A stylized, white, 3D-rendered church steeple with a cross on top, set against a background of various shades of green and yellow. The steeple is positioned on the right side of the cover, extending from the top to the bottom.

17 practical steps for building a solid  
commitment among members to financially  
support their church with great joy in their hearts  
and a sense of purpose

# step by step

Fostering financial stewardship in your congregation

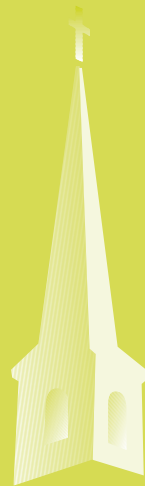
by the Rev. Michael Meier  
Evangelical Lutheran Church in America

# step by step

Fostering financial stewardship in your congregation

by the Rev. Michael Meier

Director for Leadership Development  
Stewardship and Mission Giving Team  
Division for Congregational Ministries  
Evangelical Lutheran Church in America



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Stewardship is about money, but it is not *only* about money

A stylized, light green graphic of a church steeple with a cross on top, positioned on the left side of the page. The steeple has two arched windows and a cross at the very top. The background is white with some light green accents.

# Introduction

The original purpose of this manual, first written in August 2000, was to provide ELCA mission developer pastors and lay leaders of newly formed congregations with a comprehensive overview of stewardship theology and practice.

However, in Spring 2001, the Stewardship Team of the ELCA's Division of Congregational Ministries decided this resource may provide direction for lay and pastoral leaders in all congregations. I hope the pages that follow will assist these leaders in their personal stewardship as well.

—The Rev. Michael Meier

Director for Leadership Development  
Stewardship and Mission Giving Team  
Division for Congregational Ministries  
Evangelical Lutheran Church in America

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**About the author** The Rev. Michael Meier serves as director for leadership development with the Stewardship and Mission Giving Team of the ELCA's Division for Congregational Ministries. He was the ELCA's stewardship specialist serving five synods (located in Washington, Oregon, Idaho and Alaska) from 1991-1998. He was a parish pastor at Sitka Lutheran Church in Sitka, Alaska, for 10 years, and served 12 years as a campus pastor at Oregon State University in Corvallis, Ore.

# The task you face

**A**s congregational leaders you are expected to gather a growing body of people. The term “growing” has two meanings: the numbers of those involved will grow and those who participate will experience spiritual growth in their lives.

Growth occurs as the Holy Spirit works through your teaching, your example and your relationships with one another. It is the Spirit who calls, gathers, enlightens and sanctifies the whole Christian church on earth, including the members of your congregation.

Growth takes place in the real world of practical plans and mundane activities. Growth occurs in spite of the imperfections of individuals and groups. For these reasons, we need to turn our attention beyond the ideal to the ordinary.

## Stewardship facts of life for congregations

**Recognize it is going to take longer and cost more than you expected.**

An “expert” is a person who lives more than 50 miles from you who tells you that whatever you plan to do will take longer and cost more than you expected. The experts are right. Don’t be surprised when everything seems to move too slowly and the going gets tough.

**Understand you will not have the luxury of doing one thing at a time.**

Some folks don’t start a second task until the first one is completed. But most likely you will have a number of challenging things to do simultaneously. For example, you will be gathering new members into the group, teaching them in the faith, building them into leaders, and asking for their financial support virtually all at once. We’ll try to help you deal with these realities.

**Be aware that careful management will be crucial.**

Congregations are often characterized by the depth and warmth of the relationships that develop between people as they take on their joyful tasks together. This is a good thing! But somebody still has to mind the management of money and other resources of this enterprise. It is essential that this management be done carefully and well. We’ll try to provide some guidance.



## The task you face *continued*

### **Money is a core issue.**

Ministry to the spiritual and physical needs of others requires some level of financial expense. To accomplish the tasks which lie before your congregation, lots of money will be required. Money is a touchy subject for many folks. Yet, once freed from bondage to money, people often find ways to use their money which gives them great joy and purpose in their lives.

### **Stewardship is about money, but it is not only about money.**

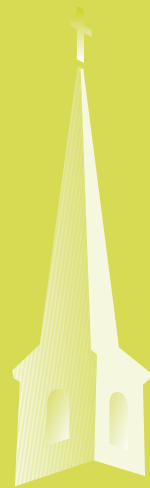
We'll spend a lot of time on this theme! (*See Bonus Section.*)

# practical step **1**

## **Be in agreement**

Study “The Task You Face”(pp. 3-4) as well as “Stewardship is About Money, but it is Not ONLY About Money” (*Bonus Section*). Determine if you are in agreement with the key points of these essays. Is there a consensus that you can use this material as the foundation for your understanding of stewardship in your congregation? If so, go on to Practical Step #2.

If you do not have a consensus that this material can be the foundation for your understanding of stewardship in your congregation, develop an alternative understanding before you go on to Practical Step #2.



# practical step **2**

## **Appoint leaders for stewardship**

Ask several leaders to give special attention to stewardship leadership for the next two to three years.

### **Stewardship leaders will have several responsibilities:**

1. Understand the financial realities faced by the congregation and, as appropriate, articulate those realities in a positive manner to the whole congregation. These realities may include:
  - the time line for moving off mission support (if applicable)
  - the annual cost of operation
  - the cost of real estate and building
  - the giving potential of the members of the congregation
2. Plan and conduct the annual “Every Member Response.”
3. Provide year-round stewardship education.
4. Develop and maintain a relationship with the synod stewardship specialist who will function as a resource person for your congregation.
5. Utilize resources and materials which will help the congregation accomplish its purposes.
6. Conduct asset assessment programs which will help the congregation and individuals in the congregation be effective in ministry.
7. Develop a special giving, designated giving, giving from accumulated resources and mission endowment plan for the congregation.
8. Manage all funds and resources wisely.
9. Maintain good communication with the Mission Director on every aspect of the stewardship ministry of this congregation (if applicable).

### **Responsibilities for Stewardship Leaders:**

- Plan and conduct the annual “Every Member Response”
- Provide year-round stewardship education
- Develop plan for special giving, designated giving, giving from accumulated resources
- Establish a mission endowment plan

## practical step **3**

### **Require leaders to model behaviors**

The pastor, lay leaders and stewardship leaders should covenant together to model positive behaviors as they lead the congregation. There are many areas of leadership to which we could give attention—vision, encouragement, teamwork, respect—but we intend to focus on only one issue: generous giving of self, time and possessions to the mission of this congregation.

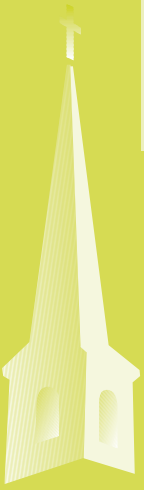
All the leaders of this congregation must be willing to give generous amounts of time, self and money to develop the mission in this place. Without such resources the congregation cannot move forward, and without this modeling others will not follow.

Generous giving of money is often a great challenge. We expect all leaders, including the pastor, will tithe of their income and seek to grow beyond the tithe. We also expect leaders will want to contribute additionally from their accumulated assets.

This enterprise will succeed, by God's grace, if the resources at hand are applied to accomplish the vision. Those resources must come from as broad a base as possible. Generous gifts from a broad base of participants will follow the positive behaviors, the good modeling of leaders.

*All the leaders of this congregation must be willing to give generous amounts of time, self and money to develop the mission in this place. Without such resources the congregation cannot move forward, and without this modeling others will not follow.*





## practical step **4**

### **Manage well**

The stewardship leaders are responsible for assuring that the resources of the congregation are managed wisely and well.

In the Appendix (*page II*), see highlights from “Guidelines for Congregational Treasurers.” This valuable resource is available on the Web: <http://www.elca.org>.<sup>\*</sup> In addition, ask your synod office for a synod-specific handbook for treasurers.

*<http://www.elca.org/ot/congregations/guidelines.html>*

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<sup>\*</sup> From the ELCA home page at [www.elca.org](http://www.elca.org), point to the “Churchwide Units” drop-down menu, search “Office of the Treasurer,” and click “Go.” Then click on “Congregation Connection.” Next click “Suggested Guidelines for Congregational Treasurers.”

