

# Stewards of God's Love

A year-round guide to stewardship in your congregation



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

# Stewards of God's Love

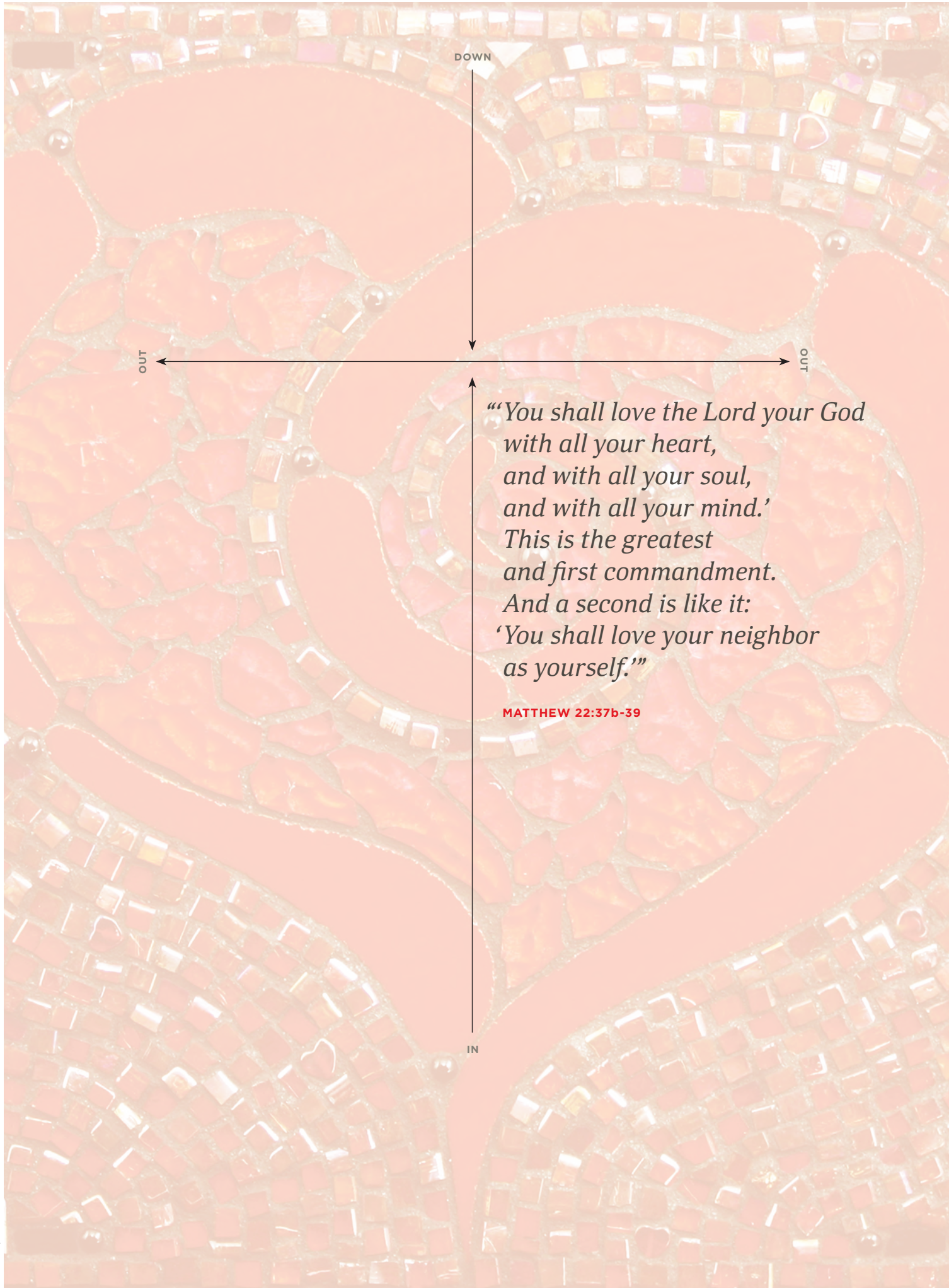
Stewards of God's Love is a tool produced by the Evangelical Lutheran Church in America (ELCA) for doing year-round stewardship ministry in your congregation. This resource **is organized into four major emphases: DOWN, IN, OUT and Annual Financial Response**. Each of these highlights different areas of stewardship, and how you might emphasize them throughout the year. These areas of stewardship include Bible verses, a reading, ways to reimagine the offering and a host of good ideas designed to help you get started. If you want to explore a specific area of stewardship in your congregation, try one or two activities first.

Whether your congregation is just starting a stewardship ministry, or your congregation already has a year-round stewardship plan, you will find new ideas and inspiration to adapt for your context.

Many ELCA resources are referenced in this guide. A Key Stewardship Resources sheet is offered in the back pocket of this guide or you can visit [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards).



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



DOWN

OUT

OUT

*“You shall love the Lord your God  
with all your heart,  
and with all your soul,  
and with all your mind.’  
This is the greatest  
and first commandment.  
And a second is like it:  
‘You shall love your neighbor  
as yourself.’”*

**MATTHEW 22:37b-39**

IN



# Stewards of God's Love

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## The basics

### WHAT IS STEWARDSHIP?

What is the first thing that comes to mind when you hear the word “stewardship”? Budgets and spreadsheets? Money? Pledge cards? A grateful response to God? What about love?

For many congregations of the ELCA, stewardship means “the church asking for money” or it means nothing at all. If it draws to mind anything, it is the three-week annual financial response that happens every fall to ensure there is enough money to fund the budget for the next year. While the annual financial response may be wrapped up in religious language, at the end of the day it is about the need of the congregation to receive rather than the need of the giver to give.

**Stewardship encompasses so much more than money.** It is a way of life. It calls for integration between our faith and the way that we live our lives – we are a church that is energized by lively engagement in our faith and life. Stewardship is a mindset, a

culture and a discipline that can never be contained in an annual three-week financial response. According to Clarence Stoughton, former president of Wittenberg University, stewardship is everything we do after we say “I believe.” It is the way in which we use all of the resources that God has entrusted to our care so that we can love God and our neighbor. **Stewardship is about love.**

*“Stewardship is a matter of the heart. My stewardship practices are a response to the boundless love God first showed me. It means that I am grateful for all that God has generously entrusted to me. As a faithful steward and child of God, I understand that (the) decisions I make, in all aspects of my life, reveal my priorities. It is a privilege to share time, talents and finances, to care for God’s earth and to serve my neighbors. Being a good steward has brought me great joy and has helped me grow spiritually. I am blessed to be a blessing.”*

**KATHY FISCUS** Faith and Finances Ministry Team Chair,  
Central Lutheran Church, Minneapolis

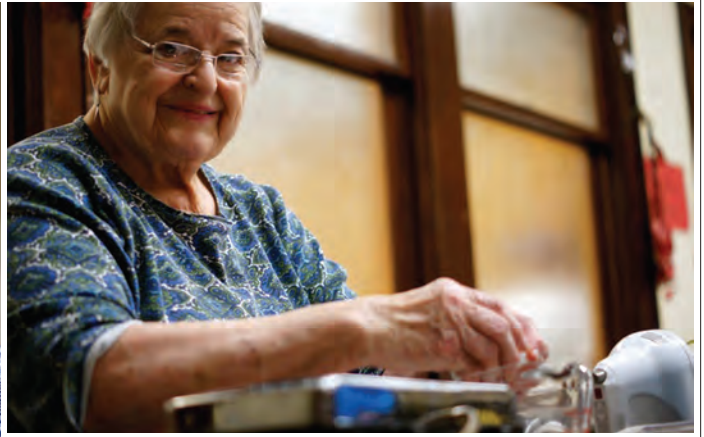
**For many people the word “stewardship” may not seem salvageable.**

The association with money and particularly the church’s acquisition of it is just too entrenched. Many congregations have used the words “gratitude” or “generosity.” While these are great words, they do not address the primary concern of stewardship, which is ownership. What we have is not ours, it is God’s. “Stewardship” may not be the best word, but at this point it is the best one we have.



*“Inviting people to generously respond to the gospel of God is stewardship! As stewards of all God’s blessings, we are first receivers of what God has already done. Then in trust and faith, we accompany the active work of God in the world through our giving.”*

**DAVID MARZ** Senior Pastor,  
Spirit of Joy Lutheran Church,  
Gilbert, Ariz.



TWO BOYS AND THIS PHOTO: FERNANDO GAGLIANESE

**DOWN, IN, AND OUT: LOVING GOD AND LOVING OUR NEIGHBOR**

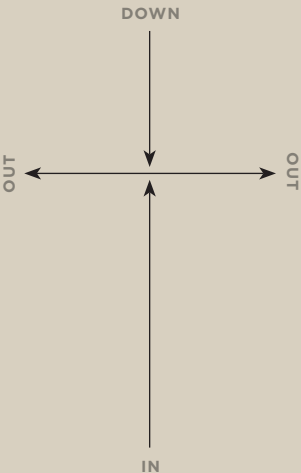
The practice of stewardship invites us to look in three different directions: **DOWN**, **IN** and **OUT**. We begin by looking at how God has come down to us. We then look in to

discover all that God has entrusted to our care. We end by looking out to understand the needs of our neighbors. While these three actions may not always happen in this order, the practice of stewardship always invites all three.

**DOWN**

Stewardship begins at creation, where God first comes down to us. In the first chapter of Genesis, God forms humankind in God’s own image and commands them: “Be fruitful and multiply, and fill the earth and subdue it; and have dominion over the fish of the sea and over the birds of the air and over every living thing that moves upon the earth” (Genesis 1:28). A steward is someone who cares for someone else’s property. From the beginning, humanity is not an owner, but a steward of what God has created. We are first receivers, not givers!

God’s love comes down to us in Jesus Christ. To quote John 3:16, “For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life.” God loved us so much that God sent Jesus to die for us to bring us salvation and new life. God also comes down to us in the sacrament of baptism. In baptism, we are claimed as children of God. We belong to God and all that we have belongs to God. We are bearers of God’s love, grace and gospel. Stewardship begins with God coming down to us in love and sharing some of what is God’s with us. We are a church that belongs to Christ, and there is a place for all here.



**When we practice stewardship in this way we are making the sign of the cross.**

God makes the first vertical line **DOWN**; we follow by moving **IN** to the center and then **OUT** to our neighbors on either side both near and far. We form a cross with our lives and through our faith, we are marked with the cross of Christ forever.



**IN**

God has skillfully created us and blessed us with more than we could ever imagine. We are fearfully and wonderfully made! God knows us deeply and has created each of us uniquely. God has entrusted us with an abundance of tangible and intangible resources – time, talents, treasure and so much more. While our gifts may seem meager, put in the hands of God, these gifts can become so much more. In Mark 6:30-44, Jesus takes a little boy's lunch and blesses it to feed thousands. Even in the midst of scarcity, God provides in abundance.

God gives in abundance that we might share in abundance. The apostle Paul writes, "And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work" (2 Corinthians 9:8). When we realize that all we have belongs to God and not to us, we can't help but give it away in thanksgiving for God's generosity to us. We give joyfully, graciously and sacrificially because we know that our resources are not ours to keep but are God's to share.



*"Stewardship is seeing all God has entrusted to each one of us and using all that we are and have – time, talent, treasures – in God-pleasing ways."*

**CAROL WATSON** Stewardship Chair, Peace Lutheran Church, Tacoma, Wash.

**OUT**

We look out to see how God is calling us to love our neighbor with all that God has entrusted to our care. We are a church that believes Jesus is God's "Yes" to us. Our lives can be a "Yes" to others. Stewardship is one way that we can be that "Yes" to others. When asked: "What is the greatest commandment?" Jesus responds, "You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.' This is the greatest and first commandment. And a second is like it: 'You shall love your neighbor as yourself'" (Matthew 22:37-39).

We are called to love, not just with our words but with our whole lives.

Stewardship is the way that we use all of our resources – time, talents, possessions and money – to love God and our neighbor. The Parable of the Good Samaritan in Luke 10:25-37 exemplifies this type of stewardship. The Samaritan gave generously of his time, his possessions, and his money. He took a detour from his own travels just to help a hurting man, who was more of an enemy than a friend. Stewardship transforms God's commandment to "love our neighbors as ourselves" from a religious expression into a way of life.



