



Kids, Money & Stuff

Leader's Guide

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KIDS, MONEY & STUFF SAMPLE SCHEDULES

ACTIVITY	MINUTES	FULL DAY	OVERNIGHT
Registration		8:45 – 9AM	6:45- 7 PM
A penny for your thoughts	(15)	9-9:15	7-7:15
Money Minute #1	(10)	9:15-9:25	7:15-7:25
More money/more stuff	(40)	9:25-10:05	7:25-8:05
Jesus teaches about money	(40)	10:05-10:45	8:05-8:45
Break (One-Day)	(10)	10:45-10:55	xxx
Ending the Day (Overnight)	(15)	xxx	8:45-9PM
Money Minute #2	(10)	10:55-11:05	8-8:10AM
The Giving and Getting Game	(15)	11:05-11:20	8:10-8:25
Money Minute #3	(10)	11:20-11:30	8:25-8:35
Rule makers and rule breakers	(30)	11:30-Noon	8:35-9:05
Lunch Break (One-Day)	(30)	Noon-12:30	xxx
Money Minute #4	(5)	12:30-12:35	9:05-9:10
God will take care of us	(20)	12:35-12:55	9:10-9:30
Break (Overnight)	(10)	xxx	9:30-9:40
Beginning the plan Children's planning Adult discussion	(30)	12:55-1:25	9:40-10:10
Break (One-Day)	(10)	1:25-1:35	xxx
Family giving	(20)	1:35- 1:55	10:10-10:30
Money Minute #5	(5)	1:55-2:00	10:30-10:35
Group giving	(20)	2:00-2:20	10:35-10:55
Conclusion and summary	(10)	2:20-2:30	10:55-11:05
Closing worship	(15)	2:30-2:45	11:05-11:20

Kids, Money & Stuff Preparation

“Kids, Money & Stuff” (KMS) is a shared retreat experience for children and their adults. Adults may be parents or other mentors who care about children. The recommended age range for children is third through eighth grade. You may choose to invite children within the range of ages, or you may choose to target a specific age group.

Participants will:

- distinguish between needs and wants
- discover that not having what you need is hard on happiness, contentment and community
- explore God’s promise to provide enough to meet our needs
- expose what the world says about needing lots of “stuff” and what’s at stake for us in breaking those rules
- accept our responsibility to be partners with God in being sure that everyone has enough
- create a plan for giving that reflects our desire to be a thankful steward and make a difference in God’s world

Adults will:

- receive guidance and structure for talking about money with the child/children they bring
- share ideas with other adults about raising generous children who understand biblical principles and use money well

Schedule, Site Selection and Invitation

Kids, Money & Stuff provides approximately six hours of workshop activities. You may plan KMS as an overnight retreat or as a one-day event. Schedule the retreat in the way that works best for your goals. If you want children and their adults to have lots of time

together and to make it a bit of an adventure, choose the Friday night - Saturday morning overnight retreat option. If potential participants are short on time or would be unwilling to go away overnight, choose a one-day structure.

You will identify the site for your KMS retreat. You might choose a camp, a retreat center, your church building, or the facilities of another congregation. Considerations for your site selection will include cost, site availability, accessibility and travel. You will also want to consider cost and preparation of meals and snacks. The one-day retreat will have one mid-day lunch meal and optional snacks. The overnight retreat could have three meals – supper, breakfast and lunch – in addition to optional snacks.

You will publicize and invite participants to your KMS retreat. Sample materials are provided in the Host Packet section of this Leader’s Guide.

- Twenty participants are suggested as a minimum KMS group size to allow for good group interaction.

Materials Needed

- **Participant Booklets:** Order one booklet for each participant – including both children and adults. (As a trained congregational leader for Kids, Money & Stuff, you have an authorization number for the purchase of KMS booklets from the ELCA, Division for Congregational Ministries (DCM). Place your order no later than four weeks prior to your retreat by contacting DCM at 1-800-638-3522, extension 2767.)
- **Nametags**
- **Pens and Pencils**
- **Art Supplies:** Newsprint (large flip chart) paper, glue sticks, scissors, markers
- **Magazines, catalogs and advertising supplements:** A large variety reflecting the interests of children and adults.
- **Television, VCR and video or storybook:** (See Leader FYI on page 6 for options.)

(Materials list continued)

- **Individually wrapped candies:** Five candies per participant for the Giving and Getting Game. Multi-colored candies such as Starbursts™ work well.
- **Small plastic bags:** Prepare one Ziploc™ bag per participant (five candies per bag) for the game.
- **Calculators:** Approximately one for each five children
- **Business size envelopes:** one per participant

Retreat Set-Up

Arrange for a flexible space for this workshop, where you can easily accommodate the full group, small group discussion and a variety of seating arrangements – from floor to tables. The church sanctuary will not be a good place for workshop activities, although the sanctuary can be used for closing worship at the end of the day.

Prepare a welcome table with nametags, pens and pencils and one Participant Booklet for each child and adult. Set up two tables for the group art area before the participants arrive. The art tables will be available for the duration of the workshop. Lay out markers, crayons, scissors, glue sticks and large pieces of newsprint paper. Lay out a wide variety of magazines, catalogs and advertising supplements for participants' use at the art table.

Provide a chair for each participant. Arrange the chairs in a horseshoe circle. The television and VCR should be assessable to the seating area if you are using the video option. (See Leader FYI, page 6.) Test the video and cue it to your starting point.

Set up tables for meal time(s). Meals may be in the same room as the workshop or in a different space, depending on your site. (Refer to Leader FYI on page 11 of the Leader's Guide for ideas for meal and snack planning.)

Identify where you will conduct the closing worship. Use the chapel or sanctuary if available. If a worship space is not available, create a simple altar with a tablecloth, cross, candle and a basket for offerings.

Prepare Copies

The following should be duplicated before the retreat:

- **Permission Request Form for VeggieTales™ Video:** Duplicate the master found in the Leader Resource Section. Complete and submit the form one month before the retreat.
- **Money Minute Scripts:** Duplicate one set of the five Money Minute scripts found in the Leader's Resource Section. Provide the scripts to the Minnie Money actor prior to the retreat.
- **Commitment To Giving Form:** Duplicate one copy per participant from the master in the Leader Resource Section. Refer to page 15 of the leader's script (Conclusion and Closing worship) and to page 28 of the Participant Booklet.
- **Adult discussion questions:** Duplicate one copy for each adult participant from the master in the Leader Resource Section. Refer to page 12 of the leader's script, "Adult Discussion."
- **Outline of opportunities for giving:** Duplicate one copy per family of the outline of local giving opportunities that you have prepared before the retreat. Refer to Family Giving, page 13 of the leader's guide.

Kids, Money & Stuff Retreat

Welcome and Registration

(One-half hour before retreat begins)

Greet participants as they arrive. Be sure everyone fills out a nametag and registers. Give each person a copy of the KMS Participant Booklet and a pen or pencil.

A penny for your thoughts (15 minutes)

Participant Booklet, Pages 1 and 2

"A penny for your thoughts" invites participants to mingle, obtain autographs, and meet and greet one another. As children and adults arrive, direct them to pages one and two of the KMS Participant Booklet you give them.

Encourage them to obtain autographs from other participants and to ask the question "What are you hoping to learn?" or "Why are you here?" Invite adults and children to participate equally.

After participants have interviewed others and filled their autograph pages, direct them to the art tables. Invite everyone to work together creating collages of things that they want/would like to have. Participants will cut or tear pictures from magazines, catalogs and advertisements or create their own drawings. They will glue all pictures randomly together on large pieces of newsprint to create a collage.

Participants will be in various stages of autographs, interviews and collage creation, depending on when they arrive. When all participants have arrived or when the fifteen-minute "A penny for your thoughts" time has expired, invite everyone to find a chair in the large group space and offer a word of welcome.