# practical step 5

## Develop your resources: Gifted people

Your congregation has wonderful resources, not the least of which are the people who participate in worship and the other activities of the congregation. As you minister to and with these people, you will want them to develop their gifts so that they may more fully live lives of meaning and purpose and so that the ministry of the congregation will be enabled to grow.

In the past, congregations used to hand out “Time and Talent” sheets. These seldom worked. They focused on what the congregation needed instead of on the gifts of the people. Often the data were poorly collated or not used at all.

Consider using “Discovering the Gifts of the People: Personal Reflection Guide.” This resource helps people recognize their gifts and how they want to use their gifts to assist the ministry of the congregation and community. Order for \$11.95/package of 50 from Augsburg Fortress (800/328-4648), item number 0-8066-0281-3.

*“With joy and  
thanksgiving,  
we offer  
our selves...”*



# practical step 6

## **Develop your resources: Precious time**

Time is precious. Stewardship leaders must address two issues as they invite members to use their time:

1. It is good to have a task for everyone.
2. No one should have to spend “too much” time on task in the congregation.

When a small group of people does everything, others have little opportunity to contribute. It is appropriate to invite people who have participated more than twice in some congregational event to do something simple, not too time consuming. For example, a relative newcomer might be asked to help set up coffee after church, or help put chairs away. A next step may be to ask this same person to bring something the following week, or to come early to help fold the bulletins.

Provide positive and inclusive supervision so the newcomer has a successful experience. Work toward moving the newcomer to one significant responsibility such as training to be a lector or worship assistant, serving on a committee or task force, co-leading a fellowship event, etc. Direct the newcomer into this one activity that will be useful to the congregation and fulfilling to the person.

We emphasize one activity because some folks take on many activities, often to their own and the congregation’s detriment. It is easy to ask competent and energetic people to do too much. It is extremely important that stewardship leaders regularly (on a monthly basis?) prune the proliferation of tasks which grow so rapidly. The question has to be asked, “Is this activity, enterprise or effort worth the time we are putting into it?” A corollary question is, “Whose time is being required for the success of this activity, enterprise or effort?”

Time is precious. Don’t require too much time from the competent and energetic people in your midst.

# practical step **7**

## Develop your resources: Giving potential

What financial resources are available to your congregation?

Participants in the congregation are your primary source for financial support. What financial support can they provide?

It is easy to feel overwhelmed by the financial demand placed on a congregation. In addition to the huge expenses which will have to be met over the coming years, there is often a feeling that the congregational participants have incomes which are too limited to really provide sufficient resources. Many of these households have large mortgages and other debts. Many families are spending big sums on education and recreation. What can you expect from the people in your congregation?

### Calculate the total Active Giving Units (AGU) in your congregation:

Total giving units	_____
Non-participating units	_____
Students	_____
Units giving less than \$100 per year	_____
Sub-total of inactive giving units	(_____)
<b>Total Active Giving Units</b>	<b>=====</b>

### Now, calculate the membership income of the Active Giving Units

Avg Household Income \$ \_\_\_\_\_ x AGU \_\_\_\_\_ = \$ \_\_\_\_\_

*(Avg. Household income for your zip code(s) is available at [www.elca.org/re/zipnet.html](http://www.elca.org/re/zipnet.html))*

EXAMPLE: Living Branch Lutheran Church has 62 AGU's. Average Household Income in its zip code is \$33,000.  $62 \times \$33,000 = \$2,046,000$ .

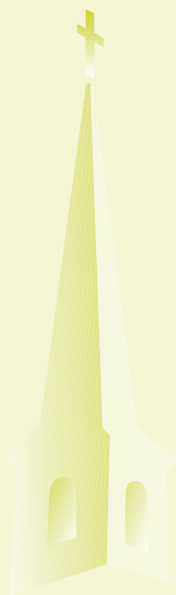
*continued*

## practical step **7** *continued*

While some Lutheran congregations “get by” with giving levels of 2 percent from the AGU’s in their membership, they never have enough to grow their ministry. Your congregation will need to receive 5 to 7 percent of its AGU’s income to build the ministry.

Referring to the example above, Living Branch Lutheran Church will need 5 to 7 percent of \$2,046,000 annually to develop its ministry. That amount is \$102,300 to \$143,220 annually. Congregations in poorer communities often give at the 8 percent level. Where tithing is a goal, 10 percent of the AGU income will indicate the congregation’s tithe potential. Tithing at Living Branch, with only 62 AGU’s, could produce an annual income for ministry of \$204,600.

Regular giving from income is not the only financial potential in your congregation. Many people have accumulated assets which they are willing to use, particularly for special projects.



# practical step **8**

## **Plan and carry out the annual response**

Once a year it is absolutely essential to give the people of the congregation an opportunity to be intentional about their gifts of self, time and possessions.

The annual response involves education, encouragement and some method of gathering commitments. There are about four general methods which may be used, each of which should be preceded by publicity and education. The education component should occur over a four- to six-week period and should include sermons, newsletter articles, “temple talks,” etc.

Include positive teaching regarding giving of self, time and possessions. The stewardship theology laid out in this document, particularly the section on “Lives of Meaning and Purpose” (p. B10) should be foundational to your efforts. In addition, see “An Invitation To Giving” in the Appendix (page I).

Communicate clearly the local and global ministries that will be supported by the gifts of self, time and possessions. See the sections on “Program Budget” (pp. 20-21) and “Mission Support” (pp. 22-23).

The key to the annual response is the “ask” that leads to the completion of a “commitment card” or “estimate of giving” card (see “How to Ask” in Step #9, pp. 15-16). People who plan to give will give more generously than those who fail to plan. Seek from every participant a response that includes a willingness to give self and time, as well as a commitment of generous financial support.

The methods for the annual response include the following:

### **1. Worship**

Response in worship brings as many people as possible to a carefully planned worship service featuring the offering of estimates of giving. “Consecration Sunday” provides a user-friendly template for this popular worship-centered method. This six-week program of biblical stewardship is packaged with audio and videotape training instructions. You may order these from Augsburg Fortress (800/328-4648) or Cokesbury (800/672-1789).

## practical step **8** *continued*

### **2. Fellowship dinners**

Response in a fellowship dinner setting may be elaborate or simple and often includes entertainment. Estimates of giving are gathered at the event. “Legacy: That Your Faith May Live” is an Augsburg Fortress CD-Rom-based stewardship kit that uses this method.

### **3. Small group or home meetings**

Response in small group/home meeting settings offers an opportunity for more personal interaction. It requires logistical preparation. Estimates of giving are often handed out at an event such as this, but returned to the church at a later time.

### **4. Relational visits**

Response through relational visits is an excellent approach. “Smart Living: Let the Word of Christ Dwell in You Richly” is an Augsburg Fortress stewardship kit that gives all the resources needed for conducting relational visits.

Sometimes congregations try letter writing or relay methods for the annual response. These methods are often impersonal and ineffective.

Effective response methods require a hard-working core group of lay leaders, pastoral leadership and a positive presentation to the whole membership. Written communications must be enhanced by vigorous and positive telephone invitations.

When the annual response has been completed, thank the congregation and announce the results. People should know everything about the needs, resources and accomplishments of the congregation. Knowledge is one of the positive motivators for increased participation.

Use the expertise and resources of your synod stewardship specialist. This person can provide professional assistance for every aspect of your stewardship ministry.

# practical step 9

## Learn how to ask

God is urging faithful people to generosity. Growth in generous giving is spiritually healthy behavior. Growth in generous giving accomplishes great things for God's purposes. We deprive people when we fail to ask. We limit God's work when we fail to ask. We are untrue to our callings as leaders when we fail to ask.

It is always appropriate for responsible leaders to approach other faithful people with this invitation:

"I invite you to prayerfully consider ways in which you might grow in the generous giving of your self, your time and your possessions. I also ask you to invite me to do the same."

Note that the language is invitational. It encourages prayer. It invites careful reflection. It assumes that even the most generous people can continue to grow. It emphasizes self, time and possessions. It includes a request for a reciprocal invitation.

Be clear as to why we want people to give:

**Honor God** Their giving honors God because it seeks to undergird God's plan with deeds which help that plan to be realized.