*"Relationships are what stewardship is all about. There are times of scarcity and abundance in all of our lives and stewardship calls us to creatively use God's gifts to follow Jesus' command to love God and our neighbor. Stewardship is a commitment of time and talents and if necessary use money."*

**TRIXIE RICHTER** Congregational Life Director, Redeemer Lutheran Church, Winter Park, Fla.

**THE SHIFT**

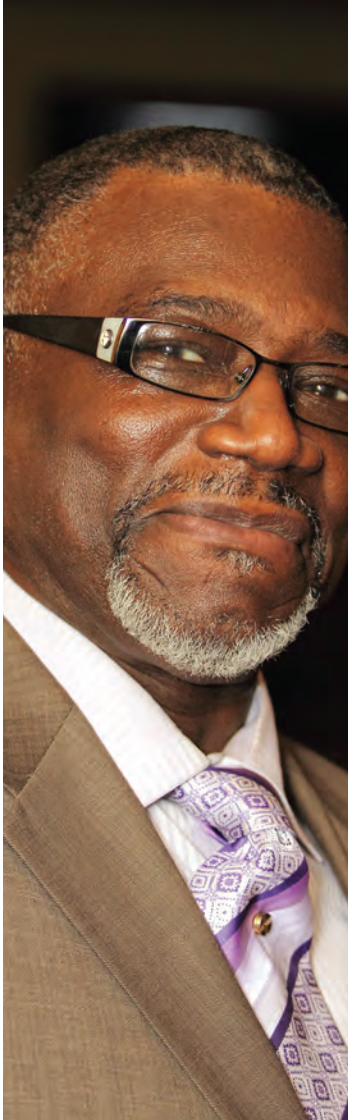
This new approach to stewardship requires a large shift in the way that we think and talk about stewardship:

- |  |   |   |
|--|---|---|
| "Stewardship is about paying the bills."       | → | "Stewardship is about loving God and my neighbor."    |
| "Stewardship is about money."                  | → | "Stewardship is about my whole self."                 |
| "How much of what is mine should I give away?" | → | "How much of what is God's should I keep for myself?" |
| "We don't have enough."                        | → | "God has provided for us in abundance."               |

The new approach to stewardship is not primarily about paying the congregation's bills. Instead stewardship is about how the congregation together can do God's work. It is about how the congregation can together live out God's call to love God and our neighbors. Stewardship is directly tied to discipleship. It is no longer about the

congregation's need to receive, but about the giver's need to give. Stewardship is a way of life. It is not just about what is given to the congregation, but about how generous we are with all that God has entrusted to our care both inside and outside of the church walls and in our homes.





### Reimagine the offering

Recognizing the offering as a joyful response to God's gifts, invite the congregation to reimagine the invitation and receive the offering in creative new ways.

Every congregation benefits as an active partner in the ELCA's mission to share God's boundless love with the world. The stories of our congregations are filled with powerful examples of how lives have been changed because of our generosity, particularly the benevolence that is shared from congregations to this church's 65 synods and the churchwide organization. This is known as ELCA Mission Support.

In this way, the practice of stewardship becomes more holistic and occurs year-round. Stewardship can no longer be used as a synonym for money, but extends to all of life, all of the gifts that God has entrusted to our care. So, stewardship sermons, forums, and all other things stewardship-related must be intentionally holistic, rather than sliding back into a sole focus on financial stewardship. It is a practice that is preached, discussed and lived out at different times throughout the year.

### INTRODUCTION TO A YEAR-ROUND STEWARDSHIP PLAN

Year-round stewardship is a way to get out of the habit of just talking about stewardship in one season, like the fall, and bringing it into the life of the congregation throughout the year. Year-round stewardship enables a congregation to separate stewardship from the annual financial response and instead focus on all of the different aspects of what it means to be a good steward.

This resource offers a variety of activities and ideas to help you in developing a plan for year-round stewardship in your congregation. There are four major emphases outlined in this resource: DOWN, IN, OUT and Annual Financial Response. Each emphasis has an introduction, as well as two to four sections that look deeper into specific topics. Overall, there are 12 specific topics, making it easy to adopt year-round stewardship month-by-month.

Every congregation is different. You can mix and match ideas and resources to develop a plan that will work best for your congregation and your stewardship committee. You might begin with a simple plan for one year and grow into a more complex one over the next few years. Here are some possible year-round stewardship plans to get you started:

**Biannual Plan:** *If this is your first time trying year-round stewardship in your congregation, this is a great place to start.* Simply, choose a time that is not too close to your annual financial response to emphasize another aspect of stewardship. For instance, if you have your annual financial response in the fall, try highlighting another aspect in the spring. You could select an activity from any of the topics listed

in the DOWN, IN or OUT sections. This might take the form of newsletter articles, an event, an adult forum, small-group gatherings or talks in worship.

**Quarterly Plan:** *If you have a small congregation and/or stewardship committee, but you would like to emphasize stewardship a few times a year, try a quarterly plan.* Assign each of the four emphases to a season of the year. For instance, you might emphasize DOWN in the winter, IN in the spring, OUT in the summer and the annual financial response in the fall. Each of the four emphases has a "basic plan" for those in the quarterly model to get you started, but feel free to experiment with ideas from the specific topic sections as well.

**Monthly Plan:** *If you already have a year-round annual financial response in place or you have a larger stewardship committee, congregation or staff, you might try a monthly year-round stewardship plan.* In this case, choose one or two activities for every month, according to a specific topic. For instance your plan might look like this: Stewards of God's grace (December), Stewards of the story (January), Stewards of creation (February), Stewards of talents (March), Stewards of time (April), Stewards of money (May), Stewards of stuff (June), Stewards of justice (July), Stewards of local community (August), Stewards of global community (September), Stewards of congregational community (October), and Stewards of God's abundance (November). Even if some of the activities seem insignificant, they can add up to a big difference.

**Or, create your own plan!** Year-round stewardship looks different in every congregation. Read two examples on the next page.

## CONGREGATIONAL SPOTLIGHT

## Also in August for Augustana



West St. Paul, Minn.

Augustana Lutheran Church in West St. Paul, Minn., **uses a planning calendar** to emphasize different areas of stewardship year-round. Their overall theme for the year is the theme of their annual financial response. They have a monthly theme based on the narrative lectionary texts for that month. **Each month, they explore several (if not all) of the seven areas of stewardship (mind, body, spirit; relationships (connecting); giving; growing partnerships; caring and serving; abundance; earthkeeping)** that they have defined for their congregation. Initially the staff thought that this might be just another area of work for them but it has been very helpful in emphasizing stewardship year-round.



*Go in peace;  
share God's love  
through stewardship  
year-round!  
Thanks be to God!*



## CONGREGATIONAL SPOTLIGHT

## It happened at Bethlehem



Glenshaw, Pa.

About six years ago **Barbara Nugent**, former stewardship chair of Bethlehem Lutheran Church in Glenshaw, Pa., became congregational president. When it came time to choose a new stewardship chair, no one stepped up. As Barbara waited, **God spoke to her**. As it turned out, Barbara became chair of the stewardship committee and announced that council members would make up the committee. As the council met, the stewardship committee conducted its meeting within the overall council meeting. Under Barbara's leadership, some aspect of stewardship was lifted up in the congregation during each month. Together members of **Bethlehem learned that stewardship is not just about a fall annual financial response**, but rather that it crosses over all ministry areas of the congregation. Since then, Bethlehem has had little problem selecting a stewardship committee chair and stewardship continues to be promoted year-round.

## Getting started in your congregation

Every stewardship committee is different. Regardless of the current make-up and practices of your stewardship committee, here are some ideas to help get your committee started or turn a fresh page.

### ROLE OF THE STEWARDSHIP COMMITTEE:

Charles (Chick) Lane, author of the book "Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation" (Augsburg Fortress, 2006), outlines one role of a stewardship committee. The stewardship committee asks, or invites, congregants to generously use all of the gifts that God has entrusted to their care, both inside and outside of the congregation. The stewardship committee tells the story of how these gifts, both monetary and non-monetary, are being used to live out God's mission in the community both locally and globally. Lastly, the stewardship committee consistently thanks people for their generosity year-round, not just during the annual financial response.

### Composition of a stewardship committee:

- \* **Generosity:** The stewardship committee members not only talk about generosity but live generosity in their daily lives. Encourage conversation among members about being good stewards of what God has entrusted to their care.
- \* **Biblical stewardship:** Committee members should have a passion for biblical stewardship, or at least a desire to learn more about it. They strive to understand that being a steward is about so much more than money, it is about their relationship with God.
- \* **Variety of ages:** Invite people of all ages and experiences to be on the committee, particularly young adults (30s, 20s, or late teens). While young adults may not necessarily be the financial cornerstone givers of the congregation, they can certainly share about what it means to be generous in their own stage of life. Encourage them to ask questions, think creatively and engage as full participants. This diversity on the committee will make for good, intergenerational conversations.

- \* **Variety of gifts:** Don't just gather up all of the people who like numbers! The duties of the stewardship committee extend far beyond reading a balance sheet. Be on the lookout for specific gifts: articulate storyteller, introverted observer, passionate visionary, unabashed asker, reliable accountant, a genuine thanker, spiritual gift of giving, organizer and more.

### Committee planning and organization:

- \* **Articulate your mission:** Developing a mission is a great way to focus your work together. Discern your mission as a committee through prayer and conversation. What is God calling your committee to do? An example of mission might be: "To grow disciples of Jesus by sharing God's love through stewardship year-round."
- \* **Outline desired outcomes:** From this mission, begin to outline your desired outcomes. What would it look like to live out your mission? For example: "Congregants will begin to associate stewardship with God's mission rather than just paying the bills."
- \* **Set realistic goals:** Changing a culture takes time. More than likely, you will not reach your desired outcomes right away. Try setting a few doable goals for the year; make sure that these goals extend beyond the annual financial response. For example: start a creation care team, jump start your online giving page, etc.
- \* **Develop a timeline and calendar:** Using your year-round stewardship plan and goals as your guide, begin to create a calendar for your stewardship committee. How often will you meet? When will you have events? What kinds of tasks will need to be done between meetings to keep momentum going?





*“You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.’ This is the greatest and first commandment. And a second is like it: ‘You shall love your neighbor as yourself.’”*

MATTHEW 22:37b-39



### Meetings:

- \* **Be focused:** Some people enjoy meetings more than others. Be sure that your meetings are oriented around tasks to be done.
- \* **Learn together:** Include some time for the committee to learn more about stewardship together. You might read a stewardship book together or watch a video and discuss it.
- \* **Make God the center:** Stewardship begins with God, not the congregation. Begin your meetings with devotions and prayer. Include time for checking in and caring conversations.

### UNDERSTANDING YOUR CONGREGATION

Stewardship involves the entire congregation – all ages, income levels, talents and abilities. It is important to recognize the diverse nature of your congregants and plan a variety of stewardship activities that involve everyone. Many suggestions in this guide are multi-generational but some are very specific. Regardless of what you select, keep in mind your members and how they like to be engaged.

The next two sections offer ideas to connect with some specific sub-groups within congregations.

### Stewardship with children, youth and families

Too often, stewardship is just seen as something that adults do, but children and youth are just as much stewards as adults. We are all stewards through our baptism! Here are some ways to get children, youth and families involved in your stewardship ministry:

- \* **Educate children and youth about stewardship.** Make sure that stewardship is a part of the Sunday school curriculum. Take opportunities to teach children and youth about stewardship. Encourage children and youth ministry leaders to incorporate the stewardship themes that you are exploring with the adults into the curriculum for the children and youth.



### Stewardship with children, youth, and families (continued)

- \* **Make stewardship family-friendly.** Offer family-friendly stewardship events and classes so that families can get into the habit of discussing stewardship in their daily life together. Provide discussion questions for parents so that they can continue the conversation at home.
- \* **Invite children to give.** Think of ways that children can give to the congregation and nonprofit organizations with their time, talents and treasure. Think about specific projects or organizations where they can easily get involved. Teach them how to determine which charities to support.
- \* **Empower youth to take on projects.** Invite the youth to take on their own service projects in their community at home and abroad. Let them pick the organizations or ministries that they want to be involved with and encourage them to think creatively about how to raise awareness and increase giving for their cause. Encourage them to make the project their own!
- \* **Share how their giving makes a difference.** Thank children and youth for their generosity and tell them how their gifts are making a difference. Even if they may seem small, every gift makes a difference. Remind them that it is not about the size of the gift but the intention of the heart.
- \* **Invite them to ask, thank and tell.** Get children and youth involved in the asking, thanking and telling throughout the year. Invite them to tell stories, thank people for their generosity and ask for gifts.
- \* **Learn more about The Generosity Project** for ideas for conversations and interaction between generations. The web link is provided on the Key Stewardship Resources sheet.

### Stewardship with Millennials

Millennials are the generation of people born between about 1980 and 2001. Today, Millennials encompass everyone in their early teens to those in their early thirties. On the whole, the church has done a poor job at engaging Millennials around the area of stewardship, particularly financial stewardship. Yet, Millennials have so much to give both to the church and to the world. Here are some tips for engaging Millennials around the topic of stewardship:





*Go in peace;  
share God's love  
through stewardship  
year-round!  
Thanks be to God!*



- \* **Talk to them.** It may seem obvious, but it is so important to engage Millennials in conversation about stewardship. Ask them what they value, what they give to and how they would like to give.
- \* **Understand their situation.** To be sure, each generation has its challenges, but Millennials are coming of age in a world that requires more education, forcing them to take on significant debt, only to find that there are fewer jobs available. Many are unemployed or underemployed, living with their parents and buried under a mountain of student debt.
- \* **Discuss stewardship.** To most Millennials, the word “stewardship” does not mean anything. If it does mean something to them, it is a code word for “I want your money.” If you choose to use this word, talk about what it means to you or use other language.
- \* **Address their confusion about giving.** Many Millennials don't know how much money to give to the church. Most have not been taught either by their family or the church what the norm is for giving and they often wonder whether what they are giving is enough. Engage in open conversations with them about giving. Get an intergenerational group together to discuss how people decide how much to give and why they give.
- \* **Offer different ways of giving.** Millennials prefer to give online. Most do not carry cash, they would most likely use credit or debit cards to give. Some Millennials balk at the idea of pledging, because they are unsure of the stability of their income and want to ensure that they can fulfill their commitment. Just because they don't pledge, doesn't mean that they don't give.
- \* **Be open and transparent.** Millennials appreciate openness and transparency. They want to know where their money is going and whether or not their gifts are making a difference.
- \* **Capture the fact that they are cause-oriented.** Millennials, on the whole, are more likely to give to a specific cause or project, than an organization. They are also more likely to give spontaneously.
- \* **Ask Millennials to give!** Ask them to get involved in the congregation! Ask them to serve! Most don't give or don't participate because they are not asked.
- \* **Empower them to be leaders.** Invite Millennials to take on leadership positions. Many Millennials have creative ideas and are eager to lead. Make sure that when they are a part of a team that they are treated as full participants.





