

For The Health Of It:

The Joy, Art, and Science of Financial Stewardship

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Introduction

This study began because of a comment made by Leonard Sweet in Faithquakes. In chapter 4 of his book, Dr. Sweet raises the issue of economics and the manner in which congregations think about economics in general, and their own financial practices in particular. Dr. Sweet notes that Americans are moving towards a cashless society. In a cashless society, bills are paid by automatic check withdrawals and purchases are made with credit cards. But, most congregations think only in terms of receiving cash or check offerings in the offering plate on Sunday mornings. Dr. Sweet continues by informing the reader that people spend up to twenty-three percent more when they use a credit card than when they pay cash. Dr. Sweet then asks: "How many churches do you know that encourage automatic monthly withdrawals from checking accounts or credit cards debits? Yet, it's the fastest way to increase the budget."¹

Fascinated by the possibility that I would raise the receipts of my congregation by up to 23%, I explored the possibilities of automatic withdrawals and credit card use in the church. I found that all banks were very willing to provide both services. Automatic withdrawals were relatively cheap costing about twenty cents per withdrawal. (The bank we chose provided the software for our church computer free while others wanted to charge about \$120.) Credit card usage was much more expensive.

Armed with this information, the idea of automatic withdrawals was tested among congregational members. After a very positive response, automatic withdrawals was offered in 1996. Thirty families chose this option for the payment of their annual pledge. We will encourage even greater use of automatic withdrawals in future stewardship campaigns.

Believing that technique is not enough in the practice of ministry, I began a study on stewardship in the church. The rationale for the study is that the church should not only seek to change the manner in which it receives the financial resources needed for ministry; rather, the church needs to change the hearts and perspective of its members when it comes to sharing the material wealth God loans to us while we are on earth. Stewardship is not a technique but a way of life.

Current State Of Stewardship In The Church

As in most cases, there is good and bad news when congregational stewardship is examined. The good news is that Americans are a generous people. Of those who contribute to charity, almost two-thirds (63%) give to a church.² Americans trust their churches more than they do any other charity or non-profit organization. In other words, of the billions of dollars given to charity each year, the church receives the lion's share.

Unfortunately, there is bad news. No matter

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which set of statistic one looks at, all report the same conclusion; namely, the (mainline) church is in decline. There has been a five year decline in worship attendance. For years the standard has been 40% to 42% of Americans worshipping on a given weekend but now that number stands at 37%. Participation in Sunday School and small groups is down from 25% to 16.6% of congregational members, participation in Bible studies is down from 47% to 34%, volunteerism is also down, and finally there has been a 20% decline in the number of people who contribute to the church.³

Decreasing participation is only part of the bad news. Not only are the number of participants down, but percentage giving from a member's income is also down. In general, in 1968 members gave 3.1% of their income to the church while in 1992, the percentage fell to 2.5%.⁴ Giving to national church bodies has fallen even more. Since 1968, contributions to benevolence have fallen by 35%. If this rate continues, national church bodies will receive zero funds from members and congregations in 2049.⁵

The aging and dying of the World War II generation makes the current decline even more frightening. The World War II generation is extremely loyal and supportive of the church. They have contributed very generously from their income and savings. But, this generation is declining in numbers. Now, and in the very near future, the World War II generation will leave to their Baby Boomer children billions of dollars. Unfortunately, Baby Boomers do not have the same commitment to the church or to charitable, non-profit organizations as their parents. In addition, the children of Baby Boomers, Busters or Generation X, will have less financial resources than their parents to contribute to the church. Looking at the demographic picture, it can be concluded that the worst, in stewardship terms, is yet to come.

One last factor to be considered in examining the church of the 1990s and beyond is that congregations are getting larger. I remember Lyle Schaller saying, at a conference

that I attended, that approximately 70% of all baptized Christians will worship in a large church. Schaller's projection is a current reality in the Southern Ohio Synod of the E.L.C.A. The size of the congregation makes a difference in the financial resources required for the doing of ministry. In a congregation worshipping 150 or less, \$16 to \$18 dollars per worshipper, per week is required to provide the resources for effective ministry. In a congregation that worships 500, the requirement grows to \$20 to \$30. In a congregation that averages over 800, the financial requirement is \$45 per worshipper, per week.⁶ As the appeal for larger churches, and their emphasis on excellence in programming grows, the need for greater financial giving increases.

The current situation places a challenge before every congregation, pastors, and lay leaders. The church can no longer continue to think of financial resources as it has in the past. If new understandings and strategies are not developed, there will not be adequate resources for the church to do ministry in the future. If the church ignores the challenge of new stewardship thinking, it does so at its own peril.

Biblical, Theological, And Historical Teachings Concerning Stewardship

Any study of stewardship needs to begin with the roots of our faith, the Bible and the theology of the church. Until we know our past, we cannot hope to understand why we think and behave the way we do today in the area of stewardship.

The New Revised Standard Version of the Bible does not have the word "stewardship" in it. The word "stewardship" originates in the office of "steward" which is in the Old and New Testaments. A steward is one who cares for the management of the house. The rich and powerful had "professional" stewards to manage their households. For the poor, the management of the house fell to women. Stewardship, therefore, is the art of household management.⁷

Defining the role of the steward gives Proverbs 31:10-31 new meaning. This passage identifies many of the jobs for which a steward is responsible. While the term "wife" is used in the passage, the word steward can be substituted without violating the meaning of the text. The good wife, or steward, seeks wool and flax for clothing, brings food, plants vineyards, sells merchandise, opens the house's door to the poor, clothes the family, has strength and dignity, teaches kindness, and fears the Lord.

The importance of the steward is emphasized in several biblical stories. Joseph was made the "overseer" or steward of Potiphar's house, Genesis 39: 1-6a. Later, Joseph becomes Pharaoh's steward in managing the collection of food in preparation for the coming famine, Genesis 41:37-41. Joseph also has his stewards deal with his brothers when they sojourn from Palestine, Genesis 43. At the wedding feast in Cana, it is the steward of the celebration who tastes the new wine made by Jesus. The steward marvels at the wine's quality. Jesus uses the office of the steward in the well known parable of the dishonest steward, Luke 16:1-9. When reading this parable, we need to remember that the word "dishonest" meant characteristics of this age as opposed to the age to come. The word "dishonest" does not carry the moral or ethical ramifications that we apply to the word today.⁸ Better titles for this parable would be "The Shrewd Steward", "The Steward Who Manages His Life", "The Practical Steward", or "The Street Wise Steward." These titles help us understand why Jesus commends the steward for the action he takes in anticipation of his firing. The purpose of the parable is to admonish the disciples to be as prudent as the citizens of the world in spreading the Gospel to the ends of the earth. The disciples are to be prudent stewards.⁹

The stories cited above provide important information about the role and authority of the steward. First, the steward was one who had authority. He was a superior servant who supervised others. But, the steward never

owned that which he managed.¹⁰ The steward was always responsible to a higher authority. The steward was held accountable for his job performance. When the steward was successful, he was rewarded. When the steward was unsuccessful, he was punished by loss of position or worse.

The early church offers a different perspective on stewards and stewardship. The Apostle Paul claims to be the steward of God's mysteries, I Corinthians 4:1. Paul, and the other apostles, were the managers and overseers of God's grace as it was administered in the church, Ephesians 3:2.¹¹ The early church fathers expanded the concept of stewardship even further. They understood stewardship as God's divine economy for ruling the universe. The church fathers used the idea of a divine economy from Greek and Roman religions to formulate this concept of God's work.¹² The reason for Paul and the church fathers changing, or spiritualizing the meaning of steward or stewardship was the world in which the church existed. The world provided the Jews a home land called Israel. In contrast, the world only provided persecution of the church. Heaven was the home land of Christians, not a plot of land on earth. Therefore, the caring for a household, property, or a nation was not important to early Christians. What was important was God's stewardship of world and salvation history.