Leader FYI:

Money Minutes with Minnie Money

"Money Minutes" will occur five times throughout the workshop. Money Minutes will feature Minnie Money, a character who interacts with you throughout the workshop to answer questions, make transitions and regain the focus of the full group. The character should be friendly, fun and slightly outrageous so as to capture participants' attention. Minnie should keep it light, because this is not the time for moralizing.

Option A: Identify an uninhibited individual to play the part of Minnie Money during the retreat. You and the "Minnie" actor will interact in a two-way dialogue five times during the workshop. A female actor will be Minnie. A male actor may be substituted as "Mr. Money," Minnie husband. It is best if Minnie is not a workshop participant. Master copies of scripts for "Money Minutes-Option A" are included in the Leader's Resource Section. Provide copies of the scripts to the actor before the retreat. You might choose to use the Option A scripts yourself with a puppet if a second individual is not available. Participants will refer to the Minnie cartoons in the Participant Booklet throughout the workshop.

Option B: If you are unable to identify an individual to play the part of Minnie, use "Option B" as suggested in the text of the Leader Guide. Enthusiastically relay conversations you have had with your friend Minnie. Direct participants' attention to the Minnie cartoons found in their Participant Booklets.

Be sure to:

- introduce yourself and any “dignitaries” (like the Christian Ed. director or pastor) and guests
- point out directions to the restrooms and drinking fountains
- briefly review the schedule and objectives for the workshop/retreat
- refer to the retreat goals listed on page three of the Participant Booklet

Money Minute #1: (10 minutes)

Participant Booklet, page 4

Participants should be seated in chairs in a horseshoe circle. Begin Money Minute #1 by gaining the attention of the full group as the Minnie character joins you.

Option A:

Use script for Money Minute #1 found in the Leader’s Resource Section.

Option B:

Direct participants’ attention to the Minnie

Money cartoon on page 4. Explain that Minnie is a friend of yours and that you will be sharing stories about her during the retreat.

Refer to the Option A script for Money Minute #1 and be prepared to relay its message as if you are telling about a conversation you’ve had with Minnie. The main points are:

- What is money? (*We use paper bills and medal coins. Throughout history, others have used: rice in China, shells in India, or spices, livestock, jewels, or gold.*)
- What can money DO? (*Money is anything people have agreed to accept in trade for things they want or need.*)

More money/more stuff (40 minutes)

Participant Booklet, page 5

Following Minnie Money #1, turn the conversation briefly to what money CAN buy.

- Would you like more money?
- What would you “get” if you had more money?

Leader FYI:

During the middle 20-25 minutes of the 40 minute “More money/more stuff” section, you will choose one of two options: showing a video or reading a storybook.

Option One: When a television and VCR are available, show the “VeggieTales™” video Madame Blueberry – A Lesson in Thankfulness. Preview the video to be familiar with its message. Shorten the length of the video by starting the tape at the beginning of the Madame Blueberry story, which follows the VeggieTales™ theme song. There is an “intermission” song in the middle of the Madame Blueberry story. Practice fast-forwarding through the song in the middle section. Focus attention away from the television screen while fast-forwarding by asking questions and making observations about what participants have seen so far. Each time you use the video for a retreat, you must submit a Permission Request form to Big Idea Productions, Inc. The master copy of the form is in the Leader Resource Section of this guide.

Option Two: When a television and VCR are not available, read the book The Quiltmaker’s Gift, by Jeff Brumbeau. The king in the story learns a similar lesson about happiness and stuff. Practice reading the story so that you are not tied to the pages. Invite participants to come near to you. Pause after each page to share the illustrations with the group.

Show participants the collages from the art table. Hold up the collages or tape them to the wall. Discuss the “stuff” in the pictures and why it is desirable.

Ask participants to turn to page 5 in the Participant Booklet. Allow a few minutes for them to make lists of what they want on page 5, “More money/more stuff.” Invite volunteers to share a few of the things they have listed. Include both children’s and adult’s ideas.

Introduce the video (or book) by wondering together if we would be happier with more money and more stuff.

Option One: Show VeggieTales™: Madame Blueberry – A Lesson in Thankfulness video

or

Option Two: Read The Quiltmaker’s Gift storybook

After the video (or book reading) is completed, ask adults and children to move their chairs and form small groups of four to six. Make sure that each group is a mixture of children and adults. Instruct children and their adults to meet in different small groups. You can form mixed groups by asking participants to “number off” by the number of small groups you would like. (1,2,3,4,1,2,3,4, etc.)

Briefly discuss with participants what Madame Blueberry in the video (or the king in the story) discovered when she (he) could have everything she (he) always wanted. Direct participants to individually jot down what they have learned and what they are thinking on page 6 of the Participant Book. Then, invite participants to share their thoughts with the others in their small group. Following small group discussion, regain the attention of the full group and invite volunteers to share thoughts. (To save or make up time this discussion could be held only in the small groups only.)

Major points to reinforce include:

- Money doesn’t buy happiness
- A thankful heart is a happy heart

- Being greedy makes you grumpy
- There is a difference between what we need and what we want

Jesus teaches about money (40 minutes, or 15 minutes plus 3 minutes per group)

Participant Booklets, pages 7, 8, 9 and 10

Ask participants to remain in their small groups. Tell them that we will be turning to Jesus’ words from the Bible to learn more about money and happiness. There are three scripture sections in the Participant Booklet on pages 8, 9 & 10. Instructions for this section are found on page 7 of the Participant Booklet.

Assign one scripture page to each small group. (If you have more than three groups, assign more than one group to a text). The texts include:

- **Luke 12:13-21** – The rich farmer who built bigger barns (page 8)
- **Luke 12: 22-31** – God’s care for the birds, the flowers, and me (page 9)
- **Luke 12: 32-34** – Earthly treasure vs. heavenly treasure (page 10)

Explain that each group has the task of creatively interpreting their assigned text for the rest of the participants. The idea is to SHOW US what Jesus is teaching. Encourage creative interpretation by giving some examples. Participants may draw, act, dance, or sing, create a rap, deliver a news report, present mime or charades, etc. Groups may choose to use any materials available at the art area or in the room. Allow 10-15 minutes for group planning and preparation. Hover, encourage and offer suggestions while groups are developing their presentations. Watch the clock and remind groups to stay within the allotted planning time.

When preparation time expires gather the large group together for presentations. Ask participants to form a horseshoe circle with their chairs or by sitting in a circle on the floor. Invite

one group at a time to present their interpretative drama. Keep presentations moving, with three minutes per group presentation. Following each group's performance, applaud everyone's creative efforts.

Invite the participants to join you in summarizing what has been learned from "More money/more stuff" and "Jesus teaches about money". Learning should include:

- Jesus wants us to put our trust in God – not in "stuff"
- People are happy when they are thankful and recognize their blessings
- God can be trusted to care for us
- "Stuff" doesn't make us happy and it will all pass away

Break: (20 minutes)

One-Day Retreat Option

If you have planned a one-day event, announce a 15-20 minute break. Be clear about when everyone needs to re-gather — and start again when you say that you will. A snack is optional.

Ending the day

Overnight Retreat Option

Announce that this is the close of workshop time for the evening. Tell participants that tomorrow, we will continue to think about needs and wants and will make plans for living and giving. Make any necessary announcements about the remainder of the evening, sleeping arrangements, etc. Be clear about the schedule for the next morning, announcing the time for breakfast and when KMS retreat time will begin again.

You may choose to close the evening with Vespers, song or prayer.

Money Minute #2: (10 minutes)

(Participant Booklet, page 11)

As you ask the group to re-gather after break time (or as participants arrive for Day Two), the Minnie Money character should join you. Invite participants to come back to the horseshoe circle to hear more from Minnie. A corresponding Minnie Money cartoon is found on page 11.