### Tools for you

Each emphasis (DOWN, IN, OUT and Annual Financial Response) features Bible verses and hymns as well as an invitation for how the committee might ask, thank and tell. There is also a “basic plan” available for those following the quarterly plan.

## DOWN: Relationship with God

Our practice of stewardship can begin by looking at how God has come down to us in love. Stewardship begins with God and how God has shown love for us. We are first receivers. We belong to God and all that we have belongs to God. Out of this receiving, we are freed in Christ to love, give and serve.

God comes down to us through creation. Stewardship begins at creation when God gave humanity dominion over all that God had made. God entrusted all of creation to our care – living creatures, plants, land, water and all that is. God has called us to care, nurture and preserve creation for future generations. How might we honor and care for God's creation?

God calls us to be stewards through our baptism. In baptism we are claimed as God's children and receive God's grace. As stewards, we live out our callings as children of God by sharing God's grace with the world. How might we share God's grace in our everyday lives? We are the church that shares a living, daring confidence

in God's grace. For us as the ELCA, this faith comes through the good news of Jesus Christ and gives us the freedom and the courage to wonder, discover and boldly participate in what God is up to in the world. God comes down to us through the gospel. God so loved the world that God gave us Jesus. The gospel story is alive in us and written on our hearts. We are stewards of God's good news. How might we share God's story with our neighbors through our actions and words?

|| **BIBLE VERSES: DEUTERONOMY 10:12-22, PSALM 100, ACTS 17:24-28**

**Hymns:** “He Came Down” Evangelical Lutheran Worship (ELW) #253, “You Belong to Christ” ELW #213, “I Love to Tell the Story” ELW #661, “Creating God, Your Fingers Trace” ELW #684

**Ask:** In what ways has God come down to you in love? How are you stewarding the grace, the story, and the creation that God has entrusted to you? Your household?

**Thank:** Lead the congregation in thanking God for the ways that God has come down to us.

**Tell:** Tell of the ways that God has come down to us in love.

### BASIC PLAN:

**Plan a stewardship worship service using these components:**

- \* **Before the service:** Begin the service in a darkened sanctuary with only a single candle at the front. Have everyone pick up a candle on the way in.
- \* **Confession and forgiveness:** Use the corporate confession and forgiveness from the Ash Wednesday Service ELW p. 252-253.
- \* **Prayer of the day:** God our Creator, you brought light out of darkness, giving us breath and life. Jesus our Savior, you are the light of the world, bringing us grace and salvation. Spirit our Advocate, you set us ablaze for the gospel, igniting us with love for God and our neighbors. Shine the light of your justice in our hearts, that we might love you and serve you with our whole selves through Jesus Christ, our Savior and Lord, who lives and reigns with you and the Holy Spirit, one God, now and forever. Amen
- \* **Affirmation of Baptism service:** Use the service printed in ELW p. 234-237, adapt it for use by the whole assembly. Afterward, sing “You Belong to Christ” ELW #213, begin lighting the candles from the main candle having the congregation light one another's candles until all are lit.
- \* **Talk in worship:** Have a lay leader talk about what it means to “belong to God” and to offer one's whole self to God as a steward.
- \* **Children's sermon:** What does it mean to be the light of the world? Talk about the significance of light and how the children might be light in the world.



*“For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life.”*

JOHN 3:16



- \* **Sermon:** Preach on how we belong to God, everything that we have belongs to God and we are called to be stewards of all that God has entrusted to our care.
- \* **Offering:** As a part of the offering invite those who are able to come forward for a consecration based on Romans 12:1. Consecration: “God of all creation, we belong to you. We consecrate ourselves to you by offering our whole selves as living sacrifices. We offer you our ears

to hear your word, our mouths to sing your praise, our eyes to see the needs of our neighbors, our hands to share the abundance that you have entrusted to our care, and our feet to go into the world sharing your love. May we shine as your lights in the world.” Amen

- \* **Sending:** “For once you were darkness, but now in the Lord you are light. Live as children of light.” (Ephesians 5:8) Thanks be to God!

## STEWARDS OF GOD’S GRACE

**KEY MESSAGE:** By God’s grace, we are claimed as children of God through baptism. We belong to God and all that we have belongs to God. How does “belonging to God” shape the way that we live our lives? How might we be good stewards of God’s grace?

|| **BIBLE VERSES:** 1 CORINTHIANS 6:19-20,  
GALATIANS 3:23-29

**Reimagine the offering:** Give out cards to each person with “What one thing will you do differently now because you belong to God?” on it and space for response. Ask them to bring the card back next week and place it in the offering. Some examples might be: donate to the food pantry, share your faith story, join the creation care team, start a Bible study, etc.

## God’s grace in worship:

- \* **Host a stewardship worship service:** Use the Liturgy for Affirmation of Baptism, ELW p. 236, as a way to express how faith practices grow out of our baptism.
- \* **Talks in worship:** How does the fact that I belong to God and all belongs to God change the way that I see myself and all that God has placed into my care? Where have I seen God’s grace in my life?
- \* **Preach on grace:** Encourage your pastor to preach on what grace means and how we experience grace in baptism.
- \* **Reminder of belonging:** Give each person a reminder that they belong to God (e.g., a card to put in their wallet or a magnet for their refrigerator) so that they remember that they belong to God and all belongs to God.



### Discussing God's grace:

- \* **Small group:** Read Peter Marty's book "The Anatomy of Grace" (Augsburg Fortress, 2008) and reflect on where you have seen God's grace in your own life. How might you share this grace with your neighbor? How might you be a good steward of this grace?

- \* **Baptism forum:** Host an adult forum on baptism. Explore what it means to belong to Christ and be stewards of God's grace. As described in baptism, we are to: "... live among God's faithful people; hear the good news of God in Christ through word and deed; serve all people following the example of Jesus; and strive for justice and peace in all the earth."

## STEWARDS OF THE STORY

**KEY MESSAGE:** Stories are powerful! As disciples of Jesus, we experience God alive in God's story, the Bible. God's gospel story is written on our hearts and alive in us. How might we be good stewards of God's story and our own stories of God's work in our lives? Similarly, how might our congregation together share the gospel?

|| **BIBLE VERSES: 1 CORINTHIANS 4:1-2, MARK 16:15**

**Reimagine the offering:** Share "where you have seen God in your life this week" with someone sitting near you or have someone tell their faith story.

### Learn God's story:

- \* **Dwell in the Word:**<sup>1</sup> Read a passage of Scripture and listen for the places where your imagination is caught. Pair up with someone and listen to what they heard in the passage, then share with the large group what your partner heard. This practice empowers each person to be an interpreter of the Bible. Use this practice in Bible studies, adult forums, worship or committee meetings. Get the youth involved, this is an activity that anyone from late elementary school on can participate in.

- \* **Book of Faith Initiative:** The ELCA is committed to increasing biblical literacy across congregations. The Book of Faith Initiative is a grass-roots approach to Bible study which invites all people to open Scripture and join the conversation. Find more information at [www.bookof-faith.org/dwelling.html](http://www.bookof-faith.org/dwelling.html).

- \* **Reinterpreting the story:** Videotape congregants telling the text for the day in their own words and play it before the sermon, or have a group of people act out the text.

### Listen to your community

- \* **Relate to your surroundings:** Identify the community leaders and organizations that help shape your local community and engage them in one-to-one or group conversation about opportunities and needs.
- \* **Reshape your ministry:** Explore ways to connect with local groups to reshape your ministry for the future.
- \* **Look for future developments:** Invite a group of members who are active in the local community to meet periodically to identify new groups, issues and trends.

<sup>1</sup> Both the practices of "Dwelling in the Word" and "Dwelling in the World" emerged out of the work of Patrick Keifert and Pat Taylor Ellison at Church Innovations. For more information, check out their book, "Dwelling in the Word" (Church Innovations, 2011).





*Go in peace;  
share God's love  
through stewardship  
year-round!  
Thanks be to God!*



### Share my story:

- \* **Dwelling in the World:** This practice is the counterpart of Dwelling in the Word. Begin by asking a partner, "Where have you seen God at work in your life this week?" While this may be difficult to answer at first, asking this over time helps congregants see God's work in the world and how their story is part of God's story.
- \* **Adult forum:** Invite a writer or storyteller to come and talk about the power of story as well as help people write their own faith stories. This is a great activity for both children and adults!
- \* **Talks in worship:** Videotape congregants telling their faith stories and play them in worship, or have them tell them live.
- \* **Preach on stewarding the story:** Is the good news really good? Encourage your pastor to talk about how we can share God's story in daily life.

### Tell the church's story:

- \* **Stories of Faith in Action magazine:** A resource published by the ELCA churchwide organization tells the story of lives that have been touched by ELCA ministries that are made possible by ELCA Mission Support — the portion of a congregation's weekly offering that is shared with synods and the churchwide organization. As members of the ELCA, we do mission together through our financial giving. We do God's work in ways that no individual, congregation or synod can do alone. Reprint some of the stories featured in Stories of Faith in Action in your church's newsletter; pass out the resource on a Sunday morning.
- \* **Narrative budget:** Transform your line-item budget to tell the story of your congregation's ministry in a simple, descriptive way through a narrative budget or, as some congregations call it, a Missional Spending Plan.

#### CONGREGATIONAL SPOTLIGHT

## Food for thought

Members of **St. Alban's Episcopal Church** in Austin, Texas, have been working with how to be stewards of the story. They have **hosted "Sharing Faith Dinners"** where people gather in one another's homes to share their faith stories. Rector Margaret Waters has been experimenting with getting people **more engaged with God's story**. She sends out the text for Sunday in an email a few days ahead of time, along with a reflection and some questions to get people thinking. They have also started telling their congregation's ministry story through a narrative budget.



Austin, Texas





## STEWARDS OF CREATION

**KEY MESSAGE:** In creation, God gave Adam and Eve dominion over the earth and all that is in it. God is the owner; we are stewards. Creation is our first stewardship. How might we steward and care for the earth so as to sustain it for future generations?

|| **BIBLE VERSES: GENESIS 1, PSALM 24:1, PSALM 8**

**Reimagine the offering:** Choose gifts from ELCA Good Gifts like fruit-tree seedlings, cows or water purification tablets that you could highlight during the month and ask people to donate money for these gifts during the offering to help steward creation across the world.

### Creation care in worship:

\* **Incorporate creation care into your worship service:** Sing hymns about creation. Invoke the “God of all creation” and invite “all creation to worship.” Include a statement about the denigration

of creation in the confession. Thank God for creation and pray for those impacted by natural disasters.

\* **Blessing services:** Host a service to bless the animals, plants and/or gardens.

### Creation care education:

- \* **Start a creation care team:** Form a creation care team in your congregation to promote creation care year-round.
- \* **Host a fair-trade fair:** Host a fair-trade fair to sell food, coffee and tea, and handmade gifts produced by companies that treat the individual producers with respect and pay them fairly. Commit to using fair-trade products as much as possible in your congregation.
- \* **Lead a “Drive less” Sunday:** Invite congregants to walk, bus, carpool or bike to church on Sunday morning. Discuss what it was like to “drive less” and what this means for the community’s carbon emissions.



- \* **Ecological education:** Host forums on ecological issues such as energy use, water conservation, endangered species, or other environmental concerns in your community. Incorporate these themes into your Sunday school curriculum.
- \* **Energy audit:** Conduct an energy audit in your congregation. Take a look at how the congregation is using energy as well as how congregants are using energy in their homes.

#### Living creation care:

- \* **Green your congregation:** Plant trees or a community garden and give away the produce to the community. If you do not have space to do this at your congregation, join a community garden in your area. To assist congregations in caring for creation through worship life, educational programs, management of

buildings and grounds, lifestyle and public ministries, visit Lutherans Restoring Creation at [www.lutheransrestoringcreation.org](http://www.lutheransrestoringcreation.org).

- \* **Reduce, Reuse, Recycle:** Put the 3 Rs into practice in your congregation by reducing waste (by using reusable dishes, cups, and silverware rather than Styrofoam or plastic), facilitating reuse (host a congregational garage sale or clothing drive for old clothes), and promoting recycling (put recycle bins around the church).
- \* **Go Local:** Learn more about local farmers, partner with a community-supported agriculture program to make your church a pick-up site. Encourage your congregants to support local farmers through their purchases.