Developing a theology of stewardship was not a big issue for the church at the beginning or during the Christian era which began with Constantine. For 1700 years of church history in the western world, the state provided the resources for ministry. The state built church buildings, taxed the citizenry for church support, and provided protection for the church through the army. Even today in Europe and Scandinavia, the state is the primary source for financial and other resources for the ministry of the church. In return, the church blessed the state with its prayers and approval, ran the state's institutions of education, and provided social services to the poor. The relationship

between church and state made stewardship a very unimportant theological consideration.

The American experiment of separation of church and state made stewardship, for the first time, a vital concern of congregational life.¹³ If the state was not going to support the church, who would provide the funds needed for church buildings, pastors, missionaries, and church ministries? The answer: the laity of the congregation. As an American issue, stewardship emphasized the raising of funds for ministry and not the divine economy of God's management of world and salvation history. The emphasis on providing resources for ministry changed stewardship to a fund raising activity. As fund raisers, stewardship committees wondered how they were going to raise the funds to meet budget demands, build sanctuaries and educational buildings, and buy the materials needed for church programming.

Today, stewardship is a vital concern of the church. Stewardship has pushed the social issues of the 1960s and 70s to the back burner of the church's agenda. We no longer debate or hold multiple workshops on racism, ecology, or protest a war in southeast Asia. Now, workshops and continuing education center on evangelism to a non-Christian society and on the training of new Christians in stewardship. Stewardship is also a common theme in books, professional journals, and national periodicals.

Today's discussion concerning stewardship has taken two different approaches. When scholars such as John Reumann and Douglas Hall write about stewardship, they define stewardship as the management of a Christian's life. Stewardship is the ordering of life, and life's priorities, according to God's will. In their books, there is very little practical advice on how to build stewardship awareness in a congregation or how to provide the financial resources to make ministry possible. When practitioners of parish ministry, such as Lyle Schaller, Kennon Callahan, and Loren Mead, write about stewardship, they emphasize the techniques a pastor or congregation can use in order to raise the budget and perhaps a total

stewardship awareness. The goal is to make sure that a congregation has the required resources to perform its ministry in the community to which God calls the congregation. In these "practical" works, there is seldom a theological discussion about the motivations behind a stewardship emphasis.

There is a great deal of tension and criticism between academic scholars and practitioners of parish ministry over stewardship. At first glance, the differing approaches to stewardship seem to be in opposition. But a careful study of stewardship indicates that both approaches are necessary if stewardship is to be a vital part of a congregation's life and ministry. Both approaches inform and motivate believers in the practice of stewardship in congregations and in individual lives. The theology of stewardship sets the ultimate goal of helping believers become the managers of their life according to God's will and the managers of the financial resources God loans to the believer while he or she lives on earth. Stewardship, from a ministry practitioner's perspective, is the planning steps needed to be followed in order to reach the goal set by theology. A goal without action steps is nothing more than a dream and actions steps without a goal are nothing more than trivial activity. Therefore, if stewardship is to be a ministry of a congregation, the theology and practice of stewardship need to exist as interdependent components of a single endeavor.

Three Strategies For Stewardship And Fund Raising

The ministry of stewardship has three components ; namely, basic teachings and understanding concerning stewardship, the climate of the congregation for the practice of stewardship, and the needs of the giver and the benefits received from a healthy participation in stewardship. These three components form three strategies for faithful and successful stewardship in a congregation.

Checking the basics for good stewardship

The first strategy for stewardship is to check the basics. This strategy has two parts: defining the difference between stewardship and

fund raising, and clearly defining and articulating a theology concerning money.

On the surface, examining our basic understandings concerning stewardship, fund raising, and theology seems theoretical with little practical application. But, all decisions grow out of our fundamental understandings and assumptions. Without first knowing if we are engaged in stewardship or fund raising and what we are expecting from God in response to our stewardship, we cannot hope to function consistently or effectively in our stewardship efforts.

In real life, stewardship and fund raising will exist side by side. At times they merge together in such a way that they cannot be distinguished one from the other. The overlapping and merging of stewardship and fund raising is not bad or evil. In fact, it is a necessity that stewardship and fund raising co-exist in a healthy and dynamic relationship. Each has the power to inform and strengthen the other. But for the purpose of this discussion, clear distinctions will be made between stewardship and fund raising.

Four categories illustrate the difference between stewardship and fund raising: the goal, time frame, focus, and, rewards. It must be remembered that different means “not the same.” Different does not carry a qualitative judgment. The purpose of defining four differences between stewardship and fund raising is to illustrate the difference between these two ministries and not to judge one better or more Christian than the other. (see figure 1)

The goal is different for stewardship and fund raising. The goal for stewardship is "... to help people learn the art of giving - to grow forward in their generosity."¹⁴ People are taught to grow in their willingness to share their financial resources to make the church and the world better places. In contrast, the goal of

Four Differences Between Stewardship and Fund raising	
<u>Stewardship</u>	<u>Fund raising</u>
<u>Goal</u>	
To create givers	To meet needs of the congregation
<u>Time Frame</u>	
Long term	Short term
<u>Focus</u>	
The giver	The congregation
<u>Rewards</u>	
Relationship and feelings	Tangible recognition

figure 1

fund raising is to meet or exceed the funding of the congregation's budget or a special capital funds campaign. A fund raising goal is often displayed through the use of thermometers or other devices designed to show progress in meeting the goal.

The time frame of stewardship and fund raising is different. The time frame for stewardship is long term. It is for a lifetime. Stewardship is an ongoing process. Through worship, meditation, prayers, and study, believers continually grow in their understanding of stewardship in their lives.¹⁵ In contrast, the time frame for fund raising is short term.¹⁶ Fund raising lasts as long as it takes to meet the budget or the capital funds campaign for the new building. Normally, fund raising lasts from three to nine months. Once the campaign is over, efforts to raise funds cease.

The object of stewardship and fund raising is different. In stewardship the needs of the believer and giver are the most important object. Stewardship stresses the need to give by the believer and it defines the benefits the believer receives. In giving, the believer's relationship with God is confirmed. In giving, the believer's world is expanded. In giving, the believer gains meaning for his or her life.¹⁷ In

contrast, the object of fund raising focuses on the needs of the congregation. In fund raising, financial resources are transferred from the individual giver to the treasury of the congregation.

One way to illustrate giving out of the need of the believer and giving out of the need of the congregation is to track the giving patterns of those who transfer from one congregation to another. When a believer, who is giving because of his or her understanding of stewardship, transfers from one congregation to another, he or she continues to give at the same level. If the believer gave \$100 a week in his or her previous congregation, the believer continues to give at that level in his or her new congregation. Individuals who gave out of the need of the congregation often decrease their giving by a significant amount when a transfer occurs. Only as loyalty and participation grows towards his or her new congregation does the level of giving rise to its former level.

Stewardship and fund raising differ in their understanding of the rewards received by the giver. In stewardship, rewards are often defined in terms of relationship and feelings. The believer confirms his or her relationship with God. Giving is an act of trust in the relationship with God; namely, the believer will have what he or she needs (not wants) in life because of the relationship with God. There is also a sense of satisfaction and peace that accompanies the gift or contribution. The reward is the well being of the believer. In contrast, the reward in fund raising is much more tangible. The giver receives public recognition for his or her gift.¹⁸ The secular reward of recognition usually raises the stature of the giver among his or her peers or it may lead to a favor at a future date.

As previously stated, often stewardship and fund raising merge together. A good example of this merging is a well run capital funds campaign for the construction of a new church building. Essentially, a capital funds campaign is a fund raising exercise. As a capital funds campaign, its goal is to raise money for the congregation, it is a short term campaign, it

centers on the need of the congregation, and it often rewards major donors by putting plaques on the church's walls in their honor or at least recording their contribution in a book. But, pastors tell me capital fund campaigns have had long term stewardship effects in their congregation. In fact, pastors tell me the capital funds drive actually helped their yearly stewardship efforts. The question is, why?