Option A:

Use script for Money Minute #2

Option B:

Direct participants to page 11 of their booklet. Refer to Option A Money Minute script #2. Relay the message as if you were telling of the conversation you had with Minnie. Main points:

- Ask participants to name "rich" people. (*Names will likely include those with lots of money: Bill Gates, Oprah Winfrey, Tiger Woods, etc.*)
- What are the rules (guidelines) for identifying the "rich"? Who makes the rules?
- Name ways in which people are "rich", other than money. (*Family, friends, health, education, love, etc.*)
- We are all rich when we have God and other people who love and care for us. These are riches that no amount of money can buy.

Ask participants to turn to page 12 in their booklets. Direct them to list as many ways as they can think of to be rich and then to list all the "rich" people they know. As participants are completing their lists, ask if they have included their own name on the list of "rich" people. If not, encourage them to do so!

The Giving and Getting Game (15 minutes)

The Giving and Getting Game challenges participants to consider whether getting or giving is the way to "win" – and who makes the rules.

This game is for the children to play in one group and adults to play in another. Ask chil-

dren and adults to separate into two groups and form circles with chairs or by sitting in a circle on the floor. If the two groups are large (more than twenty each), divide each group in half again to form four groups – two for adults and two for children.

Provide each player with five pieces of colorful wrapped candies. ('Starburst'™ candies work well.) The game will go more smoothly if you have pre-sorted five candies per participant into Ziploc™ snack bags – one bag per participant.

When groups are formed and each participant has candies, give ONLY these instructions: "The object of this game is simple, either give or get. You have two minutes to play. Go."

Observe how the groups react and listen for participants comments. Participants might be confused. They might say there aren't enough rules and the object of the game seems to work against itself. If they really protest, tell them that they need to decide on the object of the game. Deflect the questions about who wins by saying that you will deal with that later. Most groups will begin "playing" the game and will have fun.

Call an end to the game after two minutes. Acknowledge any confusion. Make observations and comments on what you have seen and heard. Invite participants to wonder about and answer these questions:

- Who thinks he or she won? How do you know? (*Many participants may think they have won or very few may, depending on how they understood the "rules". If someone thinks they won, be sure to ask the "How do you know" question and point out the rules they assumed.*)
- Who had fun getting candies? Who had fun giving them away? Why? (*Again, try to find out what was behind the behavior. Some may have thought it was more honorable to give things away, for example.*)
- What would have made this game easier? (*Some participants, especially the adults, may say that they needed clear rules and a*

clear goal or object for the game. Otherwise they weren't playing the same game.)

Participants may keep the candies. Ask the adults and children to come back together in the large group and re-form the horseshoe circle.

Summarize the activity by talking with the participants about issues such as:

- What are the rules for "getting" in our every day lives?
- Who made up the rule that says that getting is best?
- Where can we look for "rules" about giving? (*Minnie Money should interrupt this thought by entering the room for Money Minute #3*)

Money Minute #3: (10 minutes)

Participant Booklet, page 13.

Option A:

Use script for Money Minute #3.

Option B:

Go directly from your summary of the Giving and Getting Game to Money Minute #3. Relay the message of script #3 – "Speaking of 'getting' being best in the world, I remember a conversation I had with Minnie. I'm going to ask you to do the same thing Minnie had me do. I'd like each of you to go to the art table. Take your booklet along and grab a magazine or a catalog. Quickly find a picture of something you would really like to have. Rip out your favorite advertisement and paste it into your booklet on page 14. Hurry now, before someone else gets what you really want to have!"

(Allow just a few minutes and then call people back. The frantic search is part of the process.)

After participants have placed a picture in their booklet, call everyone back to the circle:

- What is the job of advertisers? (*To make us*

want – or think we need – whatever they are selling)

- The Bible tells us that we cannot buy happiness. Real happiness comes from giving ourselves away.

Rule makers and rule breakers (30 minutes)

Participant Booklet, pages 15 and 16

We are all familiar with the world's message (or "rule") that tells us that more "stuff" will make us happy. The winner is often thought to be the one who "gets" as much as possible.

- How do participants feel about the pressure to accumulate more "stuff".
- What if participants just said "no" to the rules about needing to have more? *(Most will sense that they wouldn't measure up somehow. The children might be afraid that they'd be teased or thought of as nerdy or something negative. The adults might worry about not being seen as having good taste or of being judged as having less value themselves.)*

Ask participants to look at the advertisement picture they have placed on page 14 of their booklets.

- What would happen if participants never got the item?
- Would participants still have what they **NEED**? *(Except for being disappointed, most will be able to see that they don't **NEED** much of what they **WANT**.)*

Ask participants to divide themselves into different small groups, preferably with an equal mix of children and adults who are not related to one another.

Ask participants to turn to page 15 and 16 in their booklets. Review the directions for the Needs and Wants activity. Instruct participants to spend five minutes making and reacting to the list of "things" individually. Then, with their small group, discuss the questions on page 16. Allow about 10 minutes for discussion.

When you see that the small groups have had some time for discussion, call the full group back together. Ask groups to report back on the basics of the conversations. Observations may include:

- When we have what we need, we don't have to be hungry, cold or afraid
- The things people think they "need" can vary greatly among different countries and cultures.
- Most basic needs: food, water, sleep, shelter, love, etc.

If you knew that you would always have what you needed, would you need all the rest? What if we just said *no*?

- The world has "rule makers" who say that we should want more and have it all.
- Christians can be "rule breakers" when we live our lives as "stewards" – people who take care of the gifts they receive from God and who have learned that there is more joy in giving than in getting.

Lunch (One-Day): (30 minutes)

Announce the break for lunch, if using the schedule for the one-day retreat. Allow five minutes for a quick restroom break before lunch. Ask participants to stand behind a chair at one of the meal tables as they gather for lunch. Offer a meal prayer or sing a blessing song such as the Johnny Appleseed blessing – "Oh, the Lord is good to me". Ask participants to remain standing following the table prayer.

Lunch begins with a learning activity that illustrates unequal distribution of wealth and resources. (Refer to the Leader FYI, page 9, for the Meal Learning Activity instructions.)

Watch the time and announce the number of minutes until re-gathering after the completion of the meal. Invite the full group to gather at the horseshoe circle as Minnie rejoins you. **(With the overnight option, Money Minute #4 will follow Rule makers and rule breakers.)**

Leader FYI:

With a one-day retreat, use the Meal Learning Activity with the mid-day lunch meal. With the overnight retreat format, the activity is best suited for the lunch at the close of the retreat.

- Plan a simple lunch that can be brought to the tables to be served “family style.” Because food will be handled and redistributed by participants, individually wrapped or packaged foods work well. Suggested items: wrapped hot dogs in buns, individual bags of chips, piece of fruit, or fruit or veggies in Ziploc™ bags, wrapped snack cakes and cartons of milk or juice.
- Ask participants to stand behind a chair for the meal blessing. Plan to have only enough chairs and table space for the number of participants.
- Before the participants are seated, deliver the food to the tables on trays. One table (which represents the United States) will receive 90 percent of the food and the other tables will receive what is left. For example, with 30 participants at four tables, one table would receive 26 meals, another table would receive two meals and two tables would receive one meal each.
- Wait for participants to make observations and comments. At which table are Americans used to sitting? What can we do about unequal distribution?
- Ask those who are at the table that received the most food to share from their abundance and serve the tables that have received little.
- Food preparation and service should be done by those who are NOT participants in the retreat.

Money Minute #4 (5 minutes)

Participant Booklet, page 17

Option A:

Use script for Money Minute #4.

Option B:

Use the script for Money Minute #4 to relay the conversation, emphasizing the following points:

- There is a difference between what we need and what we want.
- God loves us and cares about providing for our needs.
- The Bible has many examples of how God provides for people’s needs.