#### Did You Know?

According to Energy Star, most congregations can cut energy costs by up to 30 percent by investing strategically in efficient equipment, facility upgrades and maintenance. The less money spent on utilities, the more money is available for a congregation to participate in God's mission in the community and around the world!



#### CONGREGATIONAL SPOTLIGHT

## Faith in sustainability



Mountain Iron, Minn.

**Messiah Lutheran Church** in Mountain Iron, Minn., **formed a creation care team.** The team included people interested in finding ways of integrating God's mandate to care for creation with Messiah's worship, education, fellowship and outreach. The team initiated the first Iron Range Earth Fest, a celebration of local traditions and practical resources for sustainable living featuring more than 75 exhibitors, speakers and others. The group also **started the Messiah Community Garden and Orchard.** Messiah also **held its first ever 100 Mile Meal** on Maundy Thursday with the congregation council serving food made from ingredients that were grown or raised within a 100-mile radius of the congregation. Kristin Foster, pastor of the congregation, said, "We wondered what this would look like in early spring with no fresh fruit or vegetables, but it was one of the best meals we've ever had!"



## **IN:** What God has entrusted to our care

Next, we look in to discover all of the resources that God has entrusted to our care. God loved us so much that God gave each of us varying talents, time, money and stuff. We each have resources that we can use to love God and our neighbor. We need only to look in to discover the abundance that God has entrusted to us.

God has given each of us talents and time. As Peter writes, “Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received” (1 Peter 4:10). We each have unique gifts and talents that we can use. God has also blessed us with time. We lead very busy lives, but we seldom reflect on how we are using this time. How might God be calling us, both as individuals and as a congregation, to use our time and our unique gifts to love God and our neighbors?

We have varying amounts of money and stuff. Jesus talks about money more than any other subject except the kingdom of God. Money is a powerful resource because it has the ability to take our heart with it. As Jesus said, “Where your treasure is, there your heart will be also” (Luke 12:34). How is God calling us to use all of our money, not just the portion that we give to this congregation, to love God and our neighbor? How, as a church, are we called to use all of our money, not just benevolence, to share God’s love with the world?

In a culture of consumerism, it is important for us to consider not only where we put our money but also all of the stuff that we are accumulating. How can we, as individuals and a congregation, use these physical assets to serve God and our neighbors? How might a life of frugality and simplicity free us up to better serve God and our neighbor?

|| **BIBLE VERSES: 1 PETER 4, ROMANS 12, PSALM 139**

**Hymns:** “We Give Thee but Thine Own” ELW #686, “Take My Life, That I May Be” ELW #583 or #685, “We Are an Offering” ELW #692, and “As Saints of Old” ELW #695

## CONGREGATIONAL SPOTLIGHT

Mapping  
abundance

Tacoma, Wash.

**Members of Emmanuel Lutheran Church** in Tacoma, Wash., recently used asset mapping. They have a stewardship team in their congregation that is focused on stewardship education, with asset mapping being one of their projects. They believe that moving from scarcity to abundance is a faith issue, not a money issue.

**They conducted an asset-mapping event called “Gift Discovery Experience”** in which 30 people participated. As members looked at all of the sticky notes with differing assets, they realized that they really had all they needed. It helped them to develop perspective and move from scarcity to abundance thinking. They went from feeling like their glass was half-full to feeling like their glass was filled to overflowing with God’s abundance. They plan to follow-up on those who participated in this event as well as host another event in the next year.

*“And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.”*

2 CORINTHIANS 9:8

**Ask:** What are the gifts that God has entrusted to your care?

to their care both inside and outside of the congregation.

**Thank:** Thank those who are faithfully stewarding the gifts that God has entrusted

**Tell:** Tell stories about how people are using God’s gifts to love God and their neighbors.

**BASIC PLAN:**

If you are following the quarterly plan, choose one or two of the IN elements to focus on (e.g., money and talents). Next year, focus on different ones. If your congregation

already does a great job with stewardship of talents or time, challenge yourselves to look at money or stuff. Or, you may decide to do an asset-mapping activity as a congregation instead.

**ASSET MAPPING**

One great way to discover all of the resources – talents, time, money, assets – that God has entrusted to your congregation is asset mapping. Luther Snow wrote a book on asset mapping for congregations called “The Power of Asset Mapping: How Your Congregation Can Act on Its Gifts” (Alban Institute, 2004).

Asset mapping calls congregations to see the glass as half-full rather than half-empty by focusing on opportunities rather than

deficiencies. The process empowers congregations to recognize the many assets, strengths and gifts that they may have otherwise overlooked. Snow’s process can be completed with a group of people in your congregation in as a little as an hour.

For more information about how to use asset mapping in your congregation check out “The Great Permission” resource from the ELCA or “The Quick and Simple Congregational Asset-Mapping Experience” from the Alban Institute.







## STEWARDS OF TALENTS

**KEY MESSAGE:** God has given each of us unique gifts and talents. One of the primary places that God has called us to use these gifts and talents is through our vocations. Our vocations may take the form of a job, but they also include our callings as mothers, fathers, sisters, friends, citizens and so much more. These vocations or callings are the places from which we love God and our neighbors. How is God calling us, as individuals and as a congregation, to steward our gifts and talents through our vocations?

|| **BIBLE VERSES: EPHESIANS 4:1-6,  
1 CORINTHIANS 12**

**Reimagine the offering:** Bring something small that represents your vocation(s) (baby bottle, stethoscope, sheriff's badge, photo, book, friendship bracelet, etc.) and put it in the offering plate or bring it up to the altar during the offering time. Display these items

somewhere in the church over the next few weeks, so that people can see the variety of vocations and talents.

**Personal focus:** So often when we talk about talents in the church, we only talk about how these gifts could be used to serve the church. While this is important, the church is not the only place in which we can live out our vocations, we are called to serve God in daily life. Take time to explore the ways that people in your congregation are serving God in their many vocations.

\* **Discover gifts and talents:** Use a gifts inventory to help members of all ages discover their unique gifts and talents. Form small groups to complete these programs and/or assessments as well as discern together where God might be calling people to use these gifts both inside and outside of the congregation. The ELCA has spiritual gift assessments for children, youth and adults available on [www.ELCA.org](http://www.ELCA.org).



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- \* **Vocation groups:** Form groups centered around different careers – the arts, science, teaching, communications, etc. – that meet regularly to discuss the joys and challenges of their work as well as how they are loving God and one another through their work.
  - \* **Talks in worship:** Have individuals share how they are using their gifts and talents to love God and one another through their vocations. These might be live or recorded.
  - \* **Commissioning of Vocations worship service:** Host a commissioning service where you lift up the multiple vocations of those in your congregation and bless them in their ministry in daily life. Be sure to include children, youth and students, making sure that they understand that they have a vocation now and not just in the future. Take time to pray for the unemployed.
  - \* **Invite people to serve:** Make a deliberate attempt to involve new members, children, and youth in ways that use their gifts. Challenge members to discover new gifts by changing the way they currently serve.
  - \* **Thank people:** Take time to write hand-written notes thanking people who are using their gifts for service both inside and outside of the congregation.
- Congregational focus:** Take some time to discern your vocation as a congregation. Where is God uniquely calling you to serve your community and the world?
- \* **Look at what you have:** Begin by looking at what you have. Does your congregation have a vision or mission statement? What do these statements mean and how are they currently being lived out?
  - \* **Host asset-mapping conversations:** Host small group conversations or cottage meetings to discover the congregation's gifts and vocation using asset mapping. What are the congregation's unique gifts? How is God leading the congregation to use these gifts?
  - \* **Begin a congregational discernment process:** Read Patrick Keifert's book "We Are Here Now" (Allelon, 2006); form a team to lead the discernment.
  - \* **Pray:** Intentionally pray for God's wisdom as you discern both individual and communal vocations.





## STEWARDS OF TIME

**KEY MESSAGE:** We are busy people! God has given us 24 hours in each day to live, work, serve and praise. How are we using our time? How might we best steward the time that God has given to us, as individuals and a congregation, to love God and our neighbor?

|| **BIBLE VERSES: MATTHEW 25:1-13, PROVERBS 31:10-31, EXODUS 20:8-11**

**Reimagine the offering:** What would it look like to give a percentage of our time away to serve our neighbor? Maybe not 10 percent, but what about 1 percent (1.5 hours/week) or 2 percent (3 hours/week)? Ask people to pledge a percentage of their time that they plan to give over the next year inside and outside of the congregation. We are a church that rolls up our sleeves and gets to work.

**Personal focus:** What are we doing with the days that God has entrusted to us? How might we use our time to love God and our neighbor?

\* **Time audit:** Over the course of a typical week, track where your time goes. At the end of the week, add up how many hours you spend doing specific activities (sleeping, cooking, working out, etc.). Do these hours match your values? How might you better use this time to love God and your neighbor? This is a great activity to do as a family. A time audit web link is included in the Key Stewardship Resources sheet in the pocket of this toolkit.

\* **Sabbath:** Host a forum or a class on what "Sabbath" means. Use Wayne Muller's book "Sabbath: Finding Rest, Renewal and Delight in Our Busy Lives" (Bantam, 2000).

**Congregational focus:** Many people invest time in our congregation. Is this time being well spent? How might we best use people's time to serve God and our neighbors?

\* **Congregational time audit:** Conduct a time audit of the congregation. How much time are people investing in the congregation and how are they



spending that time? How are the staff and key church leaders spending their time? How much time does the congregation spend serving the neighbor? Does this match the congregation's values and priorities?

- \* **Congregational time pledge:** Like a congregation committing a percentage of their offering to benevolence and/or Mission Support, why not set aside a goal of an amount of time for the congregation to spend serving its community and the world over the next year?

## STEWARDS OF MONEY

**KEY MESSAGE:** Money is a powerful force in our lives. Jesus says that what we do with our money has the ability to take our heart with it (Luke 12:34). God cares about what we do with 100 percent of our money, not just the fraction that we give to the church. How do we steward all of our money and make sure that the ways we use money aligns with our values?

|| **BIBLE VERSES:** LUKE 12:22-34,  
MATTHEW 19:16-26

**Reimagine the offering:** Give people cards on their way into the church that ask them where they are giving to God's mission in the world outside of their congregation (nonprofits, other congregations, Lutheran social ministry organizations, etc.). Have them write these places on the cards and put them in the offering plate. The following Sunday, share the multiple places where people's money is going in the bulletin and thank them for their gifts.

**Personal/household focus:** How are we using all of our money to love God and our neighbor?

- \* **Money autobiography:** This tool has a variety of questions designed to help people reflect on their attitudes, behaviors and feelings about money. The questions focus on life experiences. Use the whole tool or just a few questions in forums, small groups, even in Sunday morning worship to introduce the topic of money. There is a copy of the Personal Money Autobiography in the pocket of this toolkit.
- \* **Budgeting and/or debt classes:** Host budgeting and debt counseling classes. There are a variety of resources for

this: The ELCA's "Money Leadership for Thriving Congregations"; Dave Ramsey's "Financial Peace University"; Thrivent's "More Than Money Matters."

- \* **Money and values:** Host conversations whether in a forum, small group, or over a congregational meal to talk about money values. What are your values? Do the places where your money is going match with your values? You might use Lynne Twist's book "The Soul of Money" (W.W. Norton & Company, 2003) or Nathan Dungan's book "Money Sanity Solutions" (Share Save Spend, 2010) as a starting place for these conversations.
- \* **Ask:** Ask people to complete this sentence: "The best example of aligning my money with my values is ..." (e.g., founding a college scholarship, buying a community-supported agriculture share from a local farm, paying off my credit card debt). Collect the responses and share them in the congregation's newsletter, bulletin or social media sites.
- \* **Sermon starter:** Encourage your pastor to preach about money and the connection between our faith and our finances.

**Congregational focus:** How are we, as a community, using our entire budget to love God and our neighbor?

- \* **Congregational money autobiography:** Fill out a congregational money autobiography to learn more about your congregation's history and the affect that this has had on your congregation's money attitudes and assumptions. There is a copy of the Congregational Money Autobiography in the pocket of this toolkit.



### All our money

This section is not necessarily an additional opportunity for you to ask for money for your congregation! This is an opportunity to illustrate that God cares about how we use all of our money, not just the portion that we give away.

\* **Money and values:** Have a money and values conversation as a congregation. What are your congregation's values? Does this match where the congregation's money is going? How might you shift your budget so that it better aligns with the congregation's values?

\* **Conversation starters:** Consider these online resources to facilitate conversation: Rediscover Macedonia Bookmarks – biblical principals to grow faithful stewards or 10-10-80.

#### CONGREGATIONAL SPOTLIGHT

## Money talks



Minneapolis

**Lutheran Church of the Good Shepherd** in Minneapolis led a five-week adult education series called **"Families Talk about Money with Nathan Dungan."** The series focused on how money fits into a family's life, how it impacts virtually everything we do, and how people can develop ways to better understand their **personal money stories**. All adults and youth were invited to join in the sessions. The sessions were held during the adult education hour between their two services, and the attendance was close to double their normal adult education average. Those who attended enjoyed talking about money and learning from the experiences of others in attendance.