There are two reasons why a capital funds campaign can help stewardship grow in a congregation. The first reason is that a major capital funds drive does not compete with an annual stewardship drive for the same dollars. Any major capital funds drive is dependent, for its success, on the giving of asset savings by congregational members. Without major gifts coming primarily from the transfer of stocks, bonds, or real property, the campaign will fail. In contrast, emphasis on a stewardship life style, and meeting the congregation's annual budget comes primarily from the believer's checkbook. Annual income determines annual giving. Identifying the source of funds, assets vs. annual income, explains why capital fund drives do not reduce the amount of annual giving in a congregation.

The second reason why capital fund campaigns help both annual stewardship drives as well as a stewardship life style is because a good capital funds campaign stresses the need of the giver to give. Capital fund campaigns encourage members to give testimonials concerning the benefits they receive when they support their church. These testimonials stress "Why I need to give", "Why I need my faith", and "Why I need my church." The message stressing the benefit to the donor remains in the congregation long after the capital fund drive has been completed. Therefore, there is a long lasting effect from a well designed capital funds campaign.

The second part of checking the basics is defining and articulating a theology concerning stewardship, giving, and money. How we think and talk about giving and money directly affects the manner and the amount in which giving

occurs.

A theology concerning giving and money grows out of a congregation's interpretation of the scriptures. Some congregations believe that money, and the prosperity and personal value it represents, is both a gift and reward from God. These congregations believe that material prosperity and the good works of the believer are dependent upon each other. Material prosperity and good works are connected in a cause and effect relationship. When the believer does good works, God rewards the believer with many blessings. This interpretation leads to a theology of reciprocity.

A theology of reciprocity originates in piecing together Old and New Testament passages. For example, the book of Deuteronomy clearly states that the promised land, filled with milk and honey, is a gift to God's people. God's people can keep the gift as long as they are obedient to God's will. Obedience will be rewarded by continual occupation of the promised land. Deuteronomy offers a theology of God's gift and reward as occupation of the land, and the people's response in their obedience to God's will. Proverbs and Psalms espouse the wisdom that the righteous will prosper and the wicked will suffer. The book of Job illustrates God's right to give wealth to one who is faithful, to allow wealth to be taken away, and then to restore wealth many times over because of faithful behavior. Leviticus 27:30-33 demands one-tenth of all that a person has belongs to the Lord. The one-tenth (a tithe) is holy to the Lord. Malachi 3:8-10 warns that if a person does not give a tenth, the person steals from the Lord. And, Luke 6:38 promises that those who give to the Lord will receive back from the Lord a very generous portion. The theology of reciprocity clearly teaches that it is to the believer's material benefit to at least tithe to the Lord.

Congregations that teach reciprocity often add that giving should be limited to the church. These congregations reduce the number of charitable giving options for their members.

One-tenth belongs to the Lord and not The United Way, Children's Hospital, or the local youth organization. If members want to contribute to these worthy causes, they do so after they have made their tithe to the Lord.

A theology of reciprocity has strong implications for the congregation and its leaders. When this theology is actively preached from the pulpit, taught in Sunday School and Bible classes, and supported through testimonials and private conversation, then the congregation does not need an annual stewardship drive or a special capital fund campaign to build the new building. The reason that no annual stewardship campaign is needed is because the greatest amount of giving to the church is done in congregations with a theology stressing God's reciprocity to the giver.¹⁹ In addition, since tithing is proportional giving, every time a member's salary is increased, his or her contribution to the congregation is increased.

Other congregations interpret the scriptures from a radically different perspective. A believer's material wealth is not a matter of cause and effect. These congregations either ignore or spiritualize passages in the Bible that connect a believer's material prosperity with their faithfulness to the Lord. The reciprocity of Deuteronomy is interpreted as forgiveness of sin and deliverance to the Christian's home land, heaven. Obedience on the part of the believer allows the believer to live in a peace that passes all human understanding. Proverbs and Psalms are products of their times and need to be read as such. Job is a book which teaches bad things happen to good people. Jesus' words are emphasized that we are not to store up treasures on earth, Matthew 6:19-21. Paul's states that he strives for his heavenly reward and not prosperity on earth, Philippians 3:14. The treasures of the world and God's blessings are two separate realities. The teachings that are developed from this interpretation of scripture can be called a theology of sharing.

A theology of sharing lessens the demand that all charitable contributions must be given to

the church.²⁰ Giving to other institutions that serve the community is a viable option for the believer. United Way, Children's Hospital, and the local youth organization are worthy causes and merit a portion of the believer's gift to the Lord. At this point, the congregation is in "friendly" competition with other institutions for charitable gifts. It is for this reason that some church consultants advise that one way a congregation can increase financial receipts is to limit the options of charitable giving for members.

A theology of sharing also has implications for the need of an annual stewardship campaign. The yearly stewardship campaign reminds members of the good work the church does in the name of the Lord. Without this yearly reminder, it becomes easy for members to continue to give at the same level year after year or to decrease their giving in order to increase their support for other charities. Therefore, congregations with a sharing theology that have a yearly stewardship campaign receive more than those that do not.²¹

A theology of reciprocity and a theology of sharing are on opposite sides of a continuum. To be sure, there are congregations who take these theologies to the extreme; for example, a member must give a tithe to the church as opposed to a member decides how much and to whom he or she gives. I suspect that the majority of congregations fall some place between these two extremes on the continuum. Some congregations teach that the Bible requires a believer to tithe but the believer decides to which institutions the tithe will be given. Some congregations teach a tithe should be given but only after taxes are paid. Some congregations teach that a modern day tithe (5%) is the amount one should give to charity. Some congregations do not attempt to help their members study biblical passages or offer suggestions on how to share one's wealth. The purpose of this discussion is not to decide who has the right theology. The purpose is simply to point out that the theology a congregation has about giving and money affects the financial

support members give to that congregation. Therefore, a theology about giving money needs to be intentionally defined and articulated by congregational leaders.

The first strategy concerning stewardship in a congregation is to clearly define the differences between stewardship and fund raising and a development of a theology concerning giving and money. Without such definitions clearly in mind, all other strategies are nothing more than techniques employed to raise funds. But once the hard work of developing a theology of stewardship is done, a congregation can determine how it will merge stewardship and fund raising together in order to create a climate for long term stewardship growth as well as meeting current financial needs. When solid definitions and a stewardship theology are in place, members can make an informed decision about how to share their wealth with others. Until the first strategy is implemented, other strategies will not be consistent or as effective as they could be.

Creating a Climate for good stewardship

The second strategy for a congregation is to measure the climate of the congregation for effective stewardship. I identify nine areas that directly affect the stewardship climate of a congregation. These are: 1. a congregation must have a clearly defined purpose, 2. leaders need to take seriously the time in which we live, 3. involve as many members as possible in the ministry of the congregation, 4. the congregation must have trusted leaders, 5. pastors and lay leaders set the example, 6. leaders must not be afraid to ask for the membership's financial resources, 7. there needs to be a year round stewardship emphasis, 8. members of the congregation need to have opportunities to learn about stewardship, and 9. a congregation needs an annual stewardship campaign. The first eight areas are important in all congregations regardless of their stewardship theology. The ninth area is essential in congregations that are on the sharing side of the

stewardship theology continuum.