God will take care of us (20 minutes)

Participant Booklet, pages 18-22

Invite children to pair up with their adults by moving their chairs together. These small family groups can spread out around the room. Build on Minnie’s idea of looking to the Bible to see if God really does care about our needs. Each group will choose one of the Bible stories found on pages 18 through 22 in the Participant Booklet. You can assign texts, or allow groups to choose. Make sure that each text is studied by at least one group.

Ask the family groups to read a story together and answer the question, “What need is God meeting?” Bible texts include:

- **Genesis 2:4b-23** In creation, God provides for all our needs, including food and

companionship. (page 18)

- **Exodus 16:1-12** God provides daily bread for the grumbling Israelites. (page 19)
- **Mark 8:1-9** Jesus has compassion on a crowd that has been listening to his teaching and feeds them all from seven loaves and a few small fish. (page 20)
- **Luke 7:36-50** Jesus defends a woman with a questionable reputation in front of his peers and his dinner host after they judge her harshly. Jesus is meeting her need for forgiveness, acceptance and love. (page 21)
- **Acts 4:32-35** Early Christians took care of each other as they thought God would want them to do. They made sure that everyone had what they needed and they trusted God to continue to provide what they needed themselves. (page 22)

As you see that family groups have had an opportunity to read and discuss the text, call the full group together to share what they have learned. Invite groups to share what need God is meeting in each of the Bible stories.

Summarize the Biblical lessons:

- God cares about people's needs.
- People who have more than they need have a responsibility to share with people who don't have enough – especially if they know that God created the world so that everyone could have what they need.
- If we have more than we need, we should have a plan for how to be a steward (or manager) of our abundance.
- Both children and adults can become better stewards by having a plan for giving, spending and saving.

Break (Overnight) (10 minutes)

Beginning the plan: (30 minutes)

Participant booklet, pages 23-27.

After the break (or next, with the one-day retreat), adults and children will meet sepa-

ately for 30 minutes to begin a plan for giving. After that time, all participants will work together to commit to plans for personal giving, family giving and group giving.

Ask adults to move to a nearby breakout room, or to move their chairs to form a circle on the far side of the room.

Children's planning: Children will remain in the retreat room. If tables are available in the room, ask the children to move their chairs to a table. Place calculators in the center of the tables. Provide approximately one calculator for each five children.

Children will begin work on "Kid's Report on Income" on page 23 of the Participant Booklet. You will remain with the children to assist with and encourage their completion of pages 23 (income), 24 (expenses) and 27 (Giving, Saving and Spending piggy banks). It will be helpful to ask additional adults to remain and assist the children with this process. One adult assistant for each five children would be helpful. Explain to the children that each of their plans will be unique. Each child should decide individually if it is best to estimate his or her income as weekly, monthly or yearly.

Adult discussion: Provide each adult participant with a list of suggested discussion questions. (A master copy is in the Leader's Resource Section of this guide.) Dismiss adults to a separate area for a 20-25 minute discussion. Adults may use the questions to guide their conversation or they may determine their own direction for the discussion. Point out the resource lists in the back of the Participant Book for future reference. You may bring along resource examples.

Tell the adults that KMS is only intended to begin a conversation between themselves and their children. Learning to trust God to supply needs and becoming a thankful, joyful giver is a lifelong process – both for children and for adults. The 'adults only' time will probably go by quickly. If the adults would like to continue the

discussion, take the last minutes of their time together to suggest they schedule another time to meet for discussion and sharing.

Individual commitments: After 25 minutes of adult discussion, invite the adults to rejoin their children. Allow five minutes for children to share with their adults the planning they have done. Direct everyone's attention to the "Commitment to Giving" form on page 28 of the Participant Booklet. Ask both children and adults to record a personal goal for giving on the first line of the form. For the children, this will require them to copy their plan from the "Giving" piggy bank on page 27 of their booklet to the Commitment to Giving form on page 28.

Adults will also make a personal commitment on page 28. They may record their current giving or a new goal. Commitments to giving can include gifts of time and service, as well as monetary gifts.

Break (One Day) (10 minutes)

Family giving (20 minutes)

Participant Booklet, page 28

A family giving project is the second "Commitment to Giving" decision on the form on page 28 of the Participant Booklet. Children and their adults should remain together in small groups for a discussion about a family commitment to giving.

This time allows you to make a presentation on a variety of places to give – both money and time. Before the retreat, research a variety of opportunities and organizations in order to prepare an outlined listing. First, identify local charities and worthy causes. For example,

food shelves, overnight shelters, a scholarship fund at school, a mitten tree at Christmas time, or toiletries for a local long-term care facility may all be options. Check with local pastors or call Lutheran Social Services in your area.

Contact your synod office to identify projects and ministries of your synod. Request more information about the many ministries of the Evangelical Lutheran Church in America by consulting the web page: www.elca.org. You will find information about the ELCA Hunger Appeal and Disaster Relief, among other ministries of the Church. Many congregations are familiar with quilts, school kits, health kits and layettes – all coordinated by Lutheran World Relief. You might also present information about other national organizations such as United Way or Habitat for Humanity.

All the information you gather should be prepared in an outlined form. Make one copy for each family group and distribute the outline at this time. Many ministries and organizations will have brochures that provide additional information that you might also distribute.

You will lead the presentation of opportunities for families to give and/or serve. Allow about 10 minutes for your presentation and handouts. You may also invite participants to share additional ideas for service.

After your presentation, invite each family group to think about the variety of opportunities for giving. Families will choose where to give their gift of money or time and talents in the coming month or so. Give the family groups time to look through the information presented. Allow them talk and decide about how God is calling them to serve. When family groups have reached a decision, instruct both children and adults to record their family plan for giving on the "My family will give:" line of the form on page 28 of the booklet.

Money Minute #5: (5 Minutes)

Participant Booklet, page 29

Minnie will enter and mingle with the small family groups as they are recording their family commitments.

Option A:

Use the script for Money Minute #5

Option B:

Relay the conversation you had with Minnie, using script #5. Main points to cover include:

- It feels better to think about helping others than to feel sorry for yourself.
- Individual Christians can make a difference – for each \$10 we have, we can share one or more with others.
- Many Christians working together can do even more. The church is the Body of Christ, made up of many members who are working together.
- We can be better stewards – caretakers – when we have a plan.

Group giving (20 minutes)

Participant Booklet, page 28

The group giving project invites all participants of your KMS retreat to work together toward a common goal. Group giving illustrates how Christians can work together as the Body of Christ to make a difference in the world.

Identify one group project before the retreat. If a single congregation is represented at the retreat, the KMS group project might include additional follow-up planning or work days. If your retreat includes several congregations, you might choose a project that would not require additional meetings.

ELCA World Hunger resources are included in your Leader's Resource Section as

a sample idea for a group project. If you choose to use Hunger resources for your group project, you should order the materials before your retreat.

With enthusiasm, explain that the KMS group will plan a joint group giving project in addition to their family and personal giving commitments. Name the project that has been pre-chosen and present information. Involve the group in decisions about details such as the beginning and ending dates for your project. If a follow-up committee is appropriate, identify several people (including children) who will work out the details and communicate with the rest of the KMS group.

As details are resolved, invite all participants to record the decision for group giving in their Participant's Book on page 28.

Conclusion and summary (10 minutes)

Explain to the full group that your time together will soon be ending. Before you close with worship, thank the participants for the time you have shared together. Invite participants to continue thinking about God's love for all people.

- God has promised to always provide for our needs.
- Happiness doesn't come from "stuff"
- A thankful heart is a happy heart.
- All Christians responding together can make a difference in sharing God's love.
- It is important to make plans to be a generous giver.
- People of all ages can continue to grow in trust and generosity.

Direct participants' attention again to the Commitment to Giving form on page 28 of their booklets. Each participant should have made commitments to personal, family and congregational giving. Participant's commitments will soon be presented as an offering in the closing worship.