### STEWARDS OF STUFF

**KEY MESSAGE:** We live in a culture that values accumulating and consuming stuff. Many of us have an abundance of stuff – property, clothes, furniture, cars, etc. Similarly, our congregation also has physical assets – property, equipment, land, etc. How might we, as individual ELCA members and as a congregation, be good stewards of the stuff we have by using it to love God and our neighbor? How might we challenge ourselves to live more simply for the sake of our neighbor?

|| **BIBLE VERSES: LUKE 12:13-21, MATTHEW 6:19-24**

**Reimagine the offering:** Have a clothing drive, or simply a drive for lightly used items that can be donated to charity. Challenge people to consider what they really need and use. Bring these items up as part of the offering and lay them at the altar or at the foot of the cross.

**Individual focus:** What role does stuff have in our lives? How might we use our assets to love God and our neighbor?

\* **Talk about consumerism:** Encourage your pastor to preach on consumerism, host an adult forum on the topic, and/or post facts and figures about consumerism around the sanctuary. Read William T. Cavanaugh's book "Being Consumed: Economics and Christian Desire" (Eerdmans, 2008).

\* **Buy nothing challenge:** Invite the congregation to participate in a "buy nothing challenge" for one month. Ask each family to commit to buying nothing new for themselves (gifts, gadgets, new clothes, etc.) for the next month, only necessities such as groceries, household items or medicine. If you need something, see if you can make it yourself, borrow it from a friend or find it for free online. Encourage the children and youth to take part in this as well.





JOHN O'HARA

\* **Enough:** Read Adam Hamilton's book "Enough" (Abingdon, 2009) as a congregation or small group and have conversations about how much is enough and how to live a life of simplicity and generosity.

**Congregational focus:** How might the congregation use its property to love God and its neighbors?

\* **Property audit:** Take an inventory of the church property. What do you have? How is it currently being used? Many congregations have times when the building is not in use. How might you share your property with your neighbors during these times?

\* **Church clean-up day:** Host a church clean-up day to beautify the property, or to beautify the current space that you are using if you rent.





PAUL JEFFREY / ACT ALLIANCE

## **OUT:** Relationship with our neighbor

We continue our practice of stewardship by looking out to see the many ways that God is calling us to love our neighbors both near and far. Throughout the Bible we hear God's commandment to love God and our neighbor not just with our words, but with our actions. When we share the abundance that God has entrusted to our care with our neighbor, we not only love our neighbor, but God. In Matthew 25:31-46, Jesus tells us that when we feed the hungry, give drink to the thirsty, welcome the stranger, clothe the naked, care for the sick and visit the imprisoned we are doing it to Jesus. Jesus says, "Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me" (Matthew 25:40).

We are called to be good stewards of God's justice. We are a church that is a catalyst, convener and bridge builder. Our faith calls us to share a common vision to uphold human dignity and to love, walk alongside

and serve people, particularly those who are facing poverty. As the prophet Isaiah cries, "learn to do good; seek justice, rescue the oppressed, defend the orphan, plead for the widow" (Isaiah 1:17). It is not good enough to talk about justice, but to act justly – crossing boundaries for the sake of the neighbor.

With the lens of God's justice, we listen to our neighbors in both our local and global communities. Who are those most in need? How might we share the abundance that God has entrusted to our care? God calls us, like the Samaritan, to reach across boundary lines, setting aside our differences, to live lives of love.

|| **BIBLE VERSES: MATTHEW 25:37-39,**  
**LUKE 10:25-37**

**Hymns and litanies:** "We Are Called" ELW #720, "When Pain of the World Surrounds Us" ELW #704, "Jesu, Jesu, Fill Us with Your Love" ELW #708, "To Be Your Presence" ELW #546 and "For the Healing of the Nations" in "Singing Our Prayer: A Companion to Holden Prayer around the Cross" (Augsburg Fortress, 2010).



*[Many people in the United States] "have food, shelter, clothing, a source of income, transportation, educational and job opportunities, health care and freedoms. Yet, there are still many inequities and injustices in our own country. How do we understand and use our opportunities and privileges to work for justice for others? Do we advocate for the neglected and poor in our spheres of influence or do we walk past? Managing our opportunities and privileges is a part of being and becoming God's 'good and faithful stewards.' God has entrusted much to us and much is expected."*

**CAROL WATSON** Stewardship Chair at Peace Lutheran Church, Tacoma, Wash.

**Ask:** How might we use the abundance that God has entrusted to our care to love God and our neighbors both near and far? How might we be good stewards of God's justice?

**Thank:** Thank people who are using all that God has entrusted to their care to love their neighbors and stand up for the oppressed.

**Tell:** Tell the stories of people in need: in your church family, in your community and across the world.

#### **BASIC PLAN:**

#### **Host a "Love Your Neighbor" Weekend**

- \* **Tell stories:** Share stories, particularly ones offered from ELCA World Hunger and in Stories of Faith in Action, of those in need through newsletters, sermons, talks in worship, and your congregation's website in the weeks leading up to the weekend.
- \* **Prayer vigil:** Kick off the weekend with a prayer vigil. Pray for those in need in your congregation, community, and across the world. Pray also for the various groups that are serving these people. Use the litany "For the Healing of the Nations." Invite people from the wider community to join the vigil. If possible, host the vigil at a service site in your community.
- \* **Day of service:** Coordinate a day of service at various sites around your community. Have people begin their time of service by hearing more about the organization and those that they serve and then do an active service project. Challenge those participating to engage with the people they are serving, asking questions and listening deeply to their stories. Offer service projects that are appropriate for all ages.
- \* **Celebrate:** Acknowledge your work together in worship on Sunday morning. Share stories from the weekend and challenge people to continue their service to one of these organizations. The work isn't over yet, rather it has just begun.
- \* **Global fair:** Host a global fair complete with music and ethnic foods from across the world. Set up a ministry fair showcasing various ministries that are supporting people in need at home and abroad.



## STEWARDS OF JUSTICE

**KEY MESSAGE:** We are called to be stewards of God's justice, to share God's love, compassion and mercy. How might we use all of the resources that God has entrusted to us to steward God's justice?

|| **BIBLE VERSES:** ISAIAH 1:12-17, JAMES 2, AMOS 5:21-24, EPHESIANS 2:11-20

**Reimagine the offering:** During the offering have people write various privileges that they have, both physical (clean water, shelter, safe neighborhood) and societal (race, gender, sexual orientation) on cards. Invite them to bring these cards up and nail them to the cross as an invitation to use their privilege for the sake of God's justice, not the world's justice.

**Listen:** Begin by listening deeply to God's word and the voices of the oppressed.

- \* **Listen to God's word:** Learn what God's justice means through God's word, use the previous verses as a starting place. Explore this topic in worship, adult forums and church newsletters.
- \* **Listen to the oppressed:** Listen to people experiencing oppression in its many forms (gender, cultural, ethnic, racial, socioeconomic, sexual, etc.). Invite these people and those who work with them to share their stories in your congregation.
- \* **Reflect on God's call:** Reflect on how you or your congregation may, implicitly or explicitly, be a part of the systems of oppression holding these people bound. Listen to how God may be calling you to steward God's justice in service to them.

## STEWARDS OF LOCAL AND GLOBAL COMMUNITIES

**KEY MESSAGE:** God has called us to serve our neighbors, both near and far. How is God calling us, as individuals and as a congregation, to use the resources that God has entrusted to our care to love God and our neighbors both locally and globally?

|| **BIBLE VERSES:** MATTHEW 25:31-46, PROVERBS 3:27-28

**Live:** For those who may not have been direct survivors of oppression, it can be hard to imagine what it might be like to be oppressed or impoverished. Depending on the needs or passions of your congregation and the surrounding community choose one activity or simulation to try:

- \* **Anti-racism training:** A series of workshops or classes designed to help participants reflect on their experiences with racism, understand the power systems present in our society and develop skills to interrupt old patterns and dismantle racism in their community.
- \* **Sleep-out for homelessness:** Participants sleep outside in cardboard boxes in order to learn more about what it means to be homeless.
- \* **Learn more about ELCA World Hunger:** ELCA World Hunger is a comprehensive and sustainable program that uses multiple strategies – relief, development, education and advocacy – to address the root causes of hunger and poverty. ELCA World Hunger responds to neighbors around the corner and around the world. You can also provide for a meal designed to simulate the food inequality across the world. Check out the Hunger Meal resource and other hunger related educational resources at [www.ELCA.org](http://www.ELCA.org).

**Host a "Justice Sunday" worship event:** Include Scripture, songs and prayers which focus on justice issues. Recognize leaders of justice in the congregation or invite a local leader to talk about justice issues in your community.

**Reimagine the offering:** Start designating a "mission of the month" by choosing one mission partner, either local or global, to highlight during a specific month and invite people to give to these ministries.

**Listen:** Begin by listening deeply to the needs of people – young and old, survivors of a disaster and people who live in poverty – and think about how God is calling you to serve and accompany others in their journey.



### Listen

While local and global communities may be separate, the process of listening to the needs and living God's justice is the same for both. In practice, you might spread this section over two months to focus on each community separately.



PAUL JEFFREY / ACT ALLIANCE

\* **Listen deeply:** Read or listen to the news, talk with people in various circumstances and the organizations that serve or advocate for them, including the ELCA and its various ministries: ELCA World Hunger, Lutheran Disaster Response and ELCA Global Church Sponsorship.

\* **Tell stories:** Invite volunteers or staff from various organizations, including ELCA churchwide staff and missionaries, to speak at your congregation. Show videos or tell stories about these organizations and those they serve in your newsletter, bulletin and website.

\* **Ministry fair:** Host a ministry fair featuring various organizations and causes from your neighborhood and across the world. ELCA Good Gifts offers a step-by-step guide for planning a fair – find it online at [www.ELCA.org/goodgifts](http://www.ELCA.org/goodgifts).

\* **Discern God's call:** While there are many wonderful organizations in your neighborhood and across the world, it is difficult to accompany them all. Listen deeply and discern what specific organizations and/or

causes God is calling your community to serve.

\* **Attend an ELCA Glocal Mission Gathering:** Invite congregants to attend a day and a half of worship, workshops and sharing around global and local mission. Event information is available online at [www.ELCA.org](http://www.ELCA.org).

**Live:** Vibrantly live out God's justice in service to both local and global communities. Challenge people to use all of their gifts in service – talents, time, money and stuff – rather than just giving one and being done with it.

\* **Invite:** Invite people to serve through a day of service, giving money or materials, or serving on a more regular basis. Consider multiple avenues; be creative!

\* **Thank and tell:** Thank people for their service to these organizations. Invite them to share their stories in worship and/or through the newsletter. Where do they see God in this ministry and in the people they are serving? How do they love God and their neighbor?







Here are some examples of how congregations are loving God and their neighbors both globally and locally:

#### CONGREGATIONAL SPOTLIGHT

## A place for grace



Phoenix

Members of **Grace Lutheran Church** in Phoenix have a passion for serving people living on the street. Pastor Sarah Stadler-Ammon says, "One of our vocations as a congregation, I think, is to be **a place for people to serve and to learn**, specifically about homelessness." They host a community pancake breakfast and, on Wednesday evenings during the school year, they offer a meal and Bible study. Every Monday morning they open their Grace Room to offer clothing, blankets and hygiene products. Each summer, they offer Heat Respite in their fellowship hall to provide lunch, water, air conditioned shelter and various services to those searching for a reprieve from the overwhelming Phoenix heat. Grace enjoys partnering with other congregations, Lutheran and non-Lutheran, in their ministry to serve **those living on the street**. One of the blessings of their homeless outreach ministries is welcoming members to worship as members and leaders.

## CONGREGATIONAL SPOTLIGHT

## Gifting hope



Thousand Oaks, Calif.

**Ascension Lutheran Church** in Thousand Oaks, Calif., is actively serving both its global and local community. Each month they focus on a different ministry serving people locally, nationally or overseas. They spend the month educating people about these ministries and inviting them to give to these specific ministries. Each November and December, Ascension **offers “Gifts of Hope,” an alternative Christmas** giving opportunity where they choose a local and an ELCA-related global ministry to support.

**Each year they raise about \$100,000.** Every other summer, Ascension members travel to Peru to “listen, learn and love” with their ministry partners in Pachacamac and Cusco. During their weekly worship services, Ascension designates all of the loose one-dollar bills in the offerings as “Caring Ones” to be used for unemployed, underemployed, and homeless people. This generates about \$1,000 a month for those in need of gas and grocery gift cards as well as help with rent and utilities.



**Mission Support** is the portion of a congregation’s offering that is shared with the ELCA synod and with the ELCA churchwide organization. Mission Support is one of the best ways that your congregation can be a steward of your local and global community.

## CONGREGATIONAL SPOTLIGHT

## Lighting the way



Delano, Minn.

