built into psyche. As evidence Scoboda offers statistics from "Giving USA" that show that in 2012 in the United States \$229 billion was donated, and 64.3 million Americans volunteered 8 billion hours through an organization.

4. Vogel, Jennifer. *Fighting For An American Countryside People in Rural Minnesota Are Battling Small-town Decline with Determination, Resourceful Thinking and Unwavering Belief*. Minneapolis: MPR News, 2013. E-Book.

This book offered on Kindle for FREE by Minnesota Public Radio News begins with the grim statistics that show just how much our rural communities have declined. There are fewer people in rural America, they are older, less educated and more poor than their city cousins. More than that, even the culture of rural America is being threatened by the industrialization of agriculture.

The book continues by reporting on entrepreneurs who have in big ways and small revitalized their communities with tourism, niche markets, investments etc. A part of our work as leaders in financial stewardship is not just deepening the faith our fellows Christians, not just expanding the ministry of Christ's church but also help strengthen our communities. When communities provide jobs and economic growth then education is better funded, services to the poor are more available and the whole town is a more nurturing place to live.

Barnabas Uplift is an excellent example of how congregations can do "out of the box" ministry in their own community that is at the same time an important social ministry and excellent evangelism tool. Barnabas Uplift is a program that provides for congregations to offer CNA training to at need community member. Someone with a CNA license can enter the workforce almost guaranteed work because of the shortage of front line workers in the health care industry in Iowa.

In the Large Catechism Martin Luther wrote in the explanation of the 5th commandment that "this commandment is violated not only when a person actually does evil, but also when he fails to do good to his neighbor."

5. Kapp, Diana. "The Art of Raising Children With an Attitude of Gratitude." *Wall Street Journal* [New York] 24 Dec. 2013: D1-D3. Print.

In this Christmas Eve article Ms. Kapp addresses how people with financial means can teach their children to live lives of gratitude and generosity. She recommends having children list things they are thankful for each evening at the family table. A 2008 study published in the *Journal of Psychology* demonstrated that after only two weeks the children who did this every evening were substantially more grateful and generous. It turns out that writing thank you notes

is also a great measure of thankfulness. The article also notes that on-line shopping has made understanding the value of objects more difficult for young children. But the heart of the article is the harsh reality that in teaching children to be grateful: parents cannot give their kids something they do not have themselves.