Duplicate and distribute a second copy of the “Commitment to Giving” form and an envelope to each participant. (A master copy of the form is included in the Leader’s Resource Section.) This second copy will be received as an offering at closing worship. The Participant Book copy of the form is their personal record.

Allow time for all participants to copy their commitments to the second copy of the form. Participants should put the completed form in the envelope you provide. If you are planning to mail the form to participants as a follow-up activity, ask participants to address the envelope.

Closing worship (15 minutes)

Participant Booklet, pages 30–32

Closing worship may be held in the sanctuary, a chapel, or in your retreat room at a simple altar you have prepared.

Ask everyone to bring completed “Commitment to Giving” forms and their Participant Booklets with them to worship. Participant Booklets contain the service for closing worship on page 30 and the suggested hymns on pages 31 and 32.

When all participants have arrived at the worship space, invite them to join you in clos-

ing worship. If a piano or musical instrument is available, arrange for accompaniment to the hymns. If an instrument is not available, you or a participant can serve as song leader. You might also read the hymns aloud if the tunes are unfamiliar to your group. Encourage participants to join in worship response and prayer.

During closing worship, participants will place their “Commitment to Giving” forms on the altar as an offering. Allow time for participants to feel comfortable coming forward to the altar. At the close of the worship, gather the “Commitment to Giving” forms. You may be in charge of the safe keeping of the commitments, or you may give them to the pastor, the financial secretary or the KMS follow-up committee as pre-arranged.

Follow-Up Activities

Participant Booklet, page 33

Several ideas for follow-up to the Kids, Money & Stuff retreat are listed on page 33 of the Participant Booklet. Consider implementing some of these ideas – or some of your own. KMS is intended to begin a conversation between children and parents about God’s plan for living and giving. Keep that conversation going!

Closing Worship



Closing Worship

Leader: Our time together this day has come to an end.

All: Let us join together with prayers of thanksgiving for all the ways in which God has so richly blessed us.

Leader: God, you have given us all that we need and more. We offer thanks to you now by naming some of our abundant blessings, either silently or aloud.


(Participant responses)

Leader: We know that you love us, God and that you care about our needs.

All: For all these gifts, and for those unnamed, we thank you, Lord.

Hymn: "Give Thanks", page 31

Leader: God, you promise that we will always have enough. Strengthen our commitment to work with you to be sure that all of your people have enough.



All: Receive these commitments for personal, family and group giving. They are our promise to stand with you in your holy work. We want to make a difference.
Amen

Participants bring their Commitments to Giving forward and place them on the altar.

Hymn: "We Are An Offering", page 32

Leader: God, it is our privilege to be workers with you. Thank you for this time together. Grow the seeds you have planted in each of us during these last hours. We want to be good stewards and willing servants. In Jesus' name we pray.
Amen

Benediction

Leader: Do not worry about what you will eat or what you will drink or what you will wear. For God will provide all of this and more. Go in peace. Serve the Lord.

All: Thanks be to God.

Give Thanks with a Grateful Heart



Give thanks with a grate-ful heart, give thanks to the Ho-ly One,



give thanks be-cause he's giv-en Je-sus Christ, his Son.



Give thanks with a grate-ful heart, give thanks to the Ho-ly One,



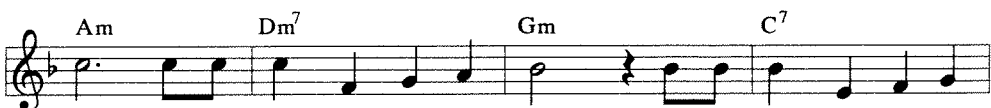
give thanks be-cause he's giv-en Je-sus Christ, his Son.



And now let the weak say, "I am strong," let the poor say, "I am



rich," be-cause of what the Lord has done for us. And



now let the weak say, "I am strong," let the poor say, "I am



rich," be-cause of what the Lord has done for us. Give thanks!

We Are An Offering

F/G G C² Dm⁷ C²/E C/E
 We lift our voic - es, we lift our hands, we lift our

F C/E 3 Dm⁷ F/G G C² Dm⁷
 lives up to you: we are an of-fer-ing. Lord, use our voic-es, Lord, use our

C²/E C/E F C/E 3 Dm⁷ F/G G/F
 hands, Lord, use our lives, they are yours: we are an of-fer-ing.

Em⁷ Em⁷/A A Dm⁷ Dm⁷/G Esus D/F# E/G# Am
 All that we have, all that we are, all that we hope to be, we

Dm⁷ C²/E Bb/C Dm^{7sus2} Dm⁷ F/G
 give to you, we give to you.

G C² Dm⁷ C²/E C/E
 We lift our voic - es, we lift our hands, we lift our

F C/E 3 Dm⁷ Dm⁷/G 3 C
 lives up to you: we are an of-fer-ing, we are an of-fer-ing.

Host Packet

KIDS, MONEY & STUFF: HOST PACKET

RESPONSIBILITIES OF THE LOCAL HOST FOR KIDS, MONEY & STUFF

This planning guide will assist your congregation or synod when working with the ELCA Salt Stewardship ministry in preparation for the “Kids, Money & Stuff” retreat.

Materials and Responsibilities List

Invitation and Registration Materials

Sample Letter of Invitation
Sample Response Postcard
Sample Acknowledgement of Registration
KMS Bulletin Insert
KMS One-page Flier

Site Identification and Set-Up Guidelines

Food Planning Guidelines

Minnie Money Character Actor Description

“Giving Coordinator” Responsibilities

Suggestions for Follow-Up

KIDS, MONEY & STUFF: MATERIALS AND RESPONSIBILITIES

SALT PROVIDES

Sample copies of registration materials

Retreat Leadership

Video and/or Storybook

Participant Booklets

Supplies for games

“Money Minute” Scripts

Sample “Group Giving” Project

HOST PROVIDES

Invitation to participants
Registration management
Collection of fees

Retreat Site
Tables and Chairs

Meal(s) and refreshments

TV and VCR, if available
Calculators (one per five children)

Nametags, pens and pencils

Art supplies: newsprint paper,
markers, glue sticks, scissors,
tape, magazines, catalogs and
advertising supplements

Actor for “Minnie Money” character

Information about local, national
and global opportunities for giving
and service

INVITATION AND REGISTRATION MATERIALS

The Salt Specialist and Host will agree on a date(s) for the “Kids, Money & Stuff” retreat.

The Host invites children and adults to participate in the retreat. The Host identifies the age range of children to invite. (The recommended range of ages for KMS participants is third through eighth grade.) Adult participants at KMS may be parents or other adults who are interested in mentoring children. Sample materials for invitation and registration include:

Sample Letter of Invitation

Sample Response Postcard

Sample Acknowledgement of Registration Letter

Kids, Money & Stuff Bulletin Insert

KMS One-page Flier

The Host will edit the samples and customize them for the retreat. The Host can also publicize the KMS retreat with:

Announcements at worship

Children’s Sermons

Informational Skits

Fliers sent home from Sunday school (children and adults)

Retreat information in the bulletin or newsletter

Sign-up table or bulletin board

Enthusiastic word-of-mouth invitation

The Host will provide the Salt Specialist with a best estimate of the number of participants one month prior to the retreat date. A final number of participants will be reported to the Salt Specialist two weeks prior to the retreat so that workshop resources may be ordered and shipped. Twenty participants are suggested as a minimum group size to allow for good group interaction.

SITE IDENTIFICATION AND SET-UP GUIDELINES

The Host will identify and secure a site for the “Kids, Money & Stuff” retreat. The retreat can be held at a church or off-site at a camp or retreat center. The Host is responsible for any expense associated with the retreat site. Report the location of the retreat to the Salt Specialist no later than eight weeks before the event.