Members of **Light of Christ Lutheran Church** in Delano, Minn., share 10 percent of their Sunday weekly offering with the ELCA Minneapolis Area Synod and the ELCA churchwide organization. Pastor Lee Hallstrom says, “Even though my daily calling is in the west Minneapolis area, I have the privilege of traveling around the world this week with my tithes and offerings.” Through their gifts to Light of Christ and consequently to the ELCA synod and the churchwide organization, congregants have the ability to touch people in need, both near and far, through ELCA organizations and partner organizations. They have funded new ministries, responded to disasters, advocated to end world hunger, promoted HIV and AIDS prevention in Africa, funded scholarships at ELCA seminaries and so much more!

We are a church that rolls up our sleeves and gets to work. We do God’s work in the world — restoring and reconciling communities, pursuing justice and seeking peace no matter how long the journey or wide the chasm.





FAMILY IN SIDEBAR: FERNANDO GAGLIANESE

## Annual financial response

The annual financial response is a multi-week emphasis on stewardship, generally in the fall. During this response, the leaders thank households for their past offerings and invite each household to consider how they have been blessed by God. Through regular offerings, special gifts and planned giving, families do together what they could not do alone. These gifts support the mission and ministry of the congregation and more. The portion of offerings that congregations share with synods and the churchwide organization for God's mission beyond the congregation is called Mission Support.

While there is no specific pattern for an annual response in the Bible, there are many examples of giving to the temple or church. Throughout the Old Testament, the patriarchs and prophets invited people to bring their tithes and offerings to the altar for sacrifice. In 1 Chronicles 29:1-9, David invites people to give gifts of gold and silver for the building of the temple. In both cases, giving is seen as an act of worship that is focused on the giver's relationship with God. Similarly, in the New Testament, believers brought their proceeds from selling their lands and homes and laid them at the apostles' feet so that the money might be distributed to the needy. Giving to the church is a way of loving God and your neighbor.

The commitment that is made during the annual financial response is designed to deepen the giver's relationship with God, while also joining the congregation in serving their local and global community.

In many congregations, the annual response is the only activity of the stewardship ministry. However, in the context of year-round stewardship, the annual financial response is just one movement among many that asks congregants how they might use all of the resources that God has entrusted to their care to love God and their neighbor.

This section looks at two distinct aspects of the annual financial response — following up on the commitments, celebrating and thanking people for what they have committed to give (stewards of congregational community); and asking for commitment of gifts and telling the story (stewards of God's abundance).

|| **BIBLE VERSES: 1 CHRONICLES 29:1-22, MALACHI 3:10**

**Hymns:** "God, Whose Giving Knows No End" ELW #678, "Accept, O Lord, the Gifts We Bring" ELW #691, "Let All Things Now Living" ELW #881, "Now Thank We All Our God" ELW #840

**Ask:** How might God be calling you to use the resources that God has entrusted to your care to love God and your neighbor through the mission and ministry of your congregation?

**Thank:** Thank those who give of their time, talents and treasure to your congregation.

**Tell:** Tell the story of your congregation, illustrate how the gifts of time, talent and treasure are making a difference in your congregation.

### Basic plan:

Conduct an annual financial response, follow-up, thank and celebrate the commitments that are made!



*“You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.’ This is the greatest and first commandment. And a second is like it: ‘You shall love your neighbor as yourself.’”*

MATTHEW 22:37b-39



## PART 1: STEWARDS OF CONGREGATIONAL COMMUNITY

**KEY MESSAGE:** God has come down to us in love, entrusting an abundance of resources to our care. As disciples of Jesus, we are called to give generously as a grateful response to God’s abundance. How might we use the many resources that God has entrusted to us to live out God’s mission through our congregation?

|| **BIBLE VERSES: 2 CORINTHIANS 8-9, DEUTERONOMY 14:22-29, EXODUS 35:4-36:7**

**Reimagine the offering:** Bring the “estimate of giving” or commitment cards up to the altar as part of the offering.

### Timeline

While this stewardship emphasis is not any more important than the other emphases in this resource, this type of ask generally takes more work on the part of the stewardship committee and congregational leaders. Begin planning four to five months before your annual financial response. If you do your financial response in the fall, be sure to start in the spring before everyone goes on vacation.

### Holistic approach

Be intentional about taking a holistic approach to your annual financial response. Keep the key phrases – DOWN, IN, and OUT – in mind as you plan your response method. Incorporate other elements of stewardship into your response, like time and talents.





### Grounded in Scripture and relationship with Jesus

Ground the stewardship emphasis in worship and prayer. Explore biblical examples of generosity. Emphasize the abundance that God has entrusted to our care, not the scarcity of the congregation's resources. The motivator should be discipleship, not the budget. Some congregations have opted to have their annual financial response at other times during the year to further separate the giving from the budget.

### Engage in conversation around giving

The annual financial response is a great time to explain the different options for giving money to your congregation. This is also a great time to have conversations about how and why people give to the church. Many people, especially young adults, have not been taught how much to give to the church. They may wonder what the norm is and how people decide what to give.



### Pastoral leadership

The success of an annual financial response, much like practicing stewardship year-round, depends especially on pastors taking a key leadership role in engaging members in conversations about generous and faithful giving. When pastors dedicate time in worship and outside of it to speak openly and warmly about their own stewardship practices, specifically giving financial gifts to your church, and inviting congregants to join them in responding, it elevates the visibility of the annual response within your faith community. As faith leaders, they are uniquely positioned to ignite hearts for joyful giving.

### “Ask, Thank, Tell”

Chick Lane, in his book “Ask, Thank, Tell,” writes that each stewardship annual financial response revolves around three simple words – ask, thank, tell. During the response, you ask people to give to their congregation of the resources that God has entrusted to their care. Be sure that your ask is clear and direct. Ask households to make a commitment, through a financial response card or another means. Invite people to grow in their giving.

#### CONGREGATIONAL SPOTLIGHT

## Rediscover Macedonia



Libertyville, Ill.

**Holy Cross Lutheran Church** in Libertyville, Ill., used **Rediscover Macedonia**, an ELCA resource to guide and educate stewardship leaders. By connecting the story of the Macedonians (2 Corinthians 8:1-7) with their ministry today, members of Holy Cross were biblically grounded and able to experience a spirit of generosity that transcended generations. Through personal conversations about some of the Rediscover Macedonia principles, such as **“give freely,” “sharing” and “commitment,”** members affirmed several basic Christian perspectives. Pastor Bob Davis noted how the Bible studies guided leaders to move from living reactively to being more intentional about their personal stewardship. The congregation also developed a booklet with information about the many ministries through which regular and special giving make a difference both within their walls and beyond. A mailing also included a copy of *Stories of Faith in Action*. Overall, the use of the Rediscover Macedonia theme material helped the congregation better understand generosity not as a burden, but rather a way of living life intentionally in response to God's love.

Throughout the annual financial response, thank people for the gifts they have given in the past as well as for the commitments that they are making during the response. In every letter, newsletter article, sermon and bulletin insert, be sure to genuinely thank people. People should know that their gifts are appreciated no matter how large or small they may be.

Continually tell the story of how the resources given to the church are being used to love God and the neighbor. Tell the story in print (bulletin inserts, letters), online (website, blog, social media), and in person (sermons, talks in worship, forums). People want to know that their gifts are making a difference.

#### Variety of response methods

There are a variety of methods for an annual response program. Some of the most popular models are:

- \* **Commitment Sunday:** A multi-week stewardship approach that builds up to a celebratory Sunday service in which everyone fills out and places their estimate of giving card on the altar during worship.
- \* **Congregational meal:** This is similar to the Commitment Sunday model but every household is invited to attend a dinner where leaders share the missional priorities of the congregation and tell inspiring stories about ministry made possible through giving. While commitment cards may be distributed at this event, actual receipt of these cards occurs in regular worship.
- \* **Relational visits:** A team of trained leaders visit the homes of many members over a 10- to 12-day period. During the visits, the trained leaders teach stewardship principles and share congregational priorities with each household. These conversations lead to exchanging stories about giving and an invitation to make a commitment at an upcoming worship service.
- \* **Relay:** Congregants are grouped into several different routes and stewardship material is prepared for each route. These materials include the theme, educational content, a mission plan and an invitation to make a financial commitment. Each household is invited to bring their response to an upcoming worship service.



#### CONGREGATIONAL SPOTLIGHT

## Tapping time & talent



West St. Paul, Minn.

**Augustana Lutheran Church** in West St. Paul, Minn., creates their own annual response program every year. In January, the staff and stewardship committee choose a theme for all of the ministries and activities in the congregation, laying the ground work for the annual financial response in the fall which takes place over three weeks in October, culminating in a Consecration Sunday worship where people turn in their giving plans for the next year. At the beginning of October, every member receives a package of materials containing a letter from the senior pastor, a brochure including a giving plan, and a personalized time and talent sheet. These materials highlight one of the ministries of Augustana, as well as one of their local mission partners. During the first Sunday of their program, they **host a Time and Talent fair** featuring the various ministries of Augustana and their local mission partners.





## CONGREGATIONAL SPOTLIGHT

## Sparked by special speakers



Emmaus, Pa.

**The Lutheran Church of the Holy Spirit** in Emmaus, Pa., creates their own self-styled Consecration Sunday program similar to Augustana. During their Consecration Sunday service, which kicks off their annual financial response, they invite a guest stewardship speaker/preacher. The sense is that the new face and voice of an outside speaker brings more emphasis and importance to the message and the day. In recent years the stewardship theme has been, **“Abundantly Blessed, Abundantly Give.”** Pastor Ric Elliot comments, “It would be accurate to say that the number of people who submit an Estimate of Giving has increased but, perhaps more importantly, I believe people have grown in their appreciation of **stewardship as a way of life** as opposed to a fundraising effort.”

- \* **Small group gatherings:** Small groups are formed by interest or neighborhood and meet once or more often to discuss the stewardship theme, participate in Bible study, pray and reflect on God's blessings. Each household is invited to bring their response to an upcoming worship service.

A guide for selecting an appropriate response method is included on the Key Stewardship Resources sheet. Please note that using any one method for more than two years in a row has proven to yield declining results.

After you have picked a method, there are two ways to proceed. One, you can find a packaged financial response which is full of resources that you will need to complete the program, including financial response cards, letters and more. Or, you can create your own approach drawing on inspiration from other available resources. No matter what approach you chose, the goal is the same: to invite people to consider the many gifts that have been entrusted to their care and how they might use these gifts to love God and their neighbor through the church.

## PART 2: STEWARDS OF GOD'S ABUNDANCE

**KEY MESSAGE:** God has blessed us with an abundance of resources. How might we celebrate the abundance that God has entrusted to our care, as well as the ways that God is calling us to share this abundance with our neighbors?

|| **BIBLE VERSES:** 1 KINGS 17:8-16, MARK 6:30-44, ACTS 2:43-47; 4:32-35

**Reimagine the offering:** Share the results of the annual financial response during the offering, telling stories of the ministries that will happen because of the congregation's joyful giving. Have a noisy offering where you invite people to bring in all of their spare change; donate the change to a local or global ministry.

### Committee follow-up from the annual financial response:

- \* **Follow-up:** Follow-up via phone with those who did not turn in their estimate of giving cards. More than likely they forgot their card or were not there on the Sunday that you collected them. Offer them an opportunity to get their card in. If they have not turned in a card for another reason, this is a great opportunity for conversation about giving. Invite people from the stewardship committee who were a part of the annual response program or other trusted, generous individuals in the congregation who are passionate about giving to make these phone calls.



FOOD DRIVE: JOHN O'HARA

- \* **Tally the results:** Record who gave and how much they gave for the congregation's records. Be sure to chart the total number of givers, total giving, as well as the number of people who filled out an estimate of giving card for the first time. Look also at more holistic measures like how many people came to specific events and how people's perspective on stewardship changed over the course of the event.
- \* **Make a thank plan:** Make a plan to thank people that begins with the annual financial response and continues throughout the year.
  - ~ **Thank-you letter:** Send a thank-you letter to each person who filled out an estimate of giving card that thanks the person, tells a story of how their gifts will be used, and has the amount of their commitment, financial or otherwise listed.
  - ~ **Public thank you:** Thank people in person during worship, forums and fellowship events.
  - ~ **Giving reports:** Each time a giving report goes out make sure that it not only states how much the person has given, but also thanks them and tells a story of how their gift is making a difference.
  - ~ **Newsletter:** You might start a section in your congregational newsletter called "Because of You" that shares stories of how people's gifts to the church are being used to love God and the neighbor.
  - ~ **Personal thank-you notes:** Encourage your pastor(s) and key leaders in your congregation to begin writing personal thank you notes to people for their many

gifts to the church. Have a goal of writing a few every week to different people.

#### **Celebrate God's abundance and share the impact:**

- \* **Talk about God's abundance:** Host a forum where you talk about God's abundance. Explore biblical snapshots of God's abundance, using the verses above as a starting place. Show the video "Celebrate What's Right with the World" by National Geographic photographer Dewitt Jones. Talk about the difference between God's vision for abundance and our consumer culture's vision of abundance.
- \* **Celebrate God's abundance:** Host a fellowship event such as a potluck or community meal where you intentionally celebrate the abundance that God has entrusted to you as individuals and as a congregation. We each bring what we have and together we have more than enough.
- \* **Share the impact of the annual response program:** Don't just share numbers, share stories. Tell people about the difference that their gifts are making in their congregation, community, and across the world.
- \* **Alternative gift-giving fair:** If you do your annual response in the fall, this time of thanking and celebration will most likely fall in November and December. This is a great time to host an alternative gift-giving fair featuring local, handmade, fair trade, and charitable gifts. Check out ELCA Good Gifts for a step-by-step planning guide at [www.ELCA.org/goodgifts](http://www.ELCA.org/goodgifts). Here you will also find gift-giving opportunities that go beyond your congregational offering.