A congregation must have a clearly defined purpose. Purpose is essential to the overall health of a congregation as well as its stewardship ministry. Purpose produces vision (how a congregation fulfills its purpose) which produces goals and objectives which produces ministry programs. Without a clear purpose, a congregation does not know why it exists, where it is going, how it relates to the wider community, what specifically it should be doing, or how it is unique from other community organizations. Without a clear purpose, there is no compelling reason for members to support a congregation with their financial resources. The reality is that very few people support an institution today for the sake of the institution.²² But, when a clear purpose exists, confidence is built in members that there is a valid, worthwhile ministry to be carried out. Confidence in ministry encourages support of that ministry. In short, a clear purpose shows that a congregation has a worthy cause and people will support a worthy cause with their money.²³

Communicating a clear purpose is a year round objective. Continually stating the purpose of the congregation constantly reminds members why the congregation exists. Stating a congregation's purpose proclaims that the lives of members and the larger community would be diminished if the congregation ceased to exist. Therefore, purpose statements should appear weekly in the worship bulletin, in special attention getting boxes in the congregation's newsletter, and on the top of all congregational reports and documents. The simple act of constantly using a purpose statement, such as "Our purpose is to make Word and Sacrament available to the greatest number of people possible" on all documents helps create a positive climate for stewardship.

The stating and sharing the congregation's purpose needs to be part of the worship experience. Sermons, for example, too often exclusively address the individual. Sermons explain how an individual grows in his or her

personal faith and relationship with God. When sermons predominately speak to the individual, the congregation, as a collective body of believers, is diminished. Only the individual is important so members work hard to build their personal faith. Sermons need to address the collective purpose, or ministry, of God's people. When a congregation's purpose is emphasized in the sermon, members begin to think about their congregation's ministry in the larger community. Sermon topics and illustrations that point out our ministry with Habitat for Humanity, the local food pantry, and the day care center for seniors, and the sharing of faith with those who have never heard the Gospel message create a positive stewardship climate.

Leaders need to take seriously the time in which we live. This paper originated in a plea for the church to recognize the time in which it exists in terms of economics. In developing a total stewardship strategy, a congregation constantly needs to ask "what time is it." When a congregation asks members to contribute their money, does it assume that contributions will be given through the collection plate on Sunday morning or through a variety of channels? In the past, the majority, if not all contributions to the annual budget came through the offering plate. In today's economic climate, annual contributions come as Sunday offerings, direct withdrawals from checking accounts, credit card debits, stock and bond transfers, the giving of real property such as land, and as a fee for services for those who participate in church programs or use church property. The point is that today the church lives in a time when members expect options in the way they contribute their money. The providing of options in the way members can contribute their money increases the possibility that members will give and give generously.

Involve as many members as possible in the ministry of the congregation. Involvement of members in the life and ministry of a congregation is essential for creating a good climate for stewardship. When members are involved, they give more. For example, of

those who give \$1,000 or more a year to the church, 58% are heavily involved while 5% have low involvement.²⁴ Members of a congregation give more when they are connected to the congregation and its ministries.

Groups are the best way to connect members with a congregation. Lyle Schaller, church consultant, states that a congregation should have six to seven groups for each one hundred members. If a congregation does not have this ratio of groups to members the following will occur: members will be inactive, feel as if they do not belong, not volunteer readily, change congregations easily, leave when the pastor resigns, and there will be an inadequate education program.²⁵

There are three types of groups through which to involve members. There are decision making groups in which members are asked to plan the future and to make decisions about what will happen in the present. Decision making groups usually include governing boards as well as planning task forces and committees. There are task groups. Task groups usually include work and maintenance groups. These may be standing committees or task forces. Members in these groups usually do not expect to make decisions or to plan for the future: they simply want to do something. Examples of task groups are choirs, property or maintenance groups, altar guilds, and quilt makers. Members of task groups like the activity and so they come. There are also fellowship groups. Educational groups fall within this category. These groups gather for socializing and for learning. Examples of fellowship groups are Sunday school classes, Bible studies, and age appropriate fellowship groups. Congregations with a good stewardship climate work hard to connect members with the group(s) that best match their interest.

The congregation must have trusted leaders. A good stewardship climate demands trusted leaders. There is a myth in churches that the budgetary process must be democratic. Members of the congregation must be invited into the decision making process and then vote

on the budget at a congregational meeting. Only with wide membership participation in preparing the budget can there be any hope of funding the budget, or so the myth claims. The truth of the matter is it does not matter if the congregation, the governing board, or the pastor constructs the annual budget.²⁶ The most important element in putting together, and funding the budget is trusted leadership. Congregations that have very strong individual leaders who make all the budget considerations can have the same financial stewardship success as those congregations that have a totally open, democratic process. Congregations where pastors and perhaps a few very trusted lay leaders prepare the annual budget can have the same success as congregations where the clergy is excluded from the budgetary process.

When it comes to trust, members of a congregation expect their leaders to be honest.²⁷ Honesty is more than not embezzling church funds. Members of congregations watch their pastor and leaders to see if their behavior matches the words they speak. When a leader says "I tithe" can that statement be verified by the financial treasurer? Or, when a leader says "As a congregation, we are going to serve the senior citizens of our community by opening a senior center", does that leader begin to form a study task force, plan the project, and then implement the plans so a center can be open? Leaders are trusted when the vision they propose is represented as a budget line item and achieved in the congregation.

Trust in leaders occurs when congregations are informed about the financial situation of the church. Giving is higher in congregations where financial information is readily available and shared with all members.²⁸ It is essential that there be an annual audit of the financial records and that funds received match the expenditures and bank balances. If there are any discrepancies, these must be dealt with immediately. It is always a solid policy never to hide the truth. Appropriate disclosure, although very difficult in the short term, is much less painful than explaining why the truth was not

shared with the congregation. When there are questions about a leader's honesty, the leader needs to be removed from his or her leadership position until the issue is resolved.

Trust also occurs when the pastor or leaders do not have a "secret slush fund" for their own private use. This is not to say that pastors and leaders cannot have discretionary funds within or outside of the budget. When such discretionary funds exist, the reporting of their expenditures is shared with the congregation.

Pastors and lay leaders set the example.

Pastoral and lay leadership is essential to a good stewardship climate. Pastors often struggle with the issue of divulging their financial support of the annual budget or a capital funds campaign. Many pastors feel that this is their business and no one else should know their level of giving. The feeling also exists that if a pastor tells what he or she contributes, that information will appear to be bragging. Perhaps the following story will help in the struggle to tell or not to tell about the pastor's giving.

Pastor Bill Murry serves a Unitarian congregation in Maryland. The Unitarians do not emphasize tithing or giving all charitable contributions to the church. The Unitarian denomination is at the extreme end of the sharing continuum in stewardship theology. Their understanding about stewardship has the Unitarians last among twenty-three denominations in contributions by members to their church.²⁹ Pastor Murry's congregation reflects this national trend.

Once a year, Pastor Murry preaches a stewardship sermon. Usually it is very general in nature. But, one year Pastor Murry told his congregation that he, and his wife intended to contribute \$3,800 or 3.5% of their annual salary to the church to meet next year's budget requirements. Pastor Murry was afraid of the consequences of his declarations. Would his congregation condemn him for the disclosure? Would there be such an outcry that he would lose all credibility or even his job? Would his disclosure be seen as manipulative? The reaction of the congregation was just the

opposite. After Pastor's Murry's disclosure, the River Road Unitarian Congregation raised its contributions by 20% over last year's giving level.³⁰

Lay leadership is also important to a good stewardship climate. Two examples make the point. A pastor friend, Wayne Zavota, reports on the effects of lay leadership on financial stewardship. In the 1996 stewardship campaign, his congregation had the top ten percent of its contributors write a personal letter to the top half of the contributors in the congregation. The top ten percent explained in their letter why they contributed to the church and how much their contribution was in percentage of their income as well as dollar amount. They invited the recipient of the letter to increase their giving. The bottom half of the congregation, in terms of giving, received a different type of letter. In this letter, the recipient was encouraged to consider giving on a regular basis and as a proportional amount of their income. Along with the letters, this congregation had a number of Temple Talks where the speaker explained why he or she gave to the church and how much they were giving this year.

As I talked to Pastor Zavota about the stewardship program and the leadership of lay people, he said it was the most controversial thing the congregation has done around stewardship. This program had people talking! A few people were very angry. Some threatened to quit the church. But the result was a 20% increase in giving over the previous year.³¹ The only change this congregation will make next year is that it will invite those with smaller incomes, but who share very generously in terms of proportion to income, to also write letters and give Temple Talks.

The second example is a member of Good Shepherd Lutheran Church. Judy had just received an inheritance. She came to the church and asked what the church needed. When asked how much she intended to contribute, she said the church should ask for what it needed. When told that the present copier was close to having

two million copies and would need to be replaced, Judy offered to buy a new copier. This was a tremendous gift.

After Judy offered to buy the copier, she was asked if her gift could be made public with her name attached to it. At first, she was very reluctant. Would people think her gift was primarily for her own grandizement? When it was explained that her generosity could be a role model for others, she began to change her mind. It was further explained that being a role model was as important, if not more important than the gift of the copier. Judy eventually agreed to allow her name and her gift to be made public. Judy's willingness to be a role model encourages others to consider making a gift to the church when they receive inheritances or larger than expected stock dividends.

Pastors and lay leaders do serve as role models in the stewardship of their financial support of the church. When role models are present, other members of the congregation are encouraged in their own support of the congregation.

Leaders must not be afraid to ask for the membership's financial resources. A good stewardship climate asks its members to contribute to its ministries with their financial support. The following are examples of what happens when congregations asks for support.

All Saints Lutheran Church increased its giving every year by about 4%. One year, the Church Council had to come to terms with the congregation's financial needs to carry out ministry. A ten percent increase in giving was needed to do the ministry of the church adequately. To increase giving by ten percent seemed to be an impossible request. With fear and trepidation, the Council voted to ask members for a ten percent increase. To make the point, when pledge cards were sent to members, the dollar amount was included in the request. "Last year you gave a hundred dollars a month. Would you consider giving \$110 a month this year?" With this specific request, Pastor Ullery reported that members confessed

to him that they were too embarrassed only to raise their giving by \$10. That year, All Saints raised its giving level by seventeen percent.

Good Shepherd Lutheran Church needed a twelve percent increase in giving to meets its budget requirements. After hearing the story of All Saints, Good Shepherd decided to ask specifically for a twelve percent increase. When the need was announced, members responded in disbelief. The leadership was crazy asking for such a high increase. Twelve percent was a very "fuzzy" number that had no relationship to reality. Therefore, few, if any would consider this request. But, when a twelve percent increase was explained in exact dollar amounts for each member, the congregation funded the proposed budget 100%.

Two lessons are learned from All Saints and Good Shepherd. The first lesson is that when requests are made, the request must be in terms of real dollars and not percentage of giving. Ten and twelve percent are "turn offs" to members. These numbers mean nothing and seem excessive. But when percentages are turned into dollars; for example, \$10, or \$20, or \$30 a month, (\$2.50, or \$5, or \$7.50 a week respectively), they become numbers members can relate to in everyday life. The specific request made reaching the goal possible. The second lesson is that these two congregations asked for what they needed and as a result they received the needed financial resources.

Not only does a congregation ask its members to give in specific amounts, it also asks its members to plan and pledge their giving. Planned giving directly affects the number of dollars a congregation receives. Congregations that encourage its members to plan their yearly financial support, and so indicate their support on a "pledge card" receive 30.2% more than congregations that do not ask for pledges.³² It is because of the 30.2% differential that prompts professional stewardship companies to devise programs to increase the number of pledge cards a congregation receives during its annual

stewardship campaign. The Pony Express program has potential givers fill out their pledge card, put the pledge card in a saddle bag, then each member delivers the saddle bag to another member. As all members are responsible for delivering the saddle bag, all members have pledged or so the theory goes. The same theory applies to home visits as part of the annual stewardship campaign. House calls are arranged so the pledge card can be delivered, filled out, and returned. One of the major purposes of the home visit is to return with a filled out pledge card. Many congregations practice "Consecration Sunday" where members bring their pledge card and place them on the altar. Who would put a blank card on God's altar? Finally, the writing of letters and temple talks where giving is revealed is the making of a pledge. One of the "secrets" of a professional stewardship campaign is to get a congregation to pledge and if they are successful they advertise how much they can raise your level of giving.

There needs to be a year round stewardship emphasis. A good stewardship climate is in place all year long. Remember, stewardship is more than fund raising; it is a lifestyle. Therefore, congregations who continually hold up stewardship models all year long benefit greatly.

Modeling stewardship year round can take many forms. It can be in the form of holding up role models as previously stated. When a special gift is made, report it. When a member has made a special effort, share it. A column in the congregational newsletter can highlight stewardship by having a member write a short column explaining "Why he or she needs their faith", or "Why he or she needs their church", "Why he or she needs to share with others", or "Why he or she needs to share their financial resources with the church." The more ways that stewardship can be modeled, the more the stewardship climate grows.

Membership of the congregation must have the opportunity to learn about stewardship. Teaching stewardship also

creates a good climate for sharing in a congregation. Congregations continually need to offer classes and seminars on money in life, the value we assign to money, and how we use money.³³ For those getting married, instruction on budgeting is an important part of the premarital education program. Confirmation and high school classes should also have class sessions on money and its value.

George Kinder, a financial planner, has developed a seven stage model to help people understand the money God loans to individuals. The first two stages are called innocence and pain. We are born innocent, or we are born without knowledge of money and its value. In adolescence (pain), we learn that economic status separates people.³⁴ For example, many believe that those who have large sums of money are more valuable than those who do not. We are separated, and even segregated, by our economic status. Such segregation is painful for all people and especially painful for a teenager who has less than his or her friends.

The next three stages are called knowledge, understanding, and vigor.³⁵ These three stages occur in our adulthood. In the knowledge stage, we learn about budgets, financial planning, stocks, etc.³⁶ Understanding is where we come to terms with our feelings concerning money. In this stage, we also compare our feelings about money with others. We learn that money has different values for different people.³⁷ Vigor is the energy to act on our knowledge and understanding of money.³⁸ In the vigor stage, we implement plans on how to share, spend, and save our money. It is in these three stages that the hard work of understanding money occurs. When a person is working through these three stages, a congregation can be very helpful in its education offerings. Classes, discussion groups, and individual support can be offered as life long foundations are built in the value system of an individual.

The final two stages in understanding our money are vision and aloha.³⁹ It is in these stages that generosity and compassion develop. These two stages develop from the previous

three stages. These stages are the consequences of what has previously occurred in the middle three stages of the model.

Teaching about stewardship can also occur through the tract rack of the congregation. Tracts describing the vision, mission, and congregational programs of the congregation can be the first invitation in inviting a member or non-member to participate in the life of the church. Tracts explaining why and how money is used and shared can be an effective way to encourage financial generosity on the part of the member. Many members will not attend a class or seminar out of fear of being pressured to commit their financial resources. But, they will quietly pick up a tract and take it home to read. Attractive, up to date tract racks are a part of a good stewardship climate.

A congregation needs an annual stewardship campaign. Yearly stewardship campaigns create a climate for good stewardship. Congregations that have a yearly campaign receive 23.2% more than those congregations that do not have an annual drive.⁴⁰ The reason for the difference in giving is because a stewardship campaign asks members to consider what they are currently contributing to the mission of the church and to increase that amount. When members are not asked, at least annually, to consider their present contribution or to increase it, the tendency is to continue contributions at their current level.⁴¹

A good stewardship campaign has three characteristics: it is positive, biblical, and centers on mission.⁴²

A stewardship campaign has to be positive. Members cannot be brow beaten into contributing to the work of the congregation. Emphasizing the negative, talking about how much the congregation is behind, how members need to dig deeper, or how selfish members are with their resources does not encourage giving. To be sure, an honest picture of the financial needs of a congregation has to be shared even if it is a negative picture. If the congregation is in deep financial trouble that also needs to be shared. But there are positive ways and

negative ways to share the same message. "We need your help to continue our mission in the name of the Lord" is a lot different than saying "You are a bunch of deadbeats. Give or God will get you."

Stewardship campaigns must be biblical. The Bible is the norm of our faith. Christians believe the Bible is God's written word. Therefore, Christians want to know what the Bible says about stewardship and the sharing of financial resources. The following are five categories of biblical texts that can be used in creating a stewardship climate.

The Bible commands giving and sharing the financial resources God loans us while we are on earth. God commands the giving of one-tenth of what a believer earns each year to the Lord (Leviticus 27:30). Malachi reports the effect of not giving a full tithe to the Lord. When you do not tithe, you are robbing God, the prophet claims (3:8-10). Jesus teaches his followers to give to one who wants to borrow from them (Matthew 5:42). In a conflict between Jesus and the scribes and chief priests, Jesus states: "...render to Caesar's the things that are Caesar's, and to God the things that are God's." (Luke 20:19-26). Finally, Paul commands the Corinthians, as he commanded the churches of Galatia, to put aside an offering each week for the Jerusalem collection (1 Corinthians 16:1-4). In these commands, there is no question that giving to the Lord, and the ministry of the Lord's church is not just a nice thing to do. Contributing is an expectation God has for us.

There are a number of biblical texts that state the giver will be rewarded by God. Giving receives God's reciprocity. The book of Psalms begins with the promise that the righteous will prosper while the wicked will perish (Psalm 1:1-6). Proverbs echoes God's reciprocity in promising riches and wealth to those who seek the Lord (Proverbs 8:21-22). Jesus teaches, "The measure that you give will be the measure that you get back" (Luke 6:38). Paul holds out the God's reciprocity through the receiving of an abundance of blessings as he solicits his

Jerusalem offering (2 Corinthians 9:6-15).

The Bible depicts giving and sharing as a act of trust in God. Jesus teaches his disciples they are not to be anxious about their life. The disciples are to trust God enough to sell what they have and give to the poor (Luke 12:32-34). The widow trusts God enough to give her last two mites to the Lord (Mark 12:41-44). In contrast to these acts of trust in God, the rich young ruler cannot sell what he has and follow Jesus (Mark 10:17-22) and the rich man who has to build bigger barns rather than trust God by sharing his wealth (Luke 12:16-21).

Making gifts of thanksgiving is part of the biblical tradition. In the Old Testament, provisions are made for the person who has received a special blessing to make a thank offering (Leviticus 7:11-14a). After his encounter with Jesus, Zacchaeus goes far beyond the requirements of the law to make amends for his sins. Zacchaeus' response is thanksgiving through gifts to the poor (Luke 19:1-10).

Finally, the biblical witness is that giving and sharing are a part of the Christian life style. In the Sermon on the Mount, Jesus teaches that we are to give in secret. Giving in secret means that giving is such a part of normal life that there is no reason to call attention to yourselves when you give to another person. In addition, when you contribute to the welfare of another person in secret, that person is not beholden to you because he or she does not know the origin of the gift (Matthew 6:2-4). Jesus also teaches that when a host invites someone to a dinner party, the host does not extend the invitation so he might receive a similar invitation from his guest (Luke 14:12-14). The first expression of the church in Acts is that Christians gathered together and shared all that they have with each other (Acts 2:43-47). Paul believes that giving is such a part of a life style that giving creates such joy inside of a person that he or she becomes a cheerful giver. Giving is not done because it is required (2 Corinthians 9:7). Finally, Jesus's description of the final judgment has the Son of Man rewarding those who feed

him when he was hungry, clothing him when he was naked ... In response to the Lord's reward, the righteous ask, When did we do such acts of sharing? Their giving had become such a part of their life style that it no longer seemed important to keep track of their sharing.

The third component of a good yearly stewardship campaign is to emphasize the mission of the congregation. The first component in creating a good stewardship climate is having and sharing the vision of the congregation. Vision is a major part of the annual stewardship campaign. The vision component forces those working on the campaign to resist the temptation to build on the institutionalism of the church. For example, the temptation exists to appeal to members as follows: "We need to support our congregation because it has been here for over 100 years." The appeal to institutionalism has very little credibility or validity as the world enters the twenty-first century. Unless mission is emphasized, there will be little to no growth in giving.

One way to come at the vision component is to take seriously an observation made by George Barna; namely, less than twenty percent of those living near a neighborhood congregation know that the congregation exists.⁴³ The reason for the lack of recognition is because the congregation does not serve those who live around its building. The congregation is a private club for its members only. To be able to define and share the congregation's mission the following questions need to be addressed. If this congregation would stop meeting today, who would miss it? If we are missed, by whom? How would our closing affect the community in which we exist? Would the only ones who notice our closing be the real estate people who would want to sell our property? How do we make our community a better place in which to live? When it can be shared that our congregation is important because it offers relevant worship and meditation for those seeking God, a counseling center for those in spiritual and psychological

need, a food pantry for those who are hungry, a meeting place for the youth of our community, support groups for single parents, etc, then the congregation makes a difference and should remain active in its work. Emphasizing what we are doing, and what we plan to do is an essential part of any stewardship campaign.

A final word about the annual stewardship campaign. The annual campaign is intentionally placed in last place among the nine areas for creating a good stewardship climate. Too often, the annual campaign is expected to do the job of fund raising alone. But, the annual campaign cannot stand alone. In essence, the annual campaign is the report card on how healthy the other eight areas are in the stewardship climate. If an annual campaign is successful, the chances are very good that the congregation has a well known vision, knows what time it is, has active participation of its members, has strong and trusted leaders who are not afraid to set the example, is not afraid to ask for financial resources, and is willing to teach stewardship throughout its programs. If a campaign is lack luster, begin the evaluation in the first eight areas of a good stewardship climate. Chances are very likely that it is in these areas where the problem lies.

The needs of the contributor The third strategy of stewardship is taking seriously the need of the giver to share and the benefits the giver receives because of his or her sharing. This section of this paper is perhaps the most controversial part of this work. Many Christians believe that stewardship motivation should be completely without consideration of personal benefits. In an ideal world, without sin, I agree. But we do not live in an ideal world. We live in a world where it is impossible for an act to occur from a single motivation. The issue is: What is the primary, and what are the secondary motivations for this action? For example, a primary motivation for sharing financial resources is that this gift is a way to say "thank you" to God for God's many blessings in life.

But, I must confess that even though I give out of the motivation to express thanks, my giving makes me feel good. I refuse to feel guilty because I feel good about my giving. The church has too long put guilt on Christians because they cannot accomplish the impossible; namely, giving out of a single motivation.

In this section, I define the motivations of stewardship as well as the benefits. Part of the motivation for identifying the benefits is current demographic studies which describe our society. A majority of baby boomers and busters function primarily from a "what's in it for me" mentality. The church must begin where the people are. This means, in stewardship terms, we begin by clearly defining benefits as a primary motivation and then help the giver change the primary motivation from seeking a benefit to giving out of a sense of gratitude.

Needs and benefits are not always apparent to the giver until they are identified by others. Therefore, a good stewardship strategy encourages members to continually share why they need to give and the benefits they receive from giving. Sharing motivation and benefits occurs in sermons, sermon illustrations, testimonials in temple talks, newsletter columns, as a part of a stewardship class, and in private conversations.

Earlier in this paper, a number of needs and benefits have been mentioned, especially in the biblical section of the annual stewardship campaign. Previous stated motivations are: God's command, reciprocity, trust, thanksgiving, and lifestyle.

We give because God said we are to give. Many people, especially those of the builders, or World War II, generation have a strong sense of loyalty and commitment. These people need to do what is "right" or "required"; therefore, they loyally contribute to their church. The benefit of giving, for these people, is that they have done what God asked. In addition, they have a deep sense of peace in fulfilling their obligations.