The basic requirements for a one-day KMS retreat are:

- A room large enough for the full group, that also allows space for movement and small-group activities
- One chair for each participant
- Tables – One for registration, two for art and others for mealtime(s)
- Space for food preparation and/or food service
- Space for worship (sanctuary, chapel or a simple altar)
- TV and VCR on portable cart, if available

For an overnight retreat, the site will also need to have sleeping accommodations suitable for children and adults.

The Host and Salt Specialist can work together on retreat set-up. The retreat room will include:

- **Registration Table** – Inside the door where participants will enter. Provide nametags, pens, pencils, registration list/check-in, and participant booklets.
- **Art Table** – Two long tables, end-to-end, in the center of the room. Lay out newsprint, markers, tape, glue sticks, scissors, and a large variety of magazines, catalogs and advertisement supplements.
- **Participants’ Chairs** – One chair per participant, set up in a horseshoe circle(s).
- **TV and VCR** (if available) - Set up near the participants’ chairs. Test equipment and cue videotape before participants arrive.
- **Meal Tables** – Additional tables for meals, located near the kitchen or serving area.
- **Worship Space** - If a sanctuary or chapel is not available, a simple altar can be set up with a small table, a tablecloth, a cross, a candle and a basket for the offering of commitments. The worship space is used only at the conclusion of the retreat.

FOOD PLANNING GUIDELINES

The Host will plan for and provide meal(s), snack refreshments, and beverages for the “Kids, Money & Stuff” retreat. It is best if those preparing and serving food are NOT participants, so that no one will be called away from retreat activities.

One Day Retreat:

- One lunch meal will be planned for the middle of the day.
- The lunch meal will include a learning activity. (See Meal Learning Activity information below.)
- Participants will have a short break time in the morning and a second short break in the afternoon. The Host will decide if snacks and/or beverages will be offered during these breaks.
- An additional time to offer food and/or beverages might be at registration, as participants first arrive at the retreat.

Overnight Retreat:

- The overnight retreat might offer up to three meals: supper on the first day and breakfast and lunch on the second day. The Host will communicate to participants which meals will be provided and plan accordingly.
- The suggested meal for the learning activity is lunch on the second day, at the conclusion of the retreat. (See Meal Learning Activity information below.)
- Participants will have a morning break time on the second day. The Host will decide if snacks and/or beverages will be offered at this break.
- Snacks and beverages could also be offered at the close of the first evening, before bedtime.

The Meal Learning Activity

This meal activity illustrates unequal distribution of wealth and resources.

- Plan a simple lunch that can be brought to the tables to be served “family style.” Because food will be handled and redistributed by participants, individually wrapped or packaged foods work well. Suggested items: wrapped hot dogs in buns, individual bags of chips, pieces of fruit, or fruit or veggies in Ziploc™ snack bags, wrapped cookies or snack cakes and cartons of juice or milk.
- Participants will be asked to stand behind a chair for the meal blessing. Plan to have only enough chairs and table space for the number of participants.

(Continued)

Meal Learning Activity, Continued

- Before participants are asked to sit, the food will be delivered to the tables on trays. One table (representing the United States) will receive 90 percent of the food. For example, with thirty participants at 4 tables, one table would receive 26 meals, another table would receive two meals and two other tables would receive one meal each.
- The leader will wait for participants to make observations and comments. The group will be asked to make a decision about what should be done (sharing and a redistribution of “resources”). Those who are at the table that receives the most food will be asked to serve the tables that have received little.
- Second helpings of lunch foods may be made available after the learning activity is completed.

MINNIE MONEY CHARACTER ACTOR DESCRIPTION

“Kids, Money & Stuff” features a character named “Minnie Money” who appears in five “Money Minute” segments throughout the retreat workshop. Minnie interacts with the Salt Specialist to share information, reinforce learning and make transitions.

The Host will provide a local volunteer (character actor) for the part of Minnie. It is best if someone who is NOT a retreat participant plays Minnie. If a male is interested in playing the part, slight adjustments in the scripts will allow for him to interact as “Mr. Money”, Minnie’s husband. The most important requirement for the part is to have fun!

Scripts for the five Money Minutes should be given to the character actor before the KMS retreat. The actor should be familiar with the script, although it is not required that the part be memorized.

In the Participant Booklet, Minnie is drawn in cartoon style as an older woman, which might be reflected in the Minnie character. Minnie is witty, wise and a little wacky. She lovingly tends a herd of goats. The character actor may choose to use simple costuming to develop Minnie’s personality.

“GIVING COORDINATOR” RESPONSIBILITIES

Each “Kids, Money & Stuff” participant will develop a “Commitment to Giving” at three levels: personal giving, family giving and group giving. The Host will be responsible for researching and providing information about local, synod-wide, national and international opportunities for giving and service.

Family Giving Commitments

The Host will research, prepare and present an outline of ideas from which families will each choose a project for offering service and/or financial support.

- Learn about the many ministries of the Evangelical Lutheran Church in America by consulting the web page: www.elca.org. Request information from the ELCA Hunger Appeal or Disaster Relief. Lutheran World Relief coordinates the offerings of quilts, school kits, layette kits and health kits. A copy of the ELCA “Response” catalog and “Making Christ Known” will be provided to each family attending “Kids, Money & Stuff.”
- Contact the Synod office to identify projects and ministries of your synod.
- Identify local charities and worthy causes. Consider food pantries, shelters, scholarship funds, mitten trees, holiday gift assistance, long-term care facilities, etc. Check with local pastors or call Lutheran Social Services in your area.
- Many churches are involved with ministries such as Crop Walk or Habitat for Humanity. You might present information about other national organizations, such as UNICEF and United Way.
- Obtain brochures or other information (one per family) when appropriate or available.
- CREATE AN OUTLINE OF A VARIETY OF PROJECTS FOR FAMILIES TO CONSIDER. Provide one copy of the outline per family and be prepared to make a presentation at the KMS retreat (approximately 10 minutes).

Group Giving Commitments

The Host will pre-select one project that will allow all participants at the KMS retreat to work together to make a group commitment to a giving/service project.

- All participants will make a commitment to the same group project.
- The group project can be something introduced on the family giving outline.
- Salt will provide Hunger Appeal resources as one choice for the group giving project, although the Host is free to choose any project. The Host will order the free Hunger Appeal resources (one per family) in advance of the KMS retreat if that option is chosen.

(Continued)

Group Giving Commitments, continued

- The group giving project will be introduced at the KMS retreat, but the actual project will follow the retreat event.
- The Host will keep the audience in mind when selecting a group giving project. A single congregation could choose a group project that will require the group to meet together for service. A synod might choose a project that would not require a second meeting, but that may be coordinated by the synod office.
- The Host will be prepared to announce and explain the group giving project near the conclusion of the KMS retreat in a presentation of approximately 10 minutes. Participants will discuss details such as the beginning and ending dates for the group project.

Both the family giving commitment and the group giving commitment illustrate that while individuals can, and do, make a difference in the world, even more can be accomplished when Christians work together.

SUGGESTIONS FOR FOLLOW-UP

The Host will make the “Kids, Money & Stuff” retreat even more valuable with follow-up that continues the conversation KMS has begun.

Ideas for follow-up include:

- Follow through on plans for the group giving project. Bring the full group back together or continue communication to see the project through to its completion. When your group giving project is accomplished, congratulate and thank those who participated.
- Six months or one year after KMS, return Commitment to Giving forms to participants in the self-addressed envelopes they prepared. Ask the pastor or other leader to send a letter to participants, thanking them for their commitments and encouraging them to continue in God’s way of living and giving.
- Publish a KMS newsletter and send it to congregational members after the event. Report on all the good giving that was and is being done. Interview children and adults to find out how they are “living” their plan for giving.
- Invite KMS participants to tell others in the congregation about what they have learned using temple talks during worship or short visits to Sunday school classes.
- Create a group giving project bulletin board to share what your KMS group is doing. Make posters. Take pictures. Tell your story!
- Let your synod office know about your participation in “Kids, Money & Stuff,” what you’ve learned and how you’re growing as stewards.
- Report back to your Salt Specialist and share how KMS has been a blessing for your group.