## Measure and evaluate

How do you measure the success of a year-round stewardship emphasis? Many congregations measure the success of their stewardship efforts by simply looking at the numbers from the annual financial response, focusing on whether or not

enough money was raised to meet the budget. But, if the focus of stewardship is not on paying the bills but on a person's relationship with Jesus this cannot be the only measuring stick. Here are some tips to help you as you measure and evaluate your work over the past year:

### MISSION AND GOAL MEASURES:

Revisit the mission, outcomes and goals that you outlined in the "Getting started in your congregation" section.

- \* What did you do this year that aligned with the mission of your stewardship committee?
- \* Which of your desired outcomes did you address?
- \* Did you meet the goals that you set? Why or why not?

### Qualitative measures:

- \* What language do you hear around stewardship? Scarcity or abundance? "Pay the bills" or "live the vision"? How has this language changed over the last year?
- \* Have people grown in their relationship with Jesus?

- \* How has one generation's understanding of another generation's ways of giving grown or changed?

### Quantitative measures:

- \* How many households turned in a response card? Any new households?
- \* Were there any changes in the total amount pledged from last year?
- \* How many people increased their giving?
- \* How many people participated in your year-round program through talks in worship, events, forums, small groups, etc.? Was this more than last year?
- \* Did more people begin volunteering at your congregation or with an organization that you lifted up throughout the year?
- \* How many more generations were represented on the planning team? How many participated?





JOHN O'HARA

### EVALUATE AND BEGIN PLANNING FOR NEXT YEAR

Using the measurements listed, evaluate the success of your annual financial response. What was successful? What wasn't and how can you learn from it? What do you want

to continue and what new things do you want to try for next year? With this in mind, revisit the mission and desired outcomes of your stewardship committee and write some realistic goals for next year.

### WHAT DO YOU DO WHEN YOU FALL SHORT OF YOUR ANNUAL BUDGET?

First, remember this happens in many congregations each year so you are not alone. Second, consider the reasons why you are falling short: is it because the budget is not sustainable? Is it because people are scaling back on their giving or you lost a major gift? Is it because your ask was not clear enough? Regardless of the reason why this occurred, this is not a time to resort to “pay the bills” language. This is an opportunity for people to deepen their relationship with Jesus and trust in God's abundance. The focus should be on using the gifts that God has entrusted to our care to sustain and grow the work of God's mission in the congregation. Here are some activities to try if you find yourself in this situation:

- \* **Miracle Sunday:** Invite and encourage each household to give a one-time special offering above and beyond their regular giving to cover the gap. This can be at another time of the year opposite of the annual financial response, such as Pentecost.
- \* **Try-a-tithe:** Encourage each household to try-a-tithe by growing toward a tithe, to a tithe, or beyond a tithe on a designated Sunday each quarter (e.g., the first Sunday) or a designated Sunday each month

(e.g., the second Sunday). In the latter case, a household would give at their traditional level on the first, third, fourth and fifth Sundays and on the second Sunday, Try-A-Tithe by giving 10 percent of their weekly income in support of God's mission and ministry in their congregation.

- \* **Short-term commitment:** Ask each household to make a three- to six-month commitment above and beyond their regular offering to cover the gap between the budget and the giving.
- \* **Ask again commitment:** Ask each household that was not able to respond during the previous invitation to consider making a commitment for the balance of the current fiscal year.
- \* **Prepare a missional spending plan:** Sometimes people lose sight of the mission and a clear plan will convey the priorities for ministry. A missional spending plan is sometimes referred to as a narrative budget — the line-item that tells the story of your congregation.
- \* **Trim the budget:** Try trimming some of the items in your budget to make sure that it is sustainable for future years of ministry. This is not a good time to cut your congregational benevolences; that will undercut any program that you try.

*“You shall love the Lord your God with all your heart, and with all your soul, and with all your mind.’ This is the greatest and first commandment. And a second is like it: ‘You shall love your neighbor as yourself.’”*

MATTHEW 22:37b-39



### Correlations

Peace Lutheran Church in Tacoma, Wash., developed a grid to evaluate the involvement of members of Peace in the congregation's ministry. They looked specifically at eight areas: worship attendance, learning, serving, giving, pledge made, voting membership, spiritual gifts class, and leadership role. They wanted to see where folks were involved in the life of the congregation and the correlations among the various areas. They discovered high correlation between worship, serving and giving. This kind of grid approach would work well for evaluating stewardship, particularly in smaller congregations. You might add financial wellness activities (classes, forums, groups, etc.), creation care, sharing faith stories, etc., to the grid depending on the focus of your stewardship committee for that year.





FERNANDO GAGLIANESE

## Gift planning

J. Clif Christopher in his book, "Not Your Parent's Offering Plate: A New Vision for Financial Stewardship" (Abingdon, 2008) talks about three different pockets of giving: the earned-income pocket, the capital pocket and the estate pocket. The earned-income pocket is the monies that we earn from our salaries or retirement checks, out of which we buy groceries, pay our bills and make charitable donations. The capital pocket is our accumulated assets including stocks, bonds, inheritances, property and insurance policies. The estate pocket is what we will have available to give through our will once we leave the earth.

For the most part, the church does a good job of asking people to give out of the earned-income pocket through the offering whether that is given by check, cash, credit/debit card, or bank transfer.

However, in many congregations the other two pockets remain untouched. If this is the case for your congregation, here are a few tips to help you begin to ask for money from these pockets:

- \* **Contact an expert:** Many congregations do not ask for gifts from these pockets because they are nervous about managing these gifts. The good news is that you can contact an ELCA Foundation gift planner who can help you manage these assets. In most cases, they will take care of all of the legal paperwork and offer investment options so that all you have to do is ask for the gifts, decide how to educate people and direct them to the ELCA Foundation. For help with planned giving, particularly setting up an endowment fund, again, contact the ELCA Foundation.
- \* **Dream together:** Make sure that you have a plan for these gifts. Have plans for large projects or capital campaigns



where capital pocket donors could give. For estate pocket gifts, have a vibrant endowment fund that is doing great work in the congregation and community. If you don't have a vision for the gifts, people will give elsewhere.

- \* **Educate people:** It does no good to have these resources available, but not educate people. Offer a free "Leave a Legacy" seminar through the ELCA Foundation, mail out information, have someone available for a few Sundays to answer questions. If you are asking for gifts from the capital pocket, make sure that people

are familiar with the process of how to do this and who talk to.

- \* **Ask for gifts and tell stories:** Boldly ask for gifts from both of these pockets. Tell stories of how these gifts are being used to live out God's mission in your congregation. Dream together about where God is calling these gifts to be used.
- \* **Celebrate the gifts:** Celebrate the ministry that is done through these gifts. Personally thank donors and their families for their generosity.

## Online giving

While online giving is on the rise in the United States, many congregations have not caught up with this trend, particularly when it comes to giving through congregational websites. And while some congregations offer a direct deposit option, this option may not be a good fit for everyone, particularly visitors to the congregation. If you would like to learn more about online giving options, please refer to the Online Giving insert included with this resource.





## Conclusion

Stewardship is about so much more than money. Stewardship, at its core, is about love. It is one of the primary ways that we live out Jesus' commandment to love God and our neighbor with our whole beings. Changing the stewardship culture of your congregation takes time and hard work. But a few small, intentional steps in the right direction can go a long way.

Stewardship can be a life-giving practice for both the stewardship committee and the congregation. When we practice year-round stewardship, we free stewardship from the shackles of the budget so that we can be reunited with God's mission in the world. We free stewardship from its connection to the fall season, so that it can become a way of life. And we free stewardship from the cries of scarcity, so that we can celebrate God's abundance.







# Stewards of God's Love



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





**Evangelical Lutheran  
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God's work. Our hands.

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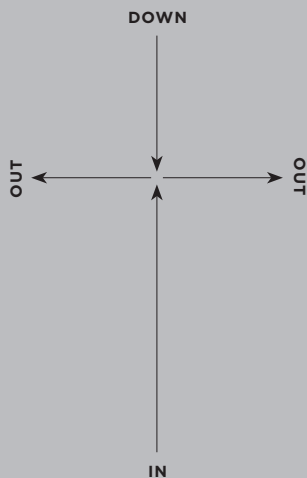
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**Additional copies are available at <http://resources.elca.org/> or online at [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards).**





**When we practice stewardship we are making the sign of the cross.**

God makes the first vertical line **DOWN**; we follow by moving **IN** to the center and then **OUT** to our neighbors on either side both near and far. We form a cross with our lives and through our faith we are marked with the cross of Christ forever.

## Key Stewardship Resources

There are many wonderful stewardship resources in existence. Please check [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards) for items referenced in this toolkit and new resources as they become available.

Here are a few suggestions to help you get started:

### STEWARDSHIP BOOKS:

- \* **“Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation”**  
by Charles R. Lane (Augsburg Fortress, 2006)
- \* **“Giving to God: The Bible’s Good News about Living a Generous Life”**  
by Mark Allan Powell (Eerdmans, 2006)
- \* **“Enough: Discovering Joy through Simplicity and Generosity”**  
by Adam Hamilton (Abingdon Press, 2009)
- \* **“Not Your Parent’s Offering Plate: A New Vision for Financial Stewardship”**  
by J. Clif Christopher (Abingdon Press, 2008)

### STEWARDSHIP WEBSITES:

- \* **ELCA Stewardship:** [www.ELCA.org/stewardship](http://www.ELCA.org/stewardship)
- \* **Stewardship for the 21st Century:** [www.luthersem.edu/stewardship/](http://www.luthersem.edu/stewardship/)
- \* **Stewardship of Life Institute:** [www.stewardshipoflife.org/](http://www.stewardshipoflife.org/)
- \* **The Episcopal Network for Stewardship:** [www.tens.org/](http://www.tens.org/)
- \* **Ecumenical Stewardship Center:** <https://www.stewardshipresources.org>

### STEWARDSHIP RESOURCES:

- \* **Stewardship Competencies:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **Congregational Survey:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **Stories of Faith in Action Magazine:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **The Generosity Project:**  
[www.rmselca.org/ministries/stewardship/generosity\\_project/generosity.htm](http://www.rmselca.org/ministries/stewardship/generosity_project/generosity.htm)

### OTHER YEAR-ROUND STEWARDSHIP RESOURCES:

- \* **ELCA Year-Round Stewardship Calendar:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **Episcopal Diocese of West Texas Year-Round Stewardship Calendar:**  
[www.dwtx.org/departments-ministries/stewardship/year-round-stewardship/](http://www.dwtx.org/departments-ministries/stewardship/year-round-stewardship/)
- \* **Basilica of St. Mary’s Year-Round Stewardship Model:**  
[www.mary.org/index.php?option=com\\_content&task=view&id=37&Itemid=52](http://www.mary.org/index.php?option=com_content&task=view&id=37&Itemid=52)

### STEWARDSHIP PRAYERS AND DEVOTIONS:

- \* **Daily Devotions for Money Leadership:**  
[http://resources.ELCA.org/Stewardship-Money\\_Leadership\\_Devotions.html](http://resources.ELCA.org/Stewardship-Money_Leadership_Devotions.html)
- \* **General Board of Discipleship Offertory Prayers:**  
[www.gbod.org/lead-your-church/offertory-prayers](http://www.gbod.org/lead-your-church/offertory-prayers)
- \* **30 Days of Stewardship Devotions:**  
[www.stmaryalexandria.org/Stewardship/30%20Days%20of%20Stewardship%20Devotions.pdf](http://www.stmaryalexandria.org/Stewardship/30%20Days%20of%20Stewardship%20Devotions.pdf)



## Additional Resources for "Stewards of God's Love"

### DOWN: RELATIONSHIP WITH GOD:

- \* **Book of Faith Initiative:** [www.bookoffaith.org/](http://www.bookoffaith.org/)
- \* **Narrative Budgeting Resource:**  
[http://seiasynod.org/wp-content/uploads/downloads/2012/07/narrative\\_budget\\_seia.pdf](http://seiasynod.org/wp-content/uploads/downloads/2012/07/narrative_budget_seia.pdf)
- \* **Energy Star Guide for Congregations:**  
[www.energystar.gov/index.cfm?c=congregations\\_guidebook.congregations\\_guidebook](http://www.energystar.gov/index.cfm?c=congregations_guidebook.congregations_guidebook)
- \* **ELCA Caring for Creation:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **Earth Ministry:** <http://earthministry.org/>