Many Christians claim that they give to their congregations with no expectations of personal

benefit. Others freely admit that they give because of what they receive in return. Both groups receive a great deal because they share their financial resources with their congregation. Members receive a biblical perspective of the world. This perspective can only be gained in the church. For example, the church has a theology (perspective) of cooperation rather than the world's philosophy of competition. Members receive, and are affirmed in their identity as a child of God. Members are reminded of their identity every time there is a baptism. Members receive a feeling of being valued. A member does not have to pretend at church to be something he or she is not. Members receive hope that tomorrow can be different than today. In Jesus, sins are forgiven; therefore, tomorrow can be a new day. Members receive numerous opportunities to grow in their faith. Members receive the opportunity to work with other Christians in sharing the Gospel of Jesus with the world through evangelism programs. Members receive the opportunity of working with other Christians to make the world in which they live a better place through community work projects. Finally, members receive the opportunity to cooperate with other Christians to build a very strong congregation.

Identifying the above benefits (reciprocity) of giving seems self evident. Of course these benefits exist. They are present all the time. But, it is a human trait to take these benefits for granted, or even devalue them because they are so "common" in the life of the believer. It is when the benefits received are highlighted in the stewardship of the congregation that a member stops to think, and give thanks for just how blessed he or she really is.

We give because it is a way of reminding ourselves what is important in life. Jesus said, "... store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also (Matthew 6:20-21)." We give because it is too easy to be depend upon our bank accounts,

our job, our circle of friends, and our health to provide the security we require to be spiritually and psychologically healthy. Giving generously reminds the giver that ultimate security comes only from a relationship with God. The benefit of giving is being reminded and knowing that a relationship with God is secure for eternity.

We give out of our need to say thank you. When someone does something really nice, we often say thank you by buying that person a present or taking them out to dinner. Our gift is our way of showing our appreciation. This is also true in our relationship with God. When we experience a special blessing such as a marriage, the birth of a baby, graduation, a job promotion, the birth of a grandchild, a healing when we are sick, or an answer to a sticky problem, we can say "thank you" through a special gift to God's church. The benefit for giving such a gift is that we know that we do not take God's blessings in life lightly or for granted.

We give because it is part of the Christian life style. As God graciously gives the earth and its bounty, forgiveness in a renewed relationship through Jesus Christ, and community in the form of the church, Christians respond by graciously giving to others. It is part of God's nature to give, it is also a part of the Christian's nature to give. We give because it is who we are. There are great benefits to giving as part of the Christian life style. No longer does the debate occur each Sunday if a contribution should be made to the church and if so how much. No longer is there the internal debate about what is expected or appropriate. Instead of a debate, there is an inner peace because the debate is resolved. Of course I give, and of course I give generously.

We give to make a difference in the world. When we come to our death, we need to be able to say that our life counted for something. As we give our financial resources, we recognize that we do make a difference in our congregation, our community, and our world. This is why congregation's with a strong vision, and strong outreach programs to match that

vision have a good stewardship climate.

There are three benefits to giving out of a need to make a difference. The first is that our personal world is expanded. When we give to a ministry, we become part of that ministry. We learn about the culture and needs of the recipient of our gifts. In giving, we come to realize that money is a tool that can be used for the betterment of this world. Money is a tool and a power to make things better for another person or group in need. A person cannot give to a congregation's outreach programs without having the horizon of his or her life stretched. New experiences lead to a wider world view.

Giving out of the need to make a difference brings the benefit of hope. Hope is the faith that tomorrow does not have to be the same as today. When tomorrow is going to be exactly the same as today, a person is hopeless. Hopelessness transcends every economic category. When a person gives their financial resources, that person knows tomorrow can be different. Tomorrow can be different because the foundation of the Habitat for Humanity house is poured. Tomorrow can be different because education to an untrained worker has been provided that will lead to a job. Tomorrow can be different because a mentally challenged person has a new friend who cares. If tomorrow can be different in all of these examples, it also means tomorrow can be different in the giver's life as well. As the giver gives hope to others, he or she also gives hope to themselves.

Giving out of the need to make a difference attacks the root cause of loneliness. Secular society maintains that an individual should be known for himself or herself and not by their relationships with others. Society advises an individual to take care of number one, let everyone else worry about themselves, and share with others only when there is personal benefit. Each one of these philosophies limits and reduces community. When community is reduced, the logical consequence is loneliness. Loneliness is isolation from others. On the other hand, when the giver works with others, takes seriously the needs of another person, and

shares with a joyful spirit, community is built. The logical consequence of community is fellowship. In community, loneliness is reduced. In giving to others, the development of community becomes a possibility.

We give to other people. Giving to other people happens in two different ways. It is very common for an individual to give to a specific group or individual. At Good Shepherd a member gave, through the Pastor's Discretionary Fund, the annual rent of a senior citizen invalid so she could stay in her home. This was a person to person gift given in the name of the church. It is also a common experience to have people give special assistance to particular groups. Perhaps the most common illustration of giving to groups is contributing to the youth fellowship activities of the congregation. The kids need the help and we want to support them goes the logic. The highlighting of special needs of individuals and groups touches the need of the giver to share their wealth.

A second way to give to other people is to respond to the of the leadership in a particular ministry. For example, when I admire the leadership of the youth counselor, and that youth counselor talks about supporting the budget of the congregation because of the importance of youth ministry, I am moved to give because of what that youth leader is doing. I can see a very effective stewardship campaign that has four leaders of four age/interest groups giving testimonials about what the congregation does for senior citizens (both inside and outside of the church), for middle agers whose children have moved out of the family home, for families with children living at home, and for youth. The mission of the church is to serve members and non-members of each group. Identifying with leaders in these ministry areas personalizes the work of the congregation.

The benefit of giving to people, groups, and leaders is that through the gift I feel that I am personally part of that person, group or work. Giving is no longer abstract but clearly identifiable. There is a sense of joy in knowing

that a person can remain in their home because of my gift. There is a sense of joy of watching the group being able to do an activity not possible without my gift. There is a sense of joy in knowing my gift encourages and affirms the work of another person.

We give because our congregation is an extension of ourselves. The congregation reflects us and we reflect the congregation. There is a psychological transference between the giver and his or her congregation. When the congregation is successful in its ministry of proclamation and service, we feel good and proud. When the congregation is not successful, we feel hurt and depression. This is especially true in congregations with long histories. In older congregations, particular members are often described as "Mr. Good Shepherd" or "she has the congregation's blood in her veins." Members and their congregation are united together as one.

In the congregation's stewardship efforts, members need to be reminded that their congregation is an extension of them and reflects on their faith. Reporting the effective ministries of a congregation builds a rapport between the congregation and its members. As members hear how their congregation touches the lives of fellow members and the larger community, they feel good about themselves and the work the congregation is doing. Good feelings about "my" congregation encourages generous giving.

We give because of the way we are asked to share our resources. Kennon Callahan, church consultant, recognizes the reality that in many congregations approximately twenty percent of the members contribute about eighty percent of the budget.⁴⁴

The twenty percent contributing eighty percent of the income of the budget is a self-perpetuating cycle. The driving force behind this cycle is the manner in which the annual stewardship campaign is designed. Annual campaigns usually ask for a "financial commitment" from members. The campaign centers on meeting the financial goals of the

budget. Thermometers showing the progress of reaching the goal are predominately displayed in the congregation's narthex. While this information is vitally important to share, and congregational members need to be asked for a specific response, this approach only motivates about twenty percent of congregational members.⁴⁵

Eighty percent of congregational members are motivated by caring and community.⁴⁶ The motivation for giving is service to others, loving, caring, being present in times of need, having a good time together, and feeling as if I belong to the "church family." To motivate the eighty percent of the congregation to increase their giving, pictures of congregational members being served, gathering together, or having fun must be predominately displaced throughout the narthex and church building. Temple talks need to contain vivid examples of fellowship and caring that have been experienced by the speaker. Some congregations have found a banquet very helpful because the stewardship banquet brings members together to enjoy fellowship over a meal, the viewing of slides of the previous year's ministry, as well as the asking for the contributing of financial resources.

In reality, asking for financial gifts is a both/and rather than either/or. The stewardship effort, especially in the annual campaign, needs to set the goal and ask for the gift. Not to ask means the gift will not be given in most cases. The campaign must also illustrate the care and the community that the goal and gift helps create and maintain. Without the care and community emphasis, a majority of the congregation remains neutral in their stewardship. To avoid either emphasis of commitment or community is a major mistake.

We give because of the recognition that we receive for our gifts. In secular fund raising, this the greatest motivation for major contributors.⁴⁷ Perhaps, this is the most controversial motivation among Christians. Christians have been taught that giving for recognition by others is wrong. Jesus says that

we should not make a show of our giving. We should give in secret (Matthew 6:2-4). But even with this admonishment (even though it is badly interpreted to mean don't let anyone know what you give), we make a point of recognizing givers. Every congregation has the stained glass window with the giver's name on it, the name plate on the pew, in the hymnal, or on the baptismal font. In the library there are the memorial and major gift books recording the gifts given in memory or honor of a loved one. Some congregations publish what every member has given as a part of the annual report. Finally, every professional fund raiser knows that the senior pastor has to ask personally for the major gift to the building program. Recognition is a major need in many givers.

How can a congregation give recognition to its givers? Of course, there is public recognition. Names of individuals are published for services they give in the name of the Lord. For example, Sunday School teachers are honored and prayed for at worship at the beginning of each new Sunday School year. Church Council members have their names listed in bulletins, newsletters, and directories in recognition of their administrative leadership. Specific individuals' gifts such as repairing church property or painting a fellowship hall are highlighted in sermons or in newsletters as examples of sharing. In similar fashion, the publishing of contributions by name is also done in many congregations just as teachers, Church Council members, and maintenance people are.

But what if public recognition is not possible in a particular congregation? Private recognition then becomes an option. Pastors can write personal thank you notes to the largest contributors to the church. If desired, recognition can be extended to the entire congregation. With the ability of computers to merge giving files with personal letters, a letter can be sent to every member from the pastor thanking them for their gift stated in a specific dollar amount. Another way of recognizing major gifts is to have a party for those who give

them. I have heard of one congregation where the top financial contributors were invited annually to a party at the pastor's home. Each invitee knows the reason why they are present and welcomes the thanks of their pastor.

Recognizing the largest financial contributors in a congregation is easy. These individuals are known through financial records. But how does a pastor recognize tithers with a small financial base? Tithers with a small financial base are leaders in financial stewardship but are usually known only through personal, private knowledge of the pastor or key financial leaders. Whenever possible, personal information about who tithes needs to be shared with the pastor. The pastor, then, writes a thank you note for the tither's leadership and includes the tither in any event that recognizes financial leadership be that event public or private.

In conclusion, stewardship takes very seriously the need and the benefits received by the the one who gives his or her financial resources. In so doing, members of the congregation are encouraged to continually share very generously what God has loaned to them.

Two Additional Factors In The Ministry Of Financial Stewardship

The three strategies of Stewardship (reviewing the basics, climate of the congregation, and taking the needs of the giver seriously) are very important in the stewardship ministry of a congregation. To complete this study of stewardship, it needs to be noted that there are two additional factors that influence financial stewardship. These three factors are: the income level of the giver, and the marital status of an individual.⁴⁸

The income level of members of the congregation determines how much financial support a congregation receives. A congregation that exists in a high income community can

expect to receive more financial support in terms of real dollars than a similar size congregation that exists in a low income neighborhood. While the three strategies stated above influence the percentage of contribution of a giver's annual income to a congregation's ministry, the amount of dollars given depends upon the number of dollars available to be shared.

An illustration of how community income levels influence giving may help. The illustration is a true story. A synod of the Lutheran Church In America wanted to increase the financial support of congregations by members and the support of the synod by congregations. To accomplish this goal, the synod matched congregations of approximately equal size together. One congregation had a good track record of having adequate financial resources while the other always seemed to be struggling. The congregation with adequate resources was to mentor the struggling congregation. When two of these congregations came together, a leader of the struggling congregation asked his mentor about the percentage of income given to the church by its members. As it turned out, the struggling congregation had a larger percentage of income given by its members than the congregation with adequate funding. The difference, it turned out, was that the congregation with adequate resources was located in a high income area with many members having high five figure, six figure, and even seven figure salaries. The struggling congregation's members had salaries in the teens and low twenty thousand dollar range. The congregation with adequate income gave less than two percent of its income the church while the congregation with a much lower income base gave almost four percent to the congregation. The struggling congregation then offered to mentor its "mentoring" partner.

The illustration of the two congregations mentioned above makes the point well. Financial stewardship is not to be measured only in the amount of dollars received; it needs to be measured also in terms of the percentage

of an individual's income that givers contribute. If financial stewardship measurement occurs in percentage of income, some "struggling congregations" may have a much better stewardship climate than those who always seem to have adequate funds for ministry.

The marital status of an individual affects the giving of that person. Married people tend to give more than single, divorced, or widowed individuals. Married people who attend the same congregation give more than when each member of the couple attends a different church or one member does not belong to a church.⁴⁹ This is especially true for Lutherans, Presbyterians, and Baptists⁵⁰ When both partners in a marriage attend the same congregation, they give their entire offering to that congregation. But, when one spouse attends one congregation and the other spouse attends a different congregation, the offering of the couple is divided between the two congregations. When one spouse attends a congregation and the other has no religious affiliation, the amount given to a congregation has to be justified to the one who does not attend. Having to justify an offering usually means a smaller contribution.

Over the years, I have seen a great deal of frustrations as pastors and leaders of comparable size congregations try to understand why their church is not giving the way others are. One of the first issues to be explored when this frustration arises is to examine the economic base of the congregation's membership and then look at the number of married people served in relationship to never married, divorced, and widows/widowers. This rather simple study can remove a lot of frustration.

Conclusion

The serenity prayer asks for the ability to accept those things that cannot be changed, the courage to change what can be changed, and the wisdom to know the difference. This serenity prayer is very applicable to this study of

stewardship. A congregation cannot change its economic base of community. Nor can a congregation change the marital status of its members. These two are givens and need to be recognized as givens. A congregation lives in a particular setting over which it has little control. The congregation must work with the setting it has been given.

A congregation does have control over how it understands financial stewardship as the church enters the twenty-first century. A congregation communicates its understanding through defining a theology concerning financial stewardship and actively teaching that theology to its members. Or, a congregation can refuse to develop a theology of financial stewardship because money is a thing of this world and not worth the effort of the church's thinking or understanding. Members of a congregation quickly comprehend what is important in the theology of the church by what is said and what is not said.

A congregation does have control over the climate it sets for its members. When a congregation actively works on its stewardship climate, the annual stewardship campaign becomes the report card on how well its members feel and participate in the ministry of the church. Good financial stewardship follows

good ministry. Not to build and emphasize a good stewardship climate is to set up the annual stewardship campaign for failure. Members will not give generously in a poor stewardship climate.

A congregation does have control over the manner in which it helps its members see the benefits of good financial stewardship in their lives. These benefits are often taken for granted and need to be highlighted over the entire year. When benefits are not mentioned because of a misinterpretation of scripture, financial stewardship suffers.

One final thought. Too often stewardship, and especially financial stewardship is seen as a means to an end. It is this thinking that creates disinterest and a negative attitude towards stewardship. In the teachings of the church, stewardship is not a means to an end, it is a vital ministry unto itself. In my opinion, when the leaders of the church, pastors and lay, begin to think of stewardship as a valuable ministry, then the laity will respond with the generous sharing of their financial resources. Good stewardship does bring joy to the giver and it is an art and science that needs more attention by God's people.

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