SAMPLE INVITATION

Date _____

Dear _____,

Kids have lots of questions about money. Adults do, too.

- What is the difference between what we want and what we need?
- What does it mean to be rich?
- How can I help my family resist greed?
- What's the best plan for living and giving?

Join us for a time of learning, discovery and fun in a shared retreat experience for children and adults – “Kids, Money & Stuff”. We will find biblical answers to our questions about money and possessions. All participants will develop a plan for becoming a more responsible steward through personal, family and group commitments to giving.

The experience will be richer for all involved if YOU are there! Please join us:

Day, Date: _____

Time: _____

Location: _____

Grades (or ages) of children: _____

Cost: _____

Return the enclosed response postcard as your registration for our “Kids, Money & Stuff” retreat. Any questions? Please contact _____ for more information.

Learning, Laughing and Growing Together,

SAMPLE RESPONSE POSTCARD:

Kids, Money & Stuff Retreat

Date _____

Location _____

We will attend the retreat.

Names: _____

We will not be able to attend.

Please return response by _____

SAMPLE ACKNOWLEDGEMENT OF REGISTRATION

Date _____

Dear _____,

Thank you for your registration and payment for the "Kids, Money & Stuff"
retreat. Please mark your calendar for Day/Date _____
Time _____

Our record of your registration lists the following participants:

We're looking forward to our time together. If you have any questions,
please contact _____.

What in the world are your kids learning about money & "stuff"?



Kids, Money & Stuff

The world just might be giving the wrong message about the difference between needs and wants. God's Word teaches a better way for living—and for giving.

"Kids, Money & Stuff" is a shared retreat experience for adults and children. Participants will learn together through sharing, activities and games. All children and adults will have the opportunity to make commitments to personal giving, family giving and a group giving project.

You are welcome to be a part of the "Kids, Money & Stuff" retreat experience:

Date:

Time:

Location:



"Kids, Money & Stuff" is a retreat module of the Salt Stewardship ministry of the Evangelical Lutheran Church in America ©2000

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The world just might be giving the wrong message about the difference between needs and wants. God's Word teaches a better way for living—and for giving.

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You are welcome to be a part of the "Kids, Money & Stuff" retreat experience:

Date:

Time:

Location:



Kids, Money & Stuff



"Kids, Money & Stuff" is a retreat module of the Salt Stewardship ministry of the Evangelical Lutheran Church in America©2000

Permission Request Form for VeggieTales™ Video

The Division for Congregational Ministries of the Evangelical Lutheran Church in America has obtained blanket permission from Big Idea Productions, Inc., for congregations and synods of the ELCA to incorporate a VeggieTales™ video as a component of stewardship education. “Madame Blueberry – A Lesson in Thankfulness” may be used with the “Kids, Money & Stuff” family stewardship retreat.

You will receive a copy of the “Madame Blueberry” video as part of your agreement to participate in the “Kids, Money & Stuff” retreat. **Prior to each use of the video, complete and submit the attached Permission Request form.**

1. Using a copy of the Permission Form provided, fill in the name of your congregation/synod as the applicant, along with your address, telephone and fax number. List a contact person who is responsible for coordinating “Kids, Money & Stuff.”
2. Fill in a brief “Description of Request.” The description might read “Family stewardship education – ELCA, Kids, Money & Stuff retreat.”
3. List the date and address (venue) of your retreat.
4. “Audience” might be listed as congregational members, confirmation students and parents, etc. Estimate the number of people who will attend.
5. Fax the completed Permission Request form as you begin your planning for “Kids, Money & Stuff.” The form should be submitted a minimum of one month prior to your retreat. The ELCA does have blanket permission for the usage of “Madame Blueberry” so waiting for an individual reply to each submission is not required.
6. If you have any questions concerning the submission of the Permission Request form, contact your Salt Stewardship Specialist or the ELCA Division for Congregational Ministries, 1-800-638-3522, extension 2767.

PERMISSION REQUEST

Owner of Rights: **Big Idea Productions, Inc.**

Contact: **Business Affairs**

Telephone: **(630) 652-6283**

Fax: **(630) 652-6001**

Evangelical Lutheran Church in America

Applicant: _____

Address: _____

Telephone: _____

Fax: _____

Contact: _____

Title: _____

Description of Request: VeggieTales: Madame Blueberry – A Lesson in Thankfulness

Date: _____ **Venue:** _____

Audience: _____ **Size:** _____

Admission Charged: No Yes _____

Signature: _____ **Date:** _____

REPLY

(**For Owner Use Only**)

Granted

Withheld

Details:

Signature: _____ **Date:** _____

Leader's Resource Section

Money Minute #1

Script – Option A

Leader: Everyone, gather round and find a seat. I have someone I'd like to introduce to you. Come on in Minnie! (*Minnie enters, waving or shaking hands*) This is my friend Minnie Money. You might guess from her name that she knows a lot about money. I heard someone ask a question earlier today Minnie, and I think it's right up your alley.

Minnie: Hi, everybody! Okay, (leader's name). Let 'er rip.

Leader: Here's the question: What is money?

Minnie: If you don't know the answer to that, remind me never to go shoppin' with you! Any kid here can tell you that money is green paper—and the bigger the number, the better, right? (*Winks at participants*) But, ya know, if we went to another country, their money would look different than ours. For a real kick, we could jump into a time machine and set the dial for 500 years ago – or how about 2,000 years ago? Our precious 'green backs' wouldn't be worth anything more than Monopoly money then. We use paper and metal for money now a days, but it hasn't always been that way. (*Asking participants*) Can you think of other things that have been used as 'money' over time?

(In addition to participant ideas, you might add: China used rice and small tools, India used shells, and others used spices, livestock, gold or jewels. People have also traded things they have made: a weaver might trade cloth to a bowl maker for a bowl. The bowl maker might trade the cloth to the woodcutter for wood to make more bowls.)

Leader: I guess what we USE as money could be a lot of different things. Maybe the real question is what can money DO?

Minnie: Money is whatever people have agreed to use to trade for somethin' else. What money can DO is to get us somethin' that we need or want. It's like when you trade your chips with the kid who has a cupcake you want. For now, in our country we've all agreed to use paper bills and metal coins for trading. (*Wondering to herself*) This is giving me an idea. I've got the biggest goatherd around these parts. Do you suppose I could convince everyone in the United States to go for a goats-as-money system? Probably not, eh? Oh well, I'd rather keep my goats than to trade them anyway. Speakin' of goats – that reminds me. I'd best get home and check on my herd. See y'all later! (*Walks off waving*)

Money Minute #2

Script – Option A

Leader: Everyone- please join me. Do you hear goats? I bet you can guess who that might be! Oh, here she comes. (*Minnie enters*) Glad you're back, Minnie, cause I have another question for you. I heard someone wondering about why some people are rich. What can you tell us about that?

Minnie: Rich? Oo-weee! I can think of some really rich folks! (*Asking participants*) How about y'all? Let me hear some of the names you're thinkin' about.

(Participants will probably first think of being rich as a matter of having money. Names may be mentioned from the community – or national names such as Bill Gates, Oprah Winfrey or Tiger Woods.)

Leader: I've been listening to all the names we've mentioned, and you know what? I think that when we think of RICH folks, it's usually people who are famous for having lots of money.

Minnie: Yeah, there sure are the "rich and famous" ones that we hear so much about. (*To participants*) But, you know, there are plenty of rich folks right here, too. Forget about money for a minute and tell me how else a body can be rich.

(Encourage lots of ideas such as rich in love, family, friends, safety, education, etc.)

Minnie: Sometimes I wonder who gets to make the rules. Who decided that only millionaires are rich? I'm here today to say that all goat owners are rich!! My fellow goat owners, please stand and be recognized!

Leader: Ah, Minnie, I agree that there's a lot more to being rich than having money. But I'm not so sure that having goats is the best example.

Minnie: Well, even if y'all don't have goats like me, I can see how very rich you are. I see children and grown-ups who care about each other and who love God. Why, that can't be bought for any amount of money. Remember how rich you are. Don't ever trade away what's really important – like family or friends or goats. Say, that reminds me. I gotta be gettin home to milk my goats. See ya later! (*Exits*)

Leader: That Minnie teaches me something new each time we talk. Let's think about what Minnie said about being rich and turn to page 12 in your books. List as many ways as you can think of to be rich and THEN, list some of the rich people you know.

Money Minute #3

Script – Option A

(After the Giving and Getting Game, Minnie comes in as participants are discussing "What is more important: giving or getting?")

Minnie: Dahhlings! Of course getting is the most important thing. Everyone stop what you are doing right now. Turn in your booklet to page 14. Now, go to the art table and quickly find a picture of somethin' you are just dying to have. Just rip it out and glue it into your book. Hurry now, before someone else gets what you want.

(Participants go to art table while Minnie continues instructions.)

Minnie: Find something you cannot live without and then hurry back to your seat.

(Minnie and Leader encourage participants to quickly complete the task and return to seats)

Minnie: Show me! Show me! Aren't your things lovely? Isn't everything perfectly beautiful? If you could only have everything you want, I know that you would be happy.

Leader: Minnie, that doesn't sound like you at all. *(To participants)* I think she's trying to tell us something, don't you? *(To Minnie)* We're getting the message, Minnie. Advertisements want to convince us that we NEED to have whatever STUFF they are selling. They want us to believe that the person with the most STUFF is the winner and that we can BUY happiness.

Minnie: You know me too well, (leader's name). The usual rules in the world do say that STUFF equals HAPPINESS. I'm just so glad that we Christians can play by a different set of rules. The Bible sets the record straight- there's no way to buy happiness. In fact, real happiness comes instead when we GIVE ourselves away. *(To participants)* Look again at the pictures of the stuff that you want. What would happen if you never got that stuff? *(Allow for a few responses.)* It sure is true that money can't buy happiness. I'll let you folks think some more on the idea of needin' and wantin'. Right now, I believe my goats will be NEEDIN' a bale of hay. I'll see ya later. *(Exits)*

Leader: Bye, Minnie. I think we have all felt pressure some times about wanting more and more stuff. What do you think would happen if you just said "no" to the world's rules about having more? *(Might not measure up somehow; might be teased or thought of as nerdy; might not be thought to be 'with it' or to have good taste.)*

Can you think of things you really wanted to have, and now they are no longer important? *(Allow for responses)* Let's do what Minnie suggested and think some more about the difference between what we NEED and what we WANT.

Money Minute #4 Script – Option A

(As Minnie enters)

Leader: Hi, Minnie. Guess what we've been doing?

Minnie: Well, I know ya haven't been herdin' goats, that's fer sure. I suppose you've been wishin' on stars and dreamin' about stuff.

Leader: No, Minnie. We took your advice, and we've been thinking about the difference between what we WANT and what we NEED. I think we're all feeling very lucky to have everything that we need. Some of us are even starting to realize that we really have MORE than we need.

Minnie: I know just what you mean. I find my days are a whole lot sunnier when I'm thankin' God for my home and my food and my goats than when I'm wishin' I had some new fancy toy. I know and I believe God's promises to always be watchin' out for my needs.

Leader: Well, if you say God has made us a promise, I suppose the best place to look for that promise is in the Bible, right Minnie?

Minnie: Yes sirree! You know, the Bible says that God cares for the little sparrow – and that God cares even more for me. Because I know that God can provide me with what I NEED, I don't get so nervous about hangin' on tight to my money. Just the other night I was fishin' and I was just thankin' God for providin' me with such a great supper. Say, why don't y'all look at some of the Bible stories about how God cares for folks like you and me. Speakin' of caring for – I best be gettin' home to care for my goatherd. See ya later. Have fun with the stories. (Exits)

Leader: Bye, Minnie. Let's pair up – children with their adults. I like Minnie's idea of looking to the Bible to see how God cares for our needs.

Money Minute #5

Script – Option A

(Minnie enters and mingles as family groups are recording decisions about their commitment to family giving.)

Minnie: My, my, my! I surely am impressed with y'all! I've been listenin' to some of your plannin'. Doesn't it feel good to stop thinkin' of yourself and start thinkin' about how you can help others? It's so much more fun to be thankful for what you DO have than to be blue about what you don't have. Whenever I can share somethin' with someone else, I just feel like I'm God's hands and feet here on earth. What a joy! If God gives me ten dollars, I try to say thank you by passin' one dollar on to help someone else.

Leader: I know that being a joyful giver is a way to say thank you to God, but can your ONE dollar – or my one dollar – really make any difference?

Minnie: Well, sure it can, *(leader's name)*, because we Christians are all workin' together. That's why the Bible calls us the Body of Christ. All of us together in the Church make one great body for servin' others. For example, many folks in the Evangelical Lutheran Church in America know about the Hunger Appeal. The Hunger Appeal helps thousands and thousands of people every year because so many Lutherans are giving. That's just one of so many ways we work together in the Church to share God's love.

Leader: It's exciting to think about how we can all work together to make a difference!

Minnie: You bet! Remember what I said – the Church is one big body where we all work together as partners. It's really not hard to be a partner in givin' with a little plannin'. Don't forget to save some, spend some and GIVE some. All good gifts come from God and we are just takin' care of business for God. Doin' what God wants is the best plan for livin' and givin'.

Leader: That's what we've all been working on, Minnie. We're making a plan for giving.

Minnie: I've got one more thing that I'm so happy about, I jest gotta share it with you.

Leader: What's that, Minnie?

Minnie: Well, some of you may have heard that I tend goats. *(Leader smiles and nods.)* I surely do love those goats, but I've been blessed with more than I need. I've found a way to send some of my goats to other places in the world where folks have a lot more NEED than we do here. My goats will be a blessing to families who can use them for milk, or use the goat hair to weave cloth for clothing – or maybe start a goatherd of their own. I feel real good about that. I know you all are feeling good about your plans for givin' too. I'll let you get back to yer plannin'.

Leader: Bye, Minnie. And thanks for all your good advice. God bless you! *(Minnie exits, waving)* I agree with Minnie. It gets really exciting when we start thinking about what we can do when a group of Christians work as a team. Now we are going to do some planning for the Kids, Money & Stuff Group Giving project that we can all work on together.

COMMITMENT TO GIVING

I will give: _____

My family will give: _____

My KMS Group will give: _____

Signature: _____

Date: _____

SUGGESTED QUESTIONS FOR ADULT DISCUSSION

The following questions can be used as a guide for adult discussion time.

How can I raise a generous child?

What about an allowance?

How can children be taught to be good money managers?

How much is too much "stuff"?

How can I help my child know that God cares about his/her needs?

How can I help my child feel connected to the ministries that are accomplished as a result of our giving?

What do I hope my child will gain from the "Kids, Money & Stuff" experience?

What is MY relationship with money and "stuff"?

What attitudes did my parents have about money when I was growing up?

What role did money play in my life as a teenager, as a young adult?

How did my relationship with money change when I became a parent?

What is my happiest memory in connection with money?

What is my unhappiest such memory?

Am I generous or stingy with money? In what ways?

What have I taught my child about money management?

What am I teaching through unspoken example?

What will I do with my money and "stuff" as I approach the end of this life?

Do I trust that God will supply my needs? Have I talked about God's loving care with my children?

How do I see mission and ministry happening through the money, time and talent I give to the church? How can I share that vision with my child?

What do I hope to gain from the "Kids, Money & Stuff" experience?



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Money Minute Scripts