**Grow** Their giving helps them grow spiritually as they look beyond themselves, as they look more deeply at their relationship to God.

**Make a Difference** Their giving makes a real difference in the spiritual and material lives of others.

People have a passion for causes which reflect their values. People want to make a positive difference. They want to know that they are leaving a good legacy.

Never be afraid to ask. One can make a wonderful presentation of a ministry and destroy the value of that opportunity (and the potential gifts) by saying, in effect, "I don't suppose anybody here is interested in supporting this ministry." We have seen such destructive behaviors repeatedly practiced throughout the church. No! Present the ministry opportunity and invite significant support through prayer, time, abilities and money!

*People give to:*

- *honor God*
- *grow*
- *make a difference*



## practical step 9 *continued*

Can such asking be manipulative, abusive of people's trust or disrespectful of their circumstances? Of course. That is why we only ask for that which the congregation has thoughtfully agreed is good for the ministry of the local and global church. Further, we should be aware that tender-hearted people may feel guilt if they are unable to grow in giving at that particular time. Tender-hearted people should be nurtured with genuine expressions of gratitude and encouragement.

Do not be uncomfortable asking for growth in faithfulness and generosity. Jesus offered no apologies for his invitations, many of which almost seem to take the form of commands: "Follow me!" (Matthew 4:19) and "Give, and it will be given to you" (Luke 6:38).

# practical step 10

## Learn how to thank

Appreciation is expressed successfully when it is genuine appreciation. Unless you cultivate a conscious awareness of the value of the people and all their gifts, you will fail to give adequate thanks. Your thanks will be inadequate because it is infrequent, not inclusive or feigned and manipulative. Leaders must cultivate deep respect for the lives, participation and gifts of all the people of God. Adequate thanksgiving flows from that respect.

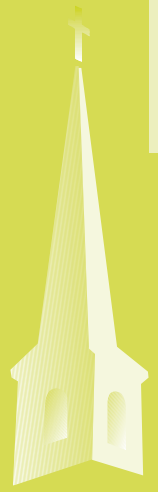
Frequent thanksgiving means regular acknowledgment in written materials and oral communication in the congregation's public gatherings. Use newsletters, letters to the membership, bulletin inserts and flyers. Post thanks on bulletin boards. Offer thanks from the pulpit.

Inclusive thanksgiving includes thanking all people for their presence and their gifts whether large or small. The Book of James (chapter 2) warns against a kind of favoritism that recognizes some and ignores others. Leaders may slip into non-inclusive behaviors that appear to value some people over others. Guard against subtly developing two groups of people—the insiders and the outsiders.

Financial gifts should be acknowledged on a monthly basis. If that is not possible, they should be acknowledged at least five times a year (once each quarter with a special acknowledgment early in the month of December as people make year-end financial plans).

This acknowledgment should include the formal statement from the financial secretary and a letter which reminds the giver of what has been accomplished through the financial gift. For example, one month

*continued*



*Show thanks:*

- *newsletters*
- *letters*
- *bulletin inserts*
- *bulletin boards*
- *sermons*



## practical step **10** *continued*

the letter may include a paragraph like this:

“Because of the generous financial support received from you and others we were once again able to provide Sunday School. On average there were 23 children in Sunday School each week this past month. Your gift helped provide the materials and other resources for this important ministry in our midst. Julie James, one of our students, said recently, ‘I really like Sunday School. I learn a lot and I really like my teacher.’ Thanks for your gifts to our Sunday School.”

Another month some other ministry could be highlighted.

Tell stories, name names, show pictures—and thank!

# practical step 11

## Use envelopes and electronic transfers

Research shows that people tend to give more regularly when they have offering envelopes. Further, when they receive envelopes on a monthly basis they tend to give more generously than when they receive a packet of envelopes once a year. Offering envelope companies can mail envelopes directly to participants' homes.\* Make it convenient for people to provide financial support.

Teach children and young adults the value of giving by providing envelopes for them, too. Provide opportunity for them to participate with generous gifts. Discourage the old practice of just giving pennies. Many children receive large coins and paper money regularly. Encourage children to use the same currency they use for treats and toys. As children earn money, teach the concept of proportionate giving.

Electronic transfers are becoming popular. Both Aid Association for Lutherans and Lutheran Brotherhood have effective programs. Their representatives can provide more information.\*\* Many congregations have discovered this convenient method of giving. Many have also found creative ways of encouraging "electronic givers" to participate in the offering rite during worship.

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\* Call the Augsburg Fortress offering envelope vendor at 800/804-4521 for more information about the monthly mailing program.

\*\* Giving Thanks, Aid Association for Lutherans, 800/225-5225, ext. 6220 or [Giving\\_Thanks@aal.org](mailto:Giving_Thanks@aal.org) and Simply Giving, Lutheran Brotherhood, 800/328-7168, ext. 4256 or [www.luthbro.com/congregations/simplygiving](http://www.luthbro.com/congregations/simplygiving)

# practical step 12

## **Learn the value of a program budget**

A line-item budget lists all the projected expenditures for the coming year. A budget has numerous categories and lists detailed amounts which may be spent in each category. Such a budget is necessary and even useful, but it does not communicate the ministry of the congregation very well.

In addition to a line-item budget, develop a program budget which interprets the ministry of the congregation to all its participants.

A program budget might have seven categories:

**Beyond Our Walls**

**Worship**

**Education**

**Inreach**

**Outreach**

**Service**

**Support**

Each of these categories represents one of the significant ministries of the congregation. Each category includes a goal and the activities planned in addition to a monetary amount.

A program budget provides useful information to the congregation. It clarifies the relative significance of the congregation's activities. It shows how the pastor and other salaried people are expected to spend their time. It reduces the confusion that comes from a traditional line-item budget.

## Program Budget for Living Branch Lutheran Church

TOTAL BUDGET FOR THE YEAR: \$150,000

**Beyond Our Walls**            **\$30,000**            20% of budget

**Goal:** To provide 15% of our income as Mission Support and an additional 5% as support for the ministries beyond our walls both in the community and throughout the world

**Activities:** Teach the value of Mission Support and other extended ministries

**Costs:** Total of 20% of budget

**Worship**                        **\$30,000**            20% of budget

**Goal:** To increase worship attendance to a weekend average of 175

**Activities:** Add Saturday night service. Start a second choir. Provide children's church

**Costs:** Worship materials, organist salary, 25% of pastor's salary

**Education**                      **\$15,000**            10% of budget

**Goal:** To provide basic Christian education to every person at Living Branch

**Activities:** Conduct comprehensive education program for all age groups

**Costs:** Materials, stipend for youth staffer, 15% of pastor's salary

**Inreach**                         **\$15,000**            10% of budget

**Goal:** To provide fellowship and care for every person at Living Branch

**Activities:** Pastoral visitation program and fellowship events

**Costs:** Hospitality materials, 15% of pastor's salary

**Outreach**                        **\$22,500**            15% of budget

**Goal:** To connect with 52 new households in the coming year

**Activities:** Pastoral and member visitation, integration into congregation

**Costs:** Materials, 30% of pastor's salary

**Service**                         **\$7,500**              5% of budget

**Goal:** To serve those in need in our community

**Activities:** Support local women's shelter, blood drive, after school care for poor children, elderly care

**Costs:** Materials, stipends for aides, 5% of pastor's salary

**Support**                         **\$30,000**            20% of budget

**Goal:** To manage our affairs and our building maintenance wisely

**Activities:** Organize our events, manage our money and materials

**Costs:** Materials, supplies, part-time secretarial help, 10% of pastor's salary



## practical step 13

### **Lift the congregation's vision through mission support**

Many synods expect congregations to contribute at least 15 percent of regular offerings as mission support. This is a great opportunity for the congregation to lift its vision.

It is quite natural for a hard-working, closely knit fellowship of folks to be caught up in its own experiences. Celebration of the significant steps in the life of a congregation is important. Attention to the health of this faithful and growing body of believers is essential.

But like a family that lives at the end of the road and limits its experiences to the orbits of its own members, a congregation can easily be caught looking in on itself too much. Interactive mission support is a healthy corrective to this problem.

“Interactive” mission support means more than sending 15 percent somewhere else. This is an opportunity to learn what you do together with other congregations in your synod and the whole ELCA. One good source for this information is the annual newspaper “Making Christ Known,” which is available free in quantities sufficient for every person in your congregation.\*

*A congregation can easily be caught looking in on itself too much. Interactive mission support is a healthy corrective to this problem.*

\* Call the ELCA Resource Information Service at 800/638-3522, for one free copy of “Making Christ Known: Ministries of the Evangelical Lutheran Church in America” and order information.

Let people know what is happening in the next county or state or across the globe. For example, working together as the ELCA, we support approximately:

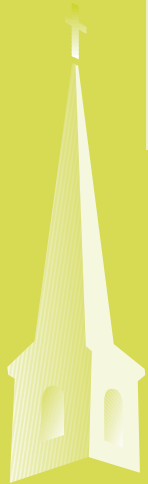
- 30 new congregations each year
- 155 congregations under development
- 375 existing congregations intentionally focused on outreach
- 324 missionaries and overseas volunteers
- indigenous churches in 60 countries
- 280 social ministry organizations serving more than 1.7 million people
- eight seminaries
- 28 colleges and universities
- 144 campus ministries
- 277 Lutheran schools
- 145 outdoor ministry programs
- long-term community development
- advocacy with the United Nations, federal and state governments and corporate decision makers
- Lutheran World Federation, World Council of Churches and National Council of Churches in Christ

Invite your bishop or other synod leaders to come and talk about the marvelous things happening right in your area. Lift the vision and you will lift the commitment.

*Lift the vision  
and you will lift  
the commitment.*







## practical step 14

### **Provide opportunities for special giving**

Your congregation is wise to operate with a unified budget. Unified budgets treat regular expenditures as regular budget items. Offerings are apportioned to these items as they are received. The unified budget should provide for regular expenditures anticipated in the coming year, including worship, education, inreach, outreach, service, support and “beyond our walls.”

As the year unfolds, however, offer the members of your congregation the opportunity to make designated gifts for special extra-budgetary ministries, i.e. the ELCA World Hunger Appeal. In many ELCA congregations, members strongly support special appeals approximately four to six times each year with monies which would not have been given to the regular budget.

A variety of appeals allows gives the opportunity to do something extra and increases their awareness of the ministries of the larger church. A few of these appeals might be for special events or activities close to home, a few might be focused on needs further away. These appeals should rarely be used to “catch up” in regular giving.

Listen carefully so that you do not have either too many or too few special appeals. Remember that one or two complainers do not mean this is a bad practice; any worthwhile activity will attract at least one or two complainers.

# practical step 15

## Start a mission endowment

A mission endowment is a vessel for receiving gifts from accumulated resources—gifts which transcend regular budgetary needs. A congregation with a mission endowment fund can:

- receive large gifts
- provide a policy for investing these funds
- provide a process for using the proceeds of the investments

Note the emphasis on the word “mission” in this endowment. The endowment exists to extend the mission of the congregation.

If you do not have a mission endowment plan in place, people would be foolish to give your congregation any large sum of money because they will have no assurance that you will be prepared to manage the funds or use them wisely for the extension of the mission of the congregation. With a good plan in place, you can, in good conscience, ask people to give special gifts.

For specific guidance in setting up a mission endowment fund, refer to “How To Create A Mission Endowment Fund: A Guide for Congregations” from the ELCA Foundation. For an electronic copy of this helpful 16-page document, visit [www.elca.org/fo/guidelines.html](http://www.elca.org/fo/guidelines.html) (or click “Services to Congregations” and see “Free Brochures”); for a free sample copy call 800/638-3522, ext. 2939; or to order multiple copies call Augsburg Fortress at 800/328-4648 (item number 6-0001-3098-8).



## practical step **16**

### **Help people give from accumulated resources**

Many people have accumulated savings, stock investments, property or other valuable resources such as insurance policies or art objects. People who have learned to be generous with their income usually want to be generous with their accumulated assets, too.

Provide a mission endowment fund (see previous practical step) to receive the accumulated resources people want to give. Invite professionals to give presentations on wills and other instruments for transferring wealth. The ELCA Foundation provides regional gift planning counselors who offer no-cost, no-obligation seminars and personal consultations. (Call the ELCA Foundation at 800/638-3522, ext. 2971, for more information or visit [www.elca.org/fo](http://www.elca.org/fo).) Use your local AAL and LB representatives to explain how gifts of life insurance may be made. Call on investment and estate planning specialists to show the tax advantages that can come from wise planning.

Significant ministries need the undergirding of foundational gifts that provide stability which cannot be achieved by depending on annual gifts alone.

*Significant ministries need the undergirding of foundational gifts that provide stability which cannot be achieved by annual gifts alone.*

# practical step 17

## Teach giving throughout the year

When is it a good time to talk about giving? Anytime.

**Advent** Advent is a time to prepare to celebrate, a time to reflect and anticipate. Advent is a time to re-evaluate what is most important to us. That re-evaluation may lead us to greater generosity.

**Christmas** Christmas is a time of celebration. Whose birthday is it? Whom do you want to honor with your gifts at this special time of year?

**Old Year/New Year** Whom do you want to remember as the year draws to a close? For whom would you like to provide in the coming year? Honor the memory of those who helped in ages past. Provide for rising generations with your gifts.

**Epiphany** In Epiphany the light of Christ extends throughout the world. How might our gifts be fuel for that light?

**Lent** Lent calls us to repentance and sorrow over past misdeeds. As we give up that which holds us back from the fullness of God's grace, let us examine what is necessary for us and what is necessary for others.

**Easter** Easter is the great celebration. Grace springs from the events of Holy Week. How can we reflect that grace in our joyful living?

**Pentecost** Pentecost loosens our tongues. What does the Spirit require from us to accomplish the Spirit's purposes throughout the world?

**Sundays of Green** The non-festival season of the year gives us images of planting and harvesting. What are we planting, and what does God intend to harvest from our lives and our deeds?

**Thanksgiving** Thanksgiving sums up the year.

## An invitation to giving

St. Paul speaks of two motivations for giving our selves, our time and our possessions to God's work. In 2 Corinthians 8:9, he appeals to the model and example of Jesus and asks us to give as Jesus did. In 2 Corinthians 9:8, he reminds us that God promises to richly supply all that is needed for us to continue to give.

*Use this information in your sermons, congregation's newsletter or worship bulletin.*

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*"For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich." —2 Corinthians 8:9*

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The model of Jesus and the promise of God's provision motivate us to be generous.

Our generosity honors God, the source of all generosity. Our generosity makes God's purposes known. By God's power, our generosity provides the announcement of the Good News of salvation and the deeds of mercy, the actions of love, which serve the needs of people everywhere.

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*"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*

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Our generosity draws us closer to God, the Giver of all good gifts. Generous deeds shape our lives and our understandings. Through generosity we begin to know more deeply and more broadly the graciousness of God. Generosity does not change God's behavior toward us, but it changes our behavior toward God.

## Guidelines for congregational treasurers

The ELCA Office of the Treasurer compiled this on-line handbook based on the best information available. It is updated frequently. Access it by visiting [www.elca.org](http://www.elca.org). Select the drop-down menu “Churchwide Units” and select “Office of the Treasurer.” Click on “Congregation Connection.” Next click “Suggested Guidelines for Congregational Treasurers.”

### Topics

Responsibilities of the Congregational Treasurer

Separation of Financial Responsibilities

The Handling of Church Income

Setting Financial Goals: The Budget

The Accounting System

Establishment of Fund Recording Procedures

Create a Chart of Accounts for each Fund

The Petty Cash Account

Establishing the Employer/Employee Relationship

The Housing Allowance

Preparing for Payroll Tax Obligations

The Treatment of Employee Out-of-Pocket Expenses

Benevolence Remittance to Synod and Churchwide

Financial Reports to the Congregation

Insurance Coverage and the Treasurer

The Audit Procedure

Treasurer’s Reference Material

Many synod treasurers have developed guidelines tailored to their synod. Ask your synod office for a synod-specific handbook for congregational treasurers.

The treasurer of the congregation has the responsibility to be aware of tax reporting requirements for congregations as they are established and change. The ELCA strongly encourages congregational treasurers to consult with up-to-date resource material on tax requirements and reporting. The ELCA also strongly encourages that congregational treasurers consult with a competent, local tax preparer and attorney as necessary.

## CASE STUDY: Pledging on Charter Sunday

**Philosophy:** When new starts begin they attract many people who want to belong. They also attract numerous people who are simply curious or who are looking to find “what they can get out of it.” This latter group will often fall away first. The curious may remain and become part of the growing group.

Since the “seekers” want to belong, it is imperative that we offer them something to which they attach meaning and significance. Charter Sunday usually offers them their first opportunity for entrance into a community to which they can belong. Everyone is aware that you cannot do mission and ministry on a dream. It takes money. And money is one of the most important commitments an American Christian can make. As Jesus said in the Sermon on the Mount, “For where your treasure is, there your heart will be also” (Matthew 6:21).

When pledging is coordinated with Charter Sunday, we are no longer just seeking names and numbers to justify our existence. We are seeking people who will become committed to this ministry.

**Procedures:** This approach presumes an earlier Charter Sunday than normal. As soon as attendance has reached a solid average of 40 people, you may announce Charter Sunday. Plan to hold orientation meetings at which you explain the procedures for beginning a new congregation as well as doctrinal overviews for non-Lutherans. It is good to require this of everyone, but give multiple opportunities for attendance at these meetings.

- A. In all publicity that follows, announce that Charter Sunday will accomplish two things:
  1. Signing our name to a Charter Roll that indicates our commitment to become part of this ministry.
  2. Making a financial pledge (or Faith Promise, Estimate of Giving etc. to help support this ministry for the next year.
- B. Keep the Charter in a prominent place and plan/publicize future orientation meetings for those who are uncertain at this point.
  1. Receive new Charter Members every two or three months.
  2. Begin receiving transfers subject to organization.
- C. If one year passes before organization, plan to hold another Sunday of Commitment.

## Case study *continued*

**Develop a Master Plan** and begin to publicize it to the congregation. It could look something like this.

	<b>Present</b>	<b>Needed</b>
Households Needed for Organization	42	60
Annual Ministry Financial Needs	\$45,000	\$80,000
Estimated Weeks until Organization	31	52

**Strategy:** Work in modules of three months, always pointing toward another signing of the Charter by new folks gathering. Hold informational meetings occasionally to keep everybody abreast of where you stand until organization. These are good fellowship opportunities for the new congregation and often include a potluck.

### **Time Schedule:**

1. Months 1 - 6      Field entered, calling, knocking, gathering, planning
2. Month 7          Worship begins
3. Month 13        Charter Sunday with pledging
4. Months 14-24    Charter opened, quarterly & new pledges gathered
5. Months 16-24    Informational meetings
6. Month 25        Second year of pledging
7. Month 30        Organization

*Note: This procedure has been field tested successfully with two congregations, and in a modified form, it was used with a third congregation moving from organization to readiness to build. It received excellent response in all cases and no one was turned off by the process. It should be noted that all three congregations were suburban, new-growth starts.*



## Resources

**How to Create a Mission Endowment Fund** For specific guidance in establishing a mission endowment fund, contact your regional ELCA Foundation gift planner or the ELCA Foundation for a copy of “How To Create A Mission Endowment Fund: A Guide for Congregations.” This 16-page document covers funding, purpose, naming, structure, managing, reporting and publicizing a mission endowment fund. Model language to establish a mission endowment fund is included. For an electronic copy, visit [www.elca.org/fo/guidelines.html](http://www.elca.org/fo/guidelines.html) (or click “Services to Congregations” and see “Free Brochures”). For a free sample copy call 800/638-3522, ext. 2970; or to order multiple copies, call Augsburg Fortress at 800/328-4648 (item number (6-0001-3098-8)).

### **Discovering the Gifts of the People: Personal Reflection Guide**

Help members more effectively match individual gifts with meaningful ministries. This four-part reflection guide is a tool to use along with Jean Morris Trumbauer’s “Sharing the Ministry: A Practical Guide for Transforming Volunteers into Ministers.” The inventory comes in packages of 50 and includes a brief leader guide with ideas about how to use the inventory most effectively. Order from Augsburg Fortress (item number 0-8066-0281-3) for \$11.95/pkg of 50; call 800/328-4648.

### **ELCA Stewardship Resource Guide**

What’s new in stewardship? Check out the latest ELCA Stewardship Resource Guide. In it you’ll find information about financial response methods, most popular stewardship books, modules offered by “Salt: Services for Stewardship Renewal,” directory of ELCA stewardship specialists in every synod, offering envelopes, Spanish language resources, reproducible commitment forms and more. One free copy is available from the ELCA Resource Information Service at 800/638-3522.

### **Making Christ Known: Ministries of the ELCA**

This popular “newspaper” offers 20 large, colorful pages of stories that tell who we are as the ELCA, what we do in ministry together, and how we fund these ministries. The stories take you to all over the world and around the United States. You read about lives changed because of ELCA ministries. Share the good news about ministries you support with every member, including new-member classes, confirmation students and annual meetings. One sample copy is available from the ELCA Resource Information Service at 800/638-3522. Ask for item code number to order multiple copies.

### **Where Does My Offering Go?**

It’s good to communicate with members throughout the year about how the ELCA churchwide organization uses the funds entrusted to it. This copy-ready sheet is available for reproduction in congregational newsletters, bulletins, new-member packets, and for congregation councils. In addition to facts and figures, this information is another way to thank members for supporting exciting ministries all over the world. Call the ELCA Resource Information Service at 800/638-3522 for one free copy.

by the Rev. Michael Meier

*Stewardship is about money,  
but it is not ONLY about money*

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the depth and breadth of  
stewardship theology

bonus section

*We begin by  
acknowledging  
that God is, by  
definition,  
beyond our  
comprehension.*

**Introduction** The breadth and depth of stewardship theology leads us to appeal to one another to discover lives of meaning and purpose, stewardship lives, as we:

- Engage in worship of God and as we honor God's plan
- Gather to encourage and support one another in a living organism, the Body of Christ
- Make a difference in the world through service to people and care of creation
- Teach behaviors which free us from bondage to money
- Teach behaviors which allow us to discover the spiritual value of generosity
- Teach behaviors of giving modeled on the giving of Jesus
- Teach behaviors of giving which trust in the abundance of God

**The otherness of God** Stewardship theology begins with a basic understanding of the "otherness" of God. We begin by acknowledging that God is, by definition, beyond our comprehension. God is not only beyond our comprehension, but in essence "totally other."

Our foundational awareness of the Holy One occurs when we recognize that we are submerged and overwhelmed in our own nothingness. The Holy One is felt as objective and outside ourselves.

In response, our natural emotion is one of fear. But, in this context it is an emotional response wholly distinct from being afraid. Rather, it is more the experience of awe which overwhelms mind, body and spirit as we realize God's presence.

In Isaiah 6, the prophet experienced God in a manner we try to capture in the words of the hymn "Holy, Holy, Holy." There is an absolute overpoweringness which compels in us a feeling of religious humility. What we experience as a fullness of power is in fact a fullness of being. The great "I Am" fills all in all. There is an urgency, an energy, which pervades this Being and which transcends all other energies known to humankind.

Though sensed, felt and perceived by us, this Wholly Other remains "mysterious," essentially unknowable and unable to be named by us. We are drawn to and fascinated by, but we cannot apprehend or comprehend, this Holy One.

*A creedal understanding of God's nature values the creating, restoring, sanctifying, protecting elements of God's work.*

**Creator and creature** Our faith and reason tell us that the Holy One has brought all things into existence, not out of any necessity, but by choice. We believe that what has been created serves some purpose for God. We understand ourselves as creatures of the Creator.

**God's plan revealed** Without God's revelation of God's self in history, we would only know God as hidden. God, however, has not chosen to remain hidden. Stewardship theology which begins with a sense of the awesome godliness of God continues with an understanding that God has indeed revealed purposes and visions to humankind.

The account in Exodus of Moses before the burning bush illustrates this. The mysterious and awesome Presence who tells Moses to remove the shoes from his feet because he is standing on holy ground reveals a Name, a history ("I am the God of Abraham, Isaac and Jacob") and a visionary purpose ("Go! Tell Pharaoh to let my people go!").

We believe the Bible reveals God's purposes and visions to humankind. God's activity in the Old Testament through the faith community of Israel reveals God as one who is intimately concerned with the well-being of God's creation. God's activity revealed in the New Testament through the life and teaching of Jesus Christ further unfolds God's purposes and visions.

**The will of God** The testimony of scripture is that it is the will of God to draw all people back to God through faith, itself a gift of God's grace. A Lutheran understanding of salvation holds this work to be central to God's will. At the same time, redemption is not God's only work. A creedal understanding of God's nature and purpose must also value the creating, restoring, sanctifying, protecting elements of God's work.

**Oikonomia (The plan of God)** The will of God is expressed in the plan, *oikonomia*, of God for the world. *Oikonomia* is a Greek word from the New Testament that comes into our language as "economy." Central to that plan is God's own grace. Though the Old Testament presents God as awesome and hidden, God is particularly revealed in God's gracious choosing and blessing of Abraham and Sarah.

*continued*

**Oikonomia** *continued*

We have many examples of the graciousness of God:

- a. Covenant ceremony in Genesis 15
- b. Promise and gift of Isaac and his descendants
- c. Moses and the burning bush
- d. God reveals the Torah (The Law, Commandments) after the delivery from Egypt, not as a condition of grace, but as an extension of grace
- e. The prophets repeatedly call the Israelites away from empty promises back to the lavish goodness of God
- f. The Psalms celebrate God's gift of grace
- g. Promise and fulfillment mark God's continued gift to Israel

**Old and New Testaments** In the Old Testament the will of God is revealed in the plan of God. This is a plan of grace and invitation, beckoning and welcoming, promise and fulfillment. This plan is not only marked by spiritual abundance, but God also expresses God's plan and will in material abundance.

The plan of God is further unfolded in the New Testament, particularly in the life and teaching of Jesus. Jesus reveals God's grace in his teaching. God's grace is further revealed in the death and resurrection of Jesus, the capstone of God's activity in history.

St. Paul and other writers in the New Testament celebrate the grace of God revealed by the power of the Holy Spirit in the midst of the community of Christians. God's plan for the ages was displayed in the life, death and resurrection of Jesus and in the community gathered in his name and empowered by the Holy Spirit.

God is the Steward, "*oikonomos*," of creation and history. God's plan (*oikonomia*), that is, God's "stewardship," reveals God's intentions, accomplishments and goals.

**The model of Jesus** Jesus, in his human life, is the perfect respondent to God, the Steward. The life of Jesus is marked by obedience and faithfulness. Shaped by grace, his life is lived to honor God and to serve humankind. Jesus is the model steward, the one who lives in complete harmony with the plan of God.

**Followers of Jesus** In the New Testament the followers of Jesus recognize God's plan and recognize Jesus as the centerpiece of that plan. Jesus is the faithful model for a life lived in response to that plan. Both faith and

works are accomplished by the power of the Holy Spirit working in the life of the faithful believer.

Since the time of Jesus, faithful Christians have centered their faith on God's plan, as it was revealed in the life, death and resurrection of Jesus. They have tried to live lives of obedience and faithfulness, honoring God and serving humankind. They have strived to live in harmony with God's plan, responding to God the Steward with lives of faithful stewardship.

At the same time, these followers of Jesus have had to recognize their own sins and imperfections, their inability to completely fulfill God's plan, and their need for grace.

**Worship as the highest form of stewardship** The implications of a broad and deep understanding of stewardship lead us to describe our response to God in a variety of ways. The act of worship, adoration of God, is the highest form of stewardship. In the Old Testament, Exodus 20:3, God says "You shall have no other Gods before me." Jesus said, "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" (Matthew 22:37-38).

Whenever we talk about stewardship or being a steward after the model of Jesus, we must begin by recognizing that worship of God is the highest form of stewardship. We do not mean a particular ritual or liturgy, we do not mean a particular form of service, we mean a stance, an attitude, a response to God who has revealed God's plan of grace. We mean praise and honor. We mean obedience and faithfulness. We mean a desire to seek the teachings and intentions (the plan) of God.

**God's plan revealed in the Word** For example, Psalm 119 invites us to know and follow the purposes of God. The writer uses verbs like keep, delight in, treasure, honor and observe in relationship to the plans, purposes and acts of the loving kindness of God. Those plans and purposes and acts of loving kindness include God's law, decrees, ways, precepts, statutes, commandments, ordinances, word, utterances, judgments, works, promises, truth, name, portion, favor, righteous judgments, steadfast love, goodness, faithfulness, mercy, teaching of the mouth, lamp, light, hiding place, shield, hope and salvation. This celebration of God's plan is an example of the highest form of stewardship.

*continued*

**God's plan revealed** *continued*

Job 28 is a song of the search for wisdom. God alone knows the place of wisdom. This whole chapter is an example of total attachment to God and God's purposes. This is worship. This is the highest form of stewardship.

The Bible is filled with examples which would draw our eyes away from ourselves and the world around us to an immersion in the worship of God. We follow the example of Jesus and the teaching of the church through the ages when we let worship be central in our lives.

**The first and the best** One aspect of worship which was emphasized in Bible times was the bringing of the first and the best to the Temple as offerings. There are pages of instruction in the Book of Leviticus which concern the choosing and offering of first and best from field and flock as a sign of trust in and dependence upon God. In Deuteronomy 26: 1-11, instructions are given for the offering of "first fruits" as a statement of faith and an act of thanksgiving. This theme continues into Christian theology when we as believers are encouraged to offer that which is dearest to us as a sign of our willingness to honor God and to have no other "gods" stand in the place of God.

Our worship is not perfect; we are still marred by our mixed motives and our inconstant behavior. Even when we try our best to honor God we recognize that God's grace supplies God's goodness to us, and even our finest worship cannot earn that grace.

**Service to others is stewardship** If the first commandment is to love God, the second, Matthew 22:39, "...is like it: You shall love your neighbor as yourself." The model of Jesus is obedience to God and care of God's people. In Luke 4:16-21, we read of Jesus in the synagogue in Nazareth standing to read from the prophet Isaiah and announcing "Today this scripture has been fulfilled in your hearing." The scripture he read proclaims:

*The Spirit of the Lord is upon me,  
because he has anointed me  
to bring good news to the poor.  
He has sent me to proclaim release to the captives  
and recovery of sight to the blind,  
to let the oppressed go free,  
to proclaim the year of the Lord's favor.*

The life of Jesus was marked by his persistent care for and healing of the people who surrounded him.

**Deeds of caring** In Matthew 25:31-46, Jesus describes the last judgment, where the sheep and the goats are divided. The six deeds of caring service to others described there are part of our response to God. Those six deeds are feeding the hungry, providing drink for the thirsty, welcoming the stranger, clothing the naked, taking care of the sick and visiting the prisoners. In medieval times these six were joined by a seventh—providing comfort to the bereaved.

Today, these seven acts of mercy provide a template for our activities on behalf of others. We follow the example of Jesus and in obedience to the God whom we worship, we serve the needs of others. If worship of God is the highest form of stewardship, then care of and for the people created in the image of God must be the next most important expression of stewardship. What we do must serve the lives of others or it is not honoring God. It is the plan of God that we should serve the people in our local and global community with the gifts of our selves, our time and our possessions. We are to do this as individuals in our homes, neighborhoods and workplaces. But, we do this especially well when we join with others in the living organism we call the Body of Christ, the Church, where the whole is larger and more effective than the sum of its parts.

Again, we offer the caution that our best service does not earn us God's favor, but rather reflects the favor of God already bestowed upon us.

**DEEDS OF CARING**

- Feeding the hungry*
- Providing drink for the thirsty*
- Welcoming the stranger*
- Clothing the naked*
- Taking care of the sick*
- Visiting the prisoners*
- Comforting the bereaved*

**Self-care and vocational fulfillment, the stewardship of our lives**

In biblical times our modern concepts of personal freedom and individuality were virtually unknown. People cared for themselves and fulfilled their callings by being attentive to their assigned roles in the community. The communal fabric was intended to provide direction, supervision and support for the individual's life. Individuals were expected to trust the wisdom of the community and live in obedience to the community's expectations.

Today, in Western culture, we have huge opportunities for personal freedom and individual expression. For many the dictates of the surrounding community have a limited effect on their lives. Many feel free to "do their own thing." If one does not like the disapproval of a community, one can move and find another. In fact, many of us have moved from the neighborhoods where we grew up to neighborhoods which we view as



**Self-care and vocational fulfillment** *continued*

being more tolerant of our individuality. We change jobs if the culture of our workplace impinges on our lifestyle. We change friendships, join or leave various groups, take up hobbies in pursuit of our individual goals.

Such freedom leaves us with great responsibility. The surrounding culture assumes that choices for healthy care of self and vocational responsibility come largely from within ourselves. How are those choices shaped?

A Christian approach to self-care and vocational fulfillment is marked by obedience to and dependence upon God and God's plan. Knowledge of God and God's plan, however, need not be limited to our individual wisdom. Here again, the living organism of the church, the Body of Christ, is able to provide more than we can supply from within our individual selves. Other people of faith, expressing the intentions of the Holy Spirit, can assist us by providing some level of direction, supervision and support for our individual lives.

The stewardship of our individual lives will be shaped by our understanding of God's plan as revealed through our individual quest and through the collective wisdom of the people of faith.

**What does Luther say?** Lutheran theology appeals to the gathered community of faith as one of the ways God reveals God's purposes. In the Smalcald Articles (Part III, Article IV), Martin Luther wrote:

"We now want to return to the gospel, which gives guidance and help against sin in more than one way, because God is extravagantly rich in his grace: first, through the spoken word, by which the forgiveness of sins is preached to the whole world (which is the proper function of the gospel); second, through baptism; third, through the holy Sacrament of the Altar; fourth, through the power of the keys and also *through the mutual conversation and consolation of brothers and sisters*. Matthew 18:20 "Where two or three are gathered ..." (emphasis added).

—From *The Book of Concord: The Confessions of the Evangelical Lutheran Church*, Fortress Press, 2000, p. 319.

**Finding balance** Perhaps the biggest challenge for us in the stewardship of our individual lives is the issue of balance. We need to find balance between work and leisure, responsibility and individuality, achievement and relationship, commitment and freedom, plenty and poverty, spending and saving, planning and trusting, giving and receiving. *continued*

## *Smalcald Articles*

*The Smalcald Articles were written by Martin Luther as a summary of the Lutheran position to be submitted to the (1537) papal council.... International and ecclesiastical politics delayed the opening of that council.... Meanwhile, the Lutheran princes (who) had organized a defensive league at Smalcald...met again in that town in February 1537, and received these articles.*

*Though they decided to use the Augsburg Confession and its Apology as the basis of their presentation at the papal council instead of Luther's Articles, most of the assembled theologians did subscribe to the document and accepted it as their confession.*

*By 1544, these Articles were accepted in parts of Hesse as a defining confession of the church alongside the Augsburg Confession.*

*During the 1550s, the Articles were used increasingly as an authoritative confessional document and were included in the Lutheran book of confessions, the Book of Concord in 1580.*

*The Smalcald Articles began with a confession of trinitarian doctrine, on which both the papal party and the Lutherans publicly agreed. The second section confessed Luther's teaching on what he viewed as the heart of the biblical message: Christ's atoning work and the concept of trust. These were topics on which he saw no hope of agreement because of the Roman position on abuses such as purgatory, pilgrimages, relics and the invocation of saints. The third section focused on doctrinal topics on which Luther hoped the theologians could find common ground.*

*It is significant that in this portion of the Lutheran Confessions the claim is made that God reveals the gospel through the conversation and consolation of the gathered community of faith. This is why we claim that our understanding of God's plan should be shaped by the collective wisdom of the people of faith, as well as by the preaching of the word, the two sacraments and the power of the keys —The Book of Concord, pp. 295-296*

*Worship of  
God fulfills a  
common  
human need to  
have a focus  
greater than  
simple atten-  
tion to self.*

**Stewardship includes care of the whole of Creation** The events of the last several decades remind us that we live in a finite universe. This is not news to Christians; we have long believed that God brought all that exists out of nothing. What is news is our deepened awareness that our behaviors impact not only the lives of others of our species, but the whole living world and all its inanimate structures.

The Bible says that the created world is not divine; God is divine. But the Bible has a high view of the intrinsic value of all that God has created. Scripture celebrates the fullness and diversity of what God has created. Three segments of the Bible are particularly useful in reminding us of the majesty of creation: Genesis 1-2, Job 38-39 and Psalm 104.

The celebration of the intrinsic value of creation must lead to behaviors which emphasize the interconnectedness and finitude of all that exists and our responsibility to care for it.

**Lives of meaning and purpose** Another way to talk about these behaviors is to look at them from the perspective of each individual's quest to live a life of meaning and purpose.

Worship of God fulfills a common human need to have a focus greater and more permanent than simple attention to self. In relationship with God, the worshiper receives assurance that his or her life and behaviors have meaning and purpose.

All that we have said concerning the depth and breadth of stewardship theology underscores the fact that the individual derives meaning and purpose through his/her relationship with God. Further, the life of meaning and purpose is not only accomplished through relationship with God, but also enhanced through the worshiper's interaction with the community of faith, the organism we call the Body of Christ, the church.

In this fellowship the individual life of meaning and purpose is supported and expanded through interaction with other persons of faith. Simply by gathering together to worship God, the individual and communal experience of meaning and purpose is initiated and developed. In that setting all are invited to offer what they have first been given: selves, time and possessions, signs of their relationship with God and with one another. Here is the core of a life of meaning and purpose.

People who are looking for a life of meaning and purpose can find their quest accomplished as they gather in the presence of other people of faith to worship God.

**Making a difference** The gathered body of believers honors God and encourages each other. They also use their individual and collective gifts of self, time and possessions to make a difference in their local and global community.

People generally want to make a difference. They want to know that their deeds are accomplishing good things. Invited to do small deeds, people often act their way into doing great deeds. Many people have a desire to give back in response to what they have been given. Many are willing to give sacrificially of self, time and possessions if they know that a forest will be saved, a child will be nurtured, a prisoner will be visited or an elderly person will be healed.

Desire to serve, to achieve positive change, to make a difference runs deep in the hearts of most people. In most cases, the challenge for church leaders is to provide simple connections which are transparent in their effectiveness.

**Freedom from bondage** In many places in this country and in most of the rest of the world, people continue to be in bondage to poverty and all the burdens of ill health, starvation, privation and abuse that it brings. But, in much of the dominant culture in the United States there is today a different kind of bondage. It is a bondage which is not as crippling to the physical body, but probably every bit as crippling to the soul. It is a bondage to wealth and the things money claims to be able to provide. This bondage sometimes takes the form of consumerism and accumulation, but it can also take the form of stinginess, miserliness, fear of loss and even fear of gain!

*continued*

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*Many people are willing to give sacrificially of self, time and possessions if they know that a forest will be saved, a child will be nurtured, a prisoner will be visited or an elderly person will be healed.*

*Many seek to sate the emptiness in their lives by buying more consumer goods, more land, more investments.*

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**Freedom from bondage** *continued*

Many seek to sate the emptiness in their lives by buying more consumer goods or by seeking to accumulate more land, more investments or more financial control of an institution. They seek a life of meaning and purpose that is supposed to spring from the acquisition of “more.” It seldom does.

Some hedge themselves with a grasping kind of miserliness motivated by a fear of loss. A life of meaning and purpose is supposed to be achieved if nothing is lost. Often people make little connection between what is needed and what they have in possessions. Thus, someone who would last year have been content with a \$10,000 investment now has seen that increase tenfold to \$100,000 and lives in mortal fear that it will be reduced by even a few dollars. The \$10,000 which was supposed to have supplied \$10,000 worth of meaning and purpose had increased tenfold in value, but has become totally worthless in terms of providing a life of meaning and purpose, hedged as it is by the pervasive fear of loss held in the heart of its possessor.

Strangely, as often as we discover fear of loss we also run into those who fear to gain. Money has such frightening power and carries so many hidden subtexts that they actually fear counting what they have lest they discover themselves to be millionaires. There is little in this lifestyle which is adding to a life of meaning and purpose!

When we invite people to examine their behaviors in reference to money and what money can buy, when we encourage them to explore their life-long experiences with money, when we help them recognize their feelings toward money, they may begin to recognize and re-evaluate their condition of bondage. It is indeed a condition of bondage if it is preventing the development of a life of meaning and purpose.

When people say, “Actually, time is more valuable than money,” they are missing the point that in our culture money is simply “coined time.” These people have little time because their responsibilities (particularly their employment) take too much of their time. Could they gain back that time? Probably, if they didn’t value money so highly. Most people are not in a position to cut their work responsibilities and take a commensurate cut in pay because that would adversely affect the size of their house, the size of their retirement nest egg, or the size of the college tuition they want to provide.

## *Don't call me a millionaire*

A good friend and mentor who was responsible for raising large sums of money for the church told me about an experience he had several years ago. He approached a retired couple who were reputed to have some wealth. He planned to provide financial advice and solicit a gift from them. The couple agreed to meet with him, but they warned him beforehand that they were not wealthy.

One morning my friend sat with the couple around the dining room table in their farmhouse and talked about assets and investments and wise use of what they had accumulated. As the conversation went on, the pair recalled more and more investments – a small piece of land here, an investment in a grain elevator there, a loan due to them in a third place – each of which my friend duly noted on his yellow legal pad.

Initially, the couple had admitted to wealth of nearly a half million dollars. Now, as the morning wore on and the sums were added, the totals passed \$700,000, \$800,000 and finally even \$900,000. Suddenly, the lady of the house slammed down her notebook, pushed back her chair and marched off to the kitchen.

There was strained silence at the dining room table. My friend and the man of the house made small talk while the sounds of cups and saucers and the aroma of brewing coffee emanated from the kitchen. When she returned with sweet rolls and coffee, the husband gently asked his wife if she was troubled by something. She replied, "Indeed I am. I don't like this at all. If we keep on like this, the next thing you know is that we're going to be millionaires! And, we're not that kind of people!"

—Michael Meier

We are not suggesting a simple solution to any of the various forms of bondage to wealth. We are suggesting that providing a context where believers can stand back some distance from their wealth, or their pursuit of (or avoidance of) wealth, might indeed be a first step toward helping them build a life of meaning and purpose.

Stewardship teaching offers the possibility of providing a perspective which is larger than that provided by advertisements or financial pages.

*Providing a context where believers can stand back from their wealth might be a first step toward helping them build a life of meaning and purpose.*

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**Generosity is its own reward** There is a spiritual value in a life of generosity. It should not surprise any believer that there are spiritual rewards which are received by those who have learned to practice generosity. After all, God is by definition, the Great Giver. Why shouldn't those who practice growth in generous giving be drawn to a deeper understanding of and love for God? Their actions of generosity give them deep internal experiences which help them appreciate the plan of God in ways they had never before known.

To qualify as generosity, the giving must be of that which one values most. This could be a special ability, it could be treasured time, but in our money culture it is most often money or possessions. Giving away a significant amount of that which is dearest to one's heart and life is an act of faith – faith in God, faith in the abundance of God, faith in God's plan. It is a bold step away from the fear of loss and the fear of loss of control.

Tithing is a particularly useful way to practice generosity. Here we are defining tithing as giving one-tenth of one's income. It is not a small amount. It requires an act of faith. It is a significant action.

To change our lives we need to act our way into thinking, not try to think our way into acting. Tithing is action. It is a life-changing behavior. What usually follows the life-changing behavior are life-changing attitudes or perspectives. This is true because of the increased necessity for trust in God, God's abundance and God's plan, but also because this practice actually gives us a deeper understanding of the nature of God, the Generous One.

The tithe is not the only possibility. People may choose to grow in giving through small steps, giving 1 per cent more each year, for example. Unfortunately, the small step approach is often like choosing to wade slowly into a cold river: it may be such a miserable experience that one never actually jumps in to swim and discover that the water is fine. Ten per cent is a significant amount, but it is not the ceiling. Many generous people have found deeper and deeper blessings within their own hearts as they have increased their giving. There are few, if any, disgruntled tithers.

While monies may be given to many good causes that honor God, there is a special value in tithing to the local congregation. Your congregation is an organism, a microcosm of the Body of Christ. It is in this setting of faith and fellowship that you give and receive support for your life of meaning and purpose.

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*“As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous and ready to share, thus storing up for themselves the **treasure** of a good foundation for the future, so that they may take hold of the life that really is life.”* (emphasis added) —1 Timothy 6:17-19

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We are so rich in the present age that we not only have food, clothing, shelter, health care, education and recreation, we even have savings accounts, real estate and pension plans. We are among the 1 percent in the world who have such things. We are the wealthiest of the wealthy. We are not enjoined to feel guilty about these riches which are described as having been given by God “for our enjoyment.” But, we are invited to be generous, rich in good works, storing up for ourselves the treasure of a good foundation for the future. Of such is a life of meaning and purpose.

**Again, the model of Jesus** St. Paul was engaged in raising money to help the church in Jerusalem. In 2 Corinthians 8, he writes about the generosity of the people in Macedonia and he invites the Corinthians to do even better. He appeals to their pride and their tradition of excelling in every endeavor. He invites them to “excel also in this generous undertaking” (verse 7). He then goes on to say that he is not commanding them to be generous, but rather, he is appealing to them to model their lives on the example of Jesus.

In verse 9 he says, “For you know the generous act of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that by his poverty you might become rich.” He concludes this part of his appeal in verse 24 when he says, “Therefore openly before the churches, show them the proof of your love and of our reason for boasting about you.”

St. Paul’s basic argument is that the Corinthians ought to generously contribute their money because in so doing they will follow the example of Jesus who generously gave his life. Sometimes we hear

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**Again the model of Jesus** *continued*

people refer to “sacrificial” giving. This is an example. Jesus sacrificed his life for the salvation of all humankind. St. Paul says that the Corinthians can at least sacrifice their money to follow the example of Jesus.

As we search for practices which help people live lives of meaning and purpose, let us not overlook this appeal to the sacrificial act of Jesus. Granted, this language is not currently in favor in the church, but it is part of our heritage, part of the scripture of our faith. What would be wrong with inviting someone to give generously in response to the model and example of Jesus?

**Trusting in the promises of God’s blessings** Many of us tend to be uncomfortable promising that God will bless their faithfulness in ministry, their faithfulness in giving and generosity. Look again at the words from St. Paul from the section dealing with the collection for the saints in Jerusalem. In 2 Corinthians 9, he continues his appeal to the Corinthians. He asks them to give generously because, he says, God promises to provide them “with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work” (verses 8ff).

Perhaps we have been so “turned off” by preachers of a “prosperity gospel” that we can’t imagine telling people that God indeed promises to bless their generosity with God’s continued abundance. But St. Paul claims that this is indeed what God is up to. Are we only able to affirm God’s mighty acts as long as they are internal, invisible and intangible?

Certainly, the context makes it clear that the gifts of abundance will continue to be given so that they can continue to be given away, but the promise is clear that the God of abundance intends to provide enough of everything so that you may share abundantly in every good work.

Notice the emphasis on sharing. The whole context is one of Christian community, the organism we call the Body of Christ, the congregation of believers. Should it surprise us that the God of generosity has a plan which renews the generous giving of those who worship God and serve God’s people?

A life of meaning and purpose is a life which is a conduit of the abundance of God. ●

*Jesus sacrificed his life for the salvation of all humankind. We can at least sacrifice our money to follow the example of Jesus.*

# inside: Bonus Section on the theology of stewardship.

Learn how we can discover lives of meaning and purpose as we:

- Engage in worship of God as we honor God's plan
- Gather to encourage and support one another in a living organism, the Body of Christ
- Make a difference in the world through service to people and care of creation
- Teach behaviors which free us from bondage to money
- Teach behaviors which allow us to discover the spiritual value of generosity
- Teach behaviors of giving modeled on the giving of Jesus
- Teach behaviors of giving which trust in the abundance of God