### IN: WHAT GOD HAS ENTRUSTED TO OUR CARE:

- \* **The Great Permission: An Asset-Based Field Guide for Congregations:**  
[www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **The Quick and Simple Congregational Asset-Mapping Experience:**  
[www.alban.org/uploadedFiles/Alban/Bookstore/pdf/resources/Asset\\_Mapping/resource2.pdf](http://www.alban.org/uploadedFiles/Alban/Bookstore/pdf/resources/Asset_Mapping/resource2.pdf)
- \* **Commissioning of Vocations Service:**  
[http://www2.luthersem.edu/cl/connections/0905/Idea\\_BackpackBlessing.htm](http://www2.luthersem.edu/cl/connections/0905/Idea_BackpackBlessing.htm)
- \* **Time Audit:** [www.d.umn.edu/kmc/student/loon/acad/strat/time\\_audit.html](http://www.d.umn.edu/kmc/student/loon/acad/strat/time_audit.html)
- \* **Nathan Dungan's website Share Save Spend:** [www.sharesavespend.com/](http://www.sharesavespend.com/)
- \* **Environmental Guide for Congregations, Their Buildings and Grounds:**  
[www.lutheransrestoringcreation.org](http://www.lutheransrestoringcreation.org)

### OUT: RELATIONSHIP WITH THE NEIGHBOR:

- \* **Hunger Meal:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **One Body, Many Members: A Journey for Christians across Race, Culture, and Class:**  
[www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **Celebrate What's Right with the World (Star Thrower Distribution, 2005):**  
[www.celebratewhatsright.com/film](http://www.celebratewhatsright.com/film)

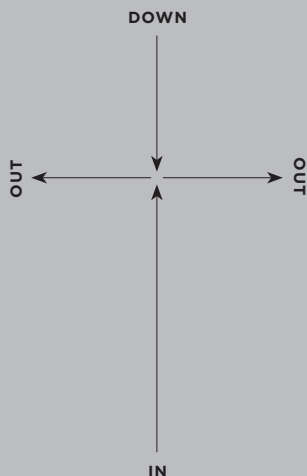
### ANNUAL FINANCIAL RESPONSE:

- \* **Giving Magazine:** [www.stewardshipresources.org](http://www.stewardshipresources.org)
- \* **Make It Simple:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)
- \* **New Consecration Sunday:**  
<http://store.augsburgfortress.org/store/search?ss=New+Consecration+Sunday&c=-1&x=28&y=16>
- \* **Rediscover Macedonia:** [www.ELCA.org/growingstewards](http://www.ELCA.org/growingstewards)

### GIFT PLANNING:

- \* **ELCA Foundation:** [www.ELCA.org/foundation](http://www.ELCA.org/foundation) and [www.ELCA.org/endowmentinvesting](http://www.ELCA.org/endowmentinvesting)  
*Resources include: Will and Trust Workbook, Important Notes About My Estate, How to Create a Mission Endowment Fund – a guide for congregations*
- \* **"Creative Giving: Understanding Planned Giving and Endowments in Church"**  
by Michael D. Reeves, Rob Fairly and Sandford Coon (Discipleship Resources, 2005)





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## Writing a Personal Money Autobiography

Writing a personal money autobiography is an important step in expressing one's stewardship journey. The process reveals one's attitudes, behaviors and feelings about money. In this activity it is important to focus on different points in your life (childhood, adolescence, young adult, mature adult, etc.) Take a sheet or two of blank paper and write out your responses to the questions below. Reflect on these experiences and how specific understandings developed.

1. What is the earliest experience with money that you remember?
2. As a child growing up, did you feel rich or poor? Why?
3. What was your attitude toward money as a teenager? How was this influenced by peers or siblings?
4. How were your attitudes and behaviors about money shaped by your family members?
5. What role did money play in your life as a young adult? How was this influenced by a spouse or co-workers?
6. If applicable, how did your relationship with money change when you became a parent?
7. What is your happiest memory in connection with money?
8. What is your unhappiest memory in connection with money?
9. How does your faith guide you in your use of money?
10. How do you feel about your present financial situation compared with a past situation?
11. Are you generous or stingy with your money? In what ways?
12. How do you decide what to give to churches and other nonprofits? Why do you give to these causes?
13. What kinds of risks are you willing to take with your money?
14. What will you do with your money as you approach the end of this life?



## Writing a Congregational Money Autobiography

Writing a congregational money autobiography is an important step in learning about your congregation's financial stewardship journey. This activity focuses on the attitudes, principles and practices related to the teaching and management of money in your congregation. Over the years there are probably several individuals who have played a key role in shaping this story. An autobiography can be approached in many ways. One approach is to make a timeline from the founding date until today and mark key activities, teachings or memories that shaped the congregation's relationship with money. A second approach is to invite a variety of people to answer the following questions and then create a narrative story based on their responses.

1. What does stewardship mean in your congregation? What does it look like?  
How has this changed over the years?
2. What has your congregation taught you about what it means to be a steward?
3. What has your congregation taught you about financial giving: regular, special and planned?
4. What has been your most positive experience with money in the life of this congregation? What contributed to making this experience so positive?
5. What has been your most negative experience with money in the life of this congregation? What contributed to making this experience so negative?
6. How would you describe the financial status of your congregation?  
How has this changed over the years?
7. How does your congregation's faith guide the ways that it uses money?
8. How does your congregation encourage people to have open and honest conversations about money and giving?
9. How does your congregation talk about money when it is not asking for it?
10. What activities or events in your congregation shape the current relationship between money and mission in your congregation?
11. Is your congregation generous? Why or why not? In what ways?
12. How does your congregation promote financial wellness in all areas, not just giving?



Year: \_\_\_\_\_

# Planning Calendar for Year-round Stewardship

Date: \_\_\_\_\_

DIRECTIONS		January	February	March	April	May	June
DOWN	God's Grace						
	Story						
	Creation						
IN	Talents						
	Time						
	Money						
	Stuff						
OUT	Justice						
	Local/Global						
FINANCIAL RESPONSE	Annual						
	Special Appeals						
	Gift Planning						

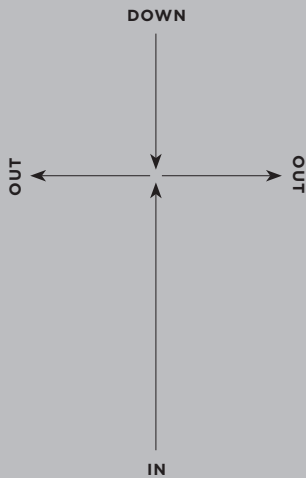


Year: \_\_\_\_\_

# Planning Calendar for Year-round Stewardship

Date: \_\_\_\_\_

DIRECTIONS		July	August	September	October	November	December
DOWN	God's Grace						
	Story						
	Creation						
IN	Talents						
	Time						
	Money						
	Stuff						
OUT	Justice						
	Local/Global						
FINANCIAL RESPONSE	Annual						
	Special Appeals						
	Gift Planning						



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## Online Giving

While online giving is on the rise in the United States, some congregations have not caught up with this trend, particularly when it comes to giving through congregations' websites. And while some congregations offer a direct deposit option, this option may not be a good fit for everyone, particularly visitors to the congregation.

**Things to think about:** Begin by choosing a vendor to facilitate online giving on your web page. Here are some things to consider as you begin to look at vendors:

- \* **Different ways to give:** Make sure that you find a vendor that can offer potential donors a variety of ways to give. For instance, you might want to find a vendor that permits one-time online gifts, special appeal gifts, as well as recurring gifts. You might also want to find a vendor that permits donors to give via credit card and directly through their bank account.
- \* **Simple is best:** Make the giving process as simple as possible for the donor. Make the instructions clear. Do not ask donors for more information than is necessary.
- \* **Avoid log-ins for one-time donors:** It is a big deterrent to one-time donors if they have to "create an account" in order to make a gift. While this is fine for recurring donors, this added step can often cause you to lose a gift from one-time donors.
- \* **Donor-managed recurring gifts:** Allow donors who make recurring gifts to manage their own accounts. Then, if they want to adjust their gift up or down they can do it themselves without having to contact the congregation's financial manager. This will save a lot of time and trouble on the part of the donor as well as the congregation.
- \* **Fees:** Watch out for the fees from different vendors. Every vendor scales their fees differently; they may have a hosting fee, transaction fees, processing fees, additional credit card fees or a flat monthly hosting fee. Be sure that you get a clear picture of all of the fees before you sign on with a vendor.
- \* **Security:** Security is a high priority for online donors. Research your vendor's security so that you can trust that your donor's credit card and/or bank information will be protected.
- \* **Mix and match:** It can be difficult to find one single vendor that meets all of your criteria. You may want to offer more than one vendor to give your donors a more varied range of options.

### How to promote online giving on your congregation's web page:

- \* **Make the giving icon prominent:** Your online giving page should be accessible from your home page and immediately visible when the page loads. A great way to do this is by having "give" be one of the major subject headers on your website. Or, by having a "give now" button that is displayed on the side of each page.
- \* **Be conscious of visitors:** Use clear and simple language on your online giving page to make sure that donors know what you are asking and why you are asking. Try not to use insider language. If you must, explain it. For instance, if you have a special appeal, rather than just listing it as an option, provide a short description as well as links to brochures or videos. If you use "churchy" words like stewardship, be clear about what these words mean in your congregation. If visitors to your site do not understand what these words mean, they may not choose to give a gift.

continued on back



## Online Giving *continued*

- \* **Inspire people to give:** Many congregations' online giving pages just list the ways that you can give online without any mention of where the money is going. When people click "give" take them to a page that shares your congregation's mission and tells a transformational story.
- \* **Layout the options:** After you have inspired people to give, lay out all of the options for them to give. This might include one-time gifts, designated gifts for specific appeals, recurring donations, stock gifts, and/or endowment gifts. You might also offer the option of pledging online.
- \* **Use a QR Code:** This is an easy way for people to use their cellphone to go directly to the site for giving. This code can be set up once and copied on a variety of media.
- \* **Make it simple:** Once donors get to your giving page, make it as simple as possible for them to give their gift. If at all possible, your donors should be able to select their giving option and arrive at the giving form in one click.
- \* **Check out the ELCA's online giving opportunities at [www.ELCA.org](http://www.ELCA.org).**
- \* **Don't forget to thank people for their gifts!** Make sure to send your donors a record of their gift as well as a thank you. Many vendors will send donors a quick thank you and receipt after the gift is received. Consider sending a more personal word of thanks, particularly to first time givers.



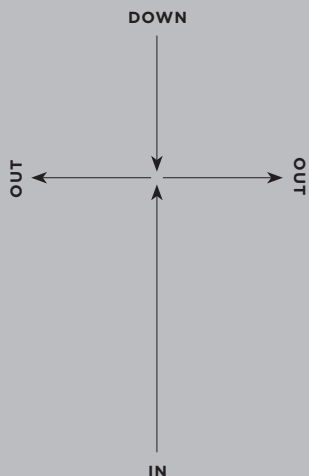
### CONGREGATIONAL SPOTLIGHT

## Giving on the go



Park Ridge, Ill.

**St. Luke's Lutheran Church** in Park Ridge, Ill., started offering online giving as a way to encourage people to stay connected with the ministries and mission of the congregation during the summer months of travel. They keep their website and blog content current so that there is always something new when people return to the page. They have a prominently featured "Give or Register Online. Thank You!" button that easily connects people to the giving page. They offer the choices of paying via credit/debit card, checking/savings account, bank transfer and more. These options help those who pledge to keep current with their giving, allows those who give "Sunday to Sunday" to give on the go while they are gone, and allows for one-time gifts from a visitor to the church or the website. Every once in a while, they get a large gift from someone who found some of their choir pieces on YouTube.



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## Stewards of Justice

*He has told you, O mortal, what is good;  
and what does the Lord require of you  
but to do justice, and to love kindness  
and to walk humbly with your God?*

Micah 6:8

We are called to be stewards of God's justice. In discerning what this means today, we are invited to participate in three Great Listenings:

- Listen to God through Scripture and prayer
- Listen to each other
- Listen to the community and marginalized voices

As you reflect on how these listenings are taking place in and through your ministry, consider the following questions:

How is God guiding you to do justice in your life?

What are you hearing from the marginalized voices in your community?

How is your congregation using the resources God has entrusted to you to steward God's justice?

How are people in your community listening to and supporting each other in their pursuit of God's justice?

Like fish in water, culture is the water surrounding and sustaining us.

---

## INSTRUCTIONS

Time: 2-3 minutes

### Write on the inside of the bowl:

- **Describe your culture** (in whatever way you define that) as it shaped your life and world view in your early years. What values guided your life?
- **Who were “your people” when you were growing up?** How did being part of your family/group/community shape and form you?

### Write on the outside of the bowl:

**Who were the people outside of your group?** How did you become aware of them; how did you feel toward them; and what experiences influenced your feelings?

### Gather in groups of two or three people:

- Each person takes 3-4 minutes to describe their bowl.
- Repeat the process until everyone has a chance to share.
- Think about how your stories were different and the same.



**Evangelical Lutheran Church in America**

God's work. Our hands.

This resource One Body, Many Members is available online.

Need help? Write: Evangelical Lutheran Church in America | 8765 W. Higgins Road, Chicago, IL 60631

Phone: 800-638-3522, ext. 2842 | [ELCA.org/onebody](http://ELCA.org/onebody)