Church Effectiveness Nuggets: Volume 5

How to Increase Financial Stewardship

Why are we gifting you this volume? Because the mission statement of our primary publication—*The Parish Paper: New Ideas for Active Congregations*—is to help the largest possible number of congregations achieve maximum effectiveness in their various ministries. *The Parish Paper* is a monthly newsletter whose subscribers receive copyright permission to distribute to their constituents—more than two million readers in 28 denominations. Go to www.TheParishPaper.com for subscription information.

Purpose of this Volume: Provides in-depth answers to questions that readers of *The Parish Paper* ask regarding principles and procedures that (1) make financial stewardship part of member/attendees' spiritual growth and (2) adequately support congregational ministries.

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How to Use this Study-Discussion Resource

Information on paper does not equal transformation in congregations. Knowing does not equal doing. Positive change more often comes by discussions with other respected persons than by solitary individual reading. Therefore, this resource provides a three-session process though which a congregation can arrive at new awareness, insights, and action directions regarding financial stewardship.

Unfolding This Study-Discussion Process

Step #1: Generally speaking, congregations get better results by appointing a special taskforce than by handing this material to any presently existing group in the congregation, such as the governing board or the finance committee.

Ask the congregation's governing board to appoint a special taskforce, the "Stewardship Enrichment Team," comprised of six respected laypersons and the pastor, to study this material and make recommendations. The ideal selection formula for the Stewardship Enrichment Team taskforce: Two people above age fifty, two people under age fifty, two adults who became members within the last three years, and the pastor. If possible, include one person from each of the following birth-date ranges: prior to 1945, 1946-1964, and 1965-1990.

Avoid the temptation to make the Stewardship Enrichment Team larger than six people plus the pastor. Research indicates that any kind of group, regardless of the excellence of its individuals, reduces the likelihood of thinking outside the box of recent history, reduces its insight-generating ability, reduces its creativity, and reduces its planning ability when comprised of more than five-to-seven members.

Step #2: The Stewardship Enrichment Team begins its ministry with three, one-hour discussions of this study-discussion resource during three consecutive weeks. Prior to the first session, photocopy this document, create three-ring notebooks, and distribute them to team members. Ask team members to commit themselves to reading the material in preparation for the three discussions.

Stewardship Enrichment Team Member: Prepare for your team's discussion sessions by making notes in the margins, especially with regard to questions such as the following:

1. Do you recall instances where this paragraph or section was true in your personal experience and/or in a congregation?
2. What would you like to add or subtract from this paragraph or section?
3. In what ways does the idea in this section or paragraph seem true of our congregation?
4. What suggested methods from this section or paragraph should we consider using in our congregation?

Stewardship Enrichment Team Discussion Leader: As you move through each discussion session, ask team members to take turns sharing their answers to the above questions.

Step #3: The Stewardship Enrichment Team recommends to the governing board ways to (a) help members/attendees develop generous Christian stewardship habits and (b) strengthen financial support of our congregation's mission and ministries.

Biblical Basis for This Study-Discussion Process: "Where there is no vision, the people perish …. (Proverbs 29:18, KJV)." "Without counsel plans go wrong, but with many advisers they succeed (Proverbs 15:22)." "The ear of the wise seeks knowledge (Proverbs 18:15)." "Behold, I make all things new (Revelation 21:5)."

Study-Discussion Session #1—Causes of Generous Giving

Stewardship Enrichment Team Member. Prepare for your SE Team's discussion session by making notes in the margins, especially with regard to questions such as the following:

1. Do you recall instances where this paragraph or section was true in your personal experience and/or in a congregation?
2. What would you like to add or subtract from this paragraph or section?
3. In what ways does the idea in this section or paragraph seem true of our congregation?
4. What suggested methods from this section or paragraph should we consider using in our congregation?

SE Team Discussion Leader. As you move through this discussion session, ask SE Team members to take turns sharing their answers to the above questions.

I. The Financial Giving Paradox

"Staying out of the red is a constant struggle in our church," said one of the pastors in a coffee-break conversation at a denominational cluster meeting. "So many board meetings turn negative when our resident financial pessimist quotes the bank balance and says, 'Can we really afford that?'"

"Balancing our budget has never been easier," said the pastor of a nearby church with about the same membership. "We frequently discuss the right way to *spend* the money, but getting it is not the problem!"

This conversation reflects two opposite reports from thousands of congregations. What causes the sharp contrast?

The Good News: During the past four decades, contributions to nonprofit organizations (adjusted for inflation) show consistent increases. Since 1968, increases in charitable giving to philanthropic causes outstripped, by a wide margin, the increases in personal income and inflation.

The Bad News: Since 1968, increases in giving to churches have not kept pace with annual increases to philanthropic causes in general. In 1968, per-member percentage of personal income given to churches was 3.11 percent. This percentage gradually decreased until, in 2005, it reached 2.58 percent. [empty tomb® Research, 5/01/08, www.emptytomb.org/research.html]

The Definitive News: During the last few years, many congregations report red-ink stresses, as their financial resources fail to match operating costs. In sharp contrast with that depressing news, other churches say that their giving has *more than* kept up with inflation and expanding ministries. What makes the difference? The disparate financial conditions of "have" and "have not" churches *correlate with the procedures by which they ask parishioners to support their mission and ministries.*

II. How Did Congregational Giving Methods Get Off-Track?

Without voting to do so or realizing it, over the past several decades the poverty churches' leaders have used *secular fund-raising methods* rather than *Christian stewardship procedures*.

This happens naturally, since many board members of philanthropic community organizations are also invited to serve on their congregations' stewardship and finance committees. Thus, when committee members decide how to ask their church's members to support its ministries, they often opt for the fund-raising procedures that they have seen work in community organizations. This systematically holds down, rather than increases, church members' per-capita-giving level.

Fund raising for nonprofit organizations in the community is as different from Christian stewardship as a bicycle is from an eighteen-wheeler. Both are valid forms of transportation, but they are not interchangeable. They accomplish two different goals:

- The main issue for a secular, nonprofit institution is the money it needs to receive; the main issue in congregational stewardship is the need to help people grow spiritually by becoming good givers.
- The primary appeal of other nonprofit organizations is to generosity and duty; congregations focus on God's love and our response to that love.

When one church planned a service using the talents of many laypersons in its membership, it asked a teenage Sunday school student to play the piano for the offertory. No one thought to ask her what music she planned to use. The congregation responded with mixed emotion as she played the theme music from the movie starring Paul Newman and Robert Redford, *The Sting*.

When a church takes that approach to financial giving, it is collecting money. By contrast, the money Christians give to God is a spiritual matter. High-per-capita-giving congregations approach any discussion of stewardship from that direction and use spiritual methods to accomplish it.

What kind of stewardship education methods predominate in our congregation?

III. Fund-Raising and Christian Stewardship Get Different Results!

Recent research spotlights the radically different giving habits in churches that use fund-raising methods and churches that use stewardship procedures. A study of churches across the United States reveals that congregations ask people to contribute money in three different ways:

- One kind of church takes *offerings*: They have no annual financial stewardship campaign. People in those congregations give an average of *1.5 percent of their income* to support their church.
- Researchers call the second kind of congregation a *pledging* church: The leaders build a proposed budget each year, then ask people to write on a pledge card the dollars per week or per month they plan to give and turn in the card during an annual stewardship campaign. People in *pledging* congregations give an average of *2.9 percent of their income* to their church. In other words, people who write their financial commitments on paper give, on average, twice as much as people who do not write their intentions on paper.
- Researchers call the third kind of congregation a *percentage-giving* church: Instead of building a proposed budget, those churches conduct an annual stewardship campaign that asks people, "What percentage of your income do you feel God is calling you to give?" Parishioners then translate their answers into dollar amounts, write the figure on a card, and turn it in. The church creates the budget by totaling the cards. People in *percentage-giving* congregations contribute an average of *4.6 percent of their income* to their church. In other words, national research indicates that people whose churches repeatedly raise the question, "What percentage of your income is God calling you to give?" contribute three times more dollars per year than people whose churches only take offerings.

(Dean R. Hoge, Charles Zech, Patrick McNamara, and Michael J. Donahue, *Money Matters* [Louisville: Westminster John Knox])

Congregations that use fund-raising methods get what they ask for (dollars); congregations that teach Christian stewardship get what they ask for (a percentage of members' incomes). Asking for a percentage of income produces three times as many dollars as asking for dollars.

Yes, congregations that teach financial stewardship also occasionally use fund-raising methods. Examples: When the youth leaders collect money for a summer mission trip, when the women's organization does a bake sale to support a worthy community endeavor, and when the men's organization sponsors a giant garage sale to fix the roof on the parsonage. All of these are fund-raising efforts whose objective is a specific amount of dollars to accomplish a specific ministry.

However, those fund-raising endeavors are a tiny fraction of the stewardship-focused congregations' annual giving. When discussing support of the operating budget that umbrella-resources all of the church's mission and ministries throughout the year, high-per-capita-giving churches preach, teach, and encourage their members to practice Christian stewardship. The faithful management of everything God gives them helps the givers grow spiritually by committing a percentage of their income to God's work through their congregation.

In mainline denomination congregations, that commitment of a percentage of personal income is most likely to happen when the church conducts an effective annual stewardship campaign. Many evangelical denomination congregations are an exception to this rule, since decades of Bible-based teaching to new members has established the tithe (10 percent of income) as a percentage-giving standard. But in mainline congregations, the illusion that effective stewardship can happen solely via a year-round education process is usually just that: an illusion.

People do not drift into good giving habits. They decide into them. The reason they decide is because someone asks them to decide. An effective annual stewardship campaign is the best way to ask. Many congregations stay in the poverty syndrome category because they fail to recognize that principle. Smaller churches—whose ministries have been greatly marginalized by steeply rising energy costs for building heat and cooling, plus sharply rising clergy health-insurance costs—are the least likely to conduct an annual stewardship campaign.

IV. What Motivates People to Give Generously?

Research among 26,184,335 Protestants in fifteen denominations lists the following reasons why people give to a local church.

The first item on the list is by far the most powerful motivator. Item number two, etc., down the list *motivate successively smaller numbers of donors*.

Although this research was completed several years ago, contemporary stewardship leaders say this list of motivators has not changed.

1. They feel gratitude to God.
2. They see giving as part of their spiritual relationship with God.
3. They feel privileged to serve. [St. Francis of Assisi said, "Preach the gospel at all times. If necessary, use words." You can also use dollars: laypeople know they are serving God with their financial giving as much as if they were preaching sermons from behind a pulpit.]
4. They feel that God asks for an appropriate percentage of their income.
5. They like to help other people. [When churches ask for money, they do not have to create the motivation to give; they connect with a motivation already strongly rooted in human nature.]
6. They want to help their church.
7. They see giving as a duty. [Most people have a strong, internal desire to say "yes" when someone asks them to give. People feel that magnetic pull when someone comes to the door asking them to support the cancer fund or buy Girl Scout cookies.]
8. They feel that giving adds meaning to life. [Believing that they can make a difference in an important project is a powerful motivation for some people.]
9. They give out of habit.
10. They feel guilty if they do not give.
11. They feel God's judgment if they do not give.
12. They give because of social/peer pressure.

(Punctured Preconceptions by Douglas W. Johnson and George W. Cornell [New York: Friendship Press])

Far more people are motivated to give money to God's ministries through their church *by items one through five* than by items six through twelve. Another way to put it: The most generous parishioners believe they are strengthening their relationship with God and helping the less fortunate; the least generous givers are motivated by maintaining the building and the congregation.

On which half of this motivator list—the top five or the bottom seven—has our congregation's operating-budget efforts focused?

V. What Is Christian Stewardship?

The short answer: *Christian stewardship is the faithful management of all that God gives.*

A longer answer: Christian stewardship is gratefully, faithfully, systematically, and proportionally managing all of our time, ability, and financial resources so that God can use them to transform human life spiritually, help hurting people, and reach out to others with Christ's redeeming love.

In defining the spiritual connection between money and our relationship with God, the Apostle Paul summarizes stewardship like this:

> You will be enriched in every way for your great generosity, which will produce thanksgiving to God through us; for the rendering of this ministry not only supplies the needs of the saints but also overflows in many thanksgivings to God. Through the testing of this ministry, you glorify God by your obedience to the confession of the gospel of Christ and by the generosity of your sharing with them and with all others (2 Corinthians 9:11-13).

Note the twin goals in Paul's lengthy definition: *helping people grow spiritually through their financial giving and providing sufficient resources for the Church's mission and ministries.*

Jesus summed up the spiritual connection between money and God this way: "Where your treasure is, there will your heart be also (Luke 12:34)." That verse succinctly defines Christian stewardship: *treasure management that helps people to escape the trap of selfishness by keeping their hearts spiritually focused on God*.

Each of us makes one of two choices in life. We either become emotionally attached to our money or we become emotionally attached to the God who gives us our money. Although we often hope to do both, in our heart we know that cannot happen. Financial stewardship helps us to overcome the temptation to break the First Commandment and put a false idol first, ahead of the God who revealed Himself in Jesus Christ.

The faithful management of everything God gives them helps the givers grow spiritually by committing a percentage of their income to God's work through their congregation.

VI. Generous Giving Has Strong Biblical Roots

The English word *steward* is derived from the Anglo Saxon word "sty-warden" and from the Greek word for the manager of a household—*oikonomos.* The word *steward* or *stewards* appears twenty times throughout the New Revised Standard Version Bible. Carrying the implication of trusteeship or servant-manager, the word *steward* often refers to a slave who is responsible for something of value such as money, property, goods, or other slaves. The Bible's first use of the term *steward* appears in the story about Joseph, a Hebrew prisoner promoted to high rank in Pharaoh's Egypt (Genesis 43 and 44).

This picture of a servant-manager of something or someone, not belonging to him/herself, is the most obvious meaning of the New Testament passages (Matthew 20:8; Luke 8:3; John 2:8). In Luke 12:42ff, *steward* and *servant* are used interchangeably. In later New Testament writings the word *steward* takes on theological and metaphorical meanings. *Stewardship* and watchfulness are said to characterize Christ's true followers. Written later in the first century, the Pauline and other epistles shift to an almost doctrinal use of the Gospels' parabolic treatment of *stewardship*. In 1 Corinthians 4:1-2, Paul applies the concept of *steward* explicitly to himself as an apostle and implicitly to the Church at large.

However, in both the Old and New Testaments, hundreds of teachings regarding stewardship and spiritually focused giving of money and goods with a monetary value occur apart from the actual usage of the word *stewardship*.

Examples of Familiar Stewardship Scriptures: Exodus 25:2—giving with willing heart; Exodus 36:2-7—giving to the Lord in overabundance; 1 Chronicles 29:3-4—personal treasures given to the temple; 1 Chronicles 29:14—giving to God what He has given to us; Psalm 37:21, 26—giving generously; Psalm 50:23—value of sacrifice and offering; Psalm 54:6-7—giving out of gratitude for deliverance; Psalm 112:5—blessings on generous people; Proverbs 3:9-10—honor the Lord with one's wealth; Proverbs 22:9—blessing for generous man; Malachi 3:8-10—stealing from God; Matthew 5:23-24—giving with a clean heart; Matthew 6:2-4—private stewardship; Matthew 6:19-21—treasures on earth and treasures in heaven; Matthew 23:23—fullest measure of giving; Mark 4:24-25—those given much and those given little; Luke 6:38—abundance repays those who give; Luke 12:33-34—selling one's possessions for the poor; Acts 10:2—devout centurion; 1 Corinthians 4:2—need to prove faithfulness; 1 Corinthians 16:2—giving on first day of week; 2 Corinthians 8:1-5—persecution brought overflowing joy and generosity; Mark 12:13-17—paying taxes to government; Mark 12:41-44; Luke 21:1-4—widow's small offering; Luke 3:11—sharing with others; 2 Corinthians 9:6-7—sowing and reaping; 2 Corinthians 9:10—God rewards givers; Galatians 6:6—student sharing with teacher; Hebrews 13:16—share with others; 1 Peter 4:10—using one's gifts for the good of others.

Summary of Christian Stewardship Scriptures: The Bible teaches that people who take seriously the stewardship of all that God gives them have these characteristics: They give *through the Church* (Malachi 3:10), *liberally* (Luke 6:38), *sacrificially* (2 Corinthians 8:1-4), *cheerfully* (2 Corinthians 9:7), and *regularly* (2 Corinthians 16:2).

A Complete List of Financial Giving Texts: Download free of charge *Church Effectiveness Nuggets: Volume 33, Full Disclosure: Everything the Bible Says about Financial Giving*, at the www.TheParishPaper.com Internet site.

Throughout the Bible, its sages viewed financial giving as an important element in building and maintaining a spiritual relationship with God. That connection started with the Israelites in approximately 1900 B.C. and concluded with Christian writings in approximately 90 A.D. Like the facets of a diamond, twenty financial-giving themes appear, recur, and evolve across 2,000 years.

Full Disclosure (a) identifies those twenty financial stewardship themes, (b) lists in historical sequence *all* of the biblical texts that illustrate each of the twenty themes, (c) thumbnails the approximate date and historical setting of each text, (d) gives the approximate writing date for each text, (e) notes how some of the twenty themes evolved and matured over time, (f) notes their spiritual application for contemporary Christians, and (g) provides reflection questions for group discussion.

VII. Thirty-One Myths that Create Low-Per-Capita-Giving Congregations

Churches whose leaders recognize and move beyond the following stewardship-blockers experience significant increases in their total offerings year after year.

Myth Trap #1: "High worship attendance automatically produces strong financial stewardship." Leaders often quip, "If we get the people there, the money will come. If attendance stays high, the money takes care of itself." **Wrong!**

Every church financial secretary knows that cliché is inaccurate. If you get the people there and they are five-dollars-a-week people, or if they give at 1980 salary levels, the money does *not* come in.

Myth Trap #2: "Our people are giving all they can." Wrong! Research indicates that 26 percent of American churchgoers consistently give 10 percent of their incomes to God's work through their congregation. (*USA Today*, "USA Snapshots," February 23, 2000) Bear in mind, however, that this 26 percent statistic *includes* members of the evangelical denominations (noted in Section III above) whose giving-standard is the tithe (10 percent of their incomes).

Another way to look at the giving patterns: among Americans who regularly attend worship, 35 percent do not give a regular amount, 20 percent give round-dollar amounts ($10, $20, etc.), 6 percent give a certain percentage of income but not 10 percent, and 26 percent of worshipers give 10 percent of their income ("Churchgoers pass the plate," *USA Today*, August 28, 2000).

Precise data is not available for mainline denominations, but denominational giving rankings from the *General Social Survey* (Davis and Smith) indicate that fewer than 16 percent of mainline congregation members tithe (give 10 percent of their income to nonprofit organizations).

Few of our church's members are at "the red line," in danger of giving too much.

Myth Trap #3: "Because many of our people are retirees on fixed incomes, they cannot increase their giving." Wrong! The *Wall Street Journal* reports that 23 percent of retirees are still employed. A few retirees live *only* on Social Security checks, but many retirees also have corporate pensions and/or investment income from stocks, bonds, or real estate. The fixed income of this generation of seniors is fixed at a much higher level than any generation in world history.

In view of their high income and their low giving patterns, many retirees increase their giving if their church asks them to consider such a decision.

Myth Trap #4: "The high cost of operating our congregation's elementary school makes increased giving impossible." Wrong! Often heard in Lutheran Churches, Catholic Churches, and in a few congregations of other denominations, this myth relies on faulty facts, faulty thinking, or faulty financial arrangements. Congregations that use a combination of (a) appropriate student fees, (b) good financial management, and (c) effective annual stewardship campaigns report annual increases in giving equal to that of congregations with no schools.

Most congregations that sponsor a childcare center, a preschool program, a kindergarten, an elementary school, a high school, or all five ministries report that these (a) are a positive aspect of their overall ministry, (b) are a valuable service to parents and children, (c) help their church grow numerically, and (d) contribute to their congregation's overall financial health.

Myth Trap #5: "A wealthy, generous church member always bails us out when we get into a financial jam and at the end of each year." Wrong! This procedure risks dangers such as (a) gradual buildup of resentment by that generous individual, (b) damage to his or her spiritual health, (c) creation of a benevolent dictator who makes most of the church's financial decisions, (d) limiting the congregation's vision to paying its bills, (e) financial disaster after that donor dies, and (f) limiting parishioners' opportunities to grow spiritually by becoming generous givers.

Myth Trap #6: "If our church had more wealthy people, it would have plenty of money." Wrong! Generous giving does NOT come from the median income of the church members. People with high incomes do not necessarily contribute generously. The biggest giving vacuum is not among the wealthy 5 percent of church members but among the 55 percent of members who reside in America's middleclass.

Which of the following categories describe our congregation's constituency?

- The lowest 20 percent of Americans have an annual family income of $0 to $19,970.
- The next 20 percent have household incomes of $19,070 to $32,985.
- The third 20 percent have household incomes of $32,985 to $48,985.
- The fourth 20 percent have household incomes of $48,985 to $72,260.
- The next 15 percent have household incomes of $72,260 to $123,000.
- The top 5 percent have household incomes of $123,000 and higher.

Based on a guess about our congregation's household income figures, what would our church budget total if our members gave 10 percent of their income . . . if *one-half* of our members gave 10 percent of their income . . . if *one-fourth* of our members gave 10 percent?

Myth Trap #7: "If our church were located in a more affluent area, it would have no money problems." Wrong! Generous giving does NOT come from the median income of the county, the city, or the neighborhood!

"Better incomes never have, and never will produce better givers. Faith determines what we will give: The stronger the faith, the higher the percentage; the weaker the faith, the lower the percentage. Our prayer should be, 'Lord, increase my faith,' not, 'Lord, increase my income so I can give more.'" (Waldo Werning, quoted by Kent R. Hunter in *Discover Your Windows* [Nashville: Abingdon Press, 2002], p. 68)

Myth Trap #8: "Christians automatically commit themselves to generous financial stewardship." Many pastors graduate from seminary with the conviction that they will preach the gospel with such compelling power that people will respond enthusiastically, the money will come in, and church finances will take care of themselves. **Wrong!**

Strong financial stewardship, like every other aspect of Christian discipleship, requires education, repeated decisions, and continued personal growth. Vigorous annual stewardship education is essential to accomplishing that goal.

Myth Trap #9: "Our church should use methods that work well in civic organizations and philanthropic causes." Wrong! Research proves that people give generously to congregations for a different set of reasons than those that drive their donations to philanthropic and charitable institutions. Yet, sincere leaders continue to make statements such as, "My . . . Club did . . . and raised a ton of money! Why doesn't our church try that?"

Myth Trap #10: "Telling people 'Our church needs the money!' produces generous giving." Wrong! People who say they give out of a sense of responsibility or obligation to their church and denomination contribute at much lower levels than people who say they give out of a sense of thankfulness for God's blessings, out of love for God, out of obedience to Scripture, or to help hurting people.

In other words, centering a stewardship appeal on "Let's be loyal to our church!" or "Let's all complete a pledge card so we can balance the church budget!" *holds giving down*, in comparison to centering the stewardship appeal on "Let's hear what the Bible says about financial giving!"

For example, Presbyterians and Catholics give primarily out of a concern with institutional survival. On average, Presbyterians give 2.2 percent of their income to the Lord's work through their congregation, and Catholics give 1.3 percent of their income. By contrast, Assembly of God members give 5.4 percent of their income and Church of God (Anderson, Indiana) members give 3.7 percent of their income.

Where is our denomination in the following scale of giving generosity?

- Denomination whose members give, on average, more than 7 percent of their income: Latter-day Saints (Mormons).
- Denomination whose members give, on average, 5 percent to 6 percent of their income: Assemblies of God.
- Denominations whose members give, on average, between 3 percent and 4 percent of their income: Reformed, Nazarene, Southern Baptist.
- Denominations whose members give, on average, between 2 percent and 3 percent of their income: Church of Christ, Conservative Presbyterian denominations, Jehovah's Witnesses, Black Baptists, Liberal Baptist denominations, Presbyterian (PCUSA), Black Methodists.
- Denominations whose members give, on average, between 1 percent and 2 percent of their income: United Church of Christ, Conservative Lutheran denominations, United Methodist, Disciples of Christ, Episcopal, Lutheran (ELCA), Catholic.

(Mark Chaves and Sharon L. Miller, *Financing American Religion* [Walnut Creek, CA: Alta Mira Press], pp. 38-40)

Myth Trap #11: "If our finance committee publicizes its commitment to judicious spending and living within the budget, people will give more generously." Wrong! The finance committee must avoid the delusion (especially prevalent in small congregations) that the manner in which it monitors and controls the financial expenditures increases or decreases financial contributions.

Church members expect the finance committee to operate responsibly. However, unless the congregation has experienced embezzlement or an extremely irresponsible expenditure pattern in recent years, "living within the budget" has zero influence on contributions.

Myth Trap #12: "Our members will generously support our church without us teaching the biblical principle that giving money is an essential part of spiritual growth." Wrong! The big flaw in far too many annual stewardship programs is that they are more programmatic than theological. Failure to consistently, repeatedly teach and preach the theological and biblical dimensions of financial giving keeps churches in the poverty category.

Good budgeting procedures and requests to "help our church pay its bills" work just well enough to create the impression that "if we just work a little harder at these systems, people will become good givers." Generous congregational giving patterns do not happen without the marriage of effective annual stewardship programs and biblical theology regarding the connection between giving money and growing rich toward God.

Myth Trap #13: "We should not have to teach people to be rich toward God with their financial giving." Wrong! Would we say that about prayer? "We should not have to teach people the importance of prayer and how to pray!" Would we say that about worship attendance? Would we say that about loving your neighbor? Would we say that about Bible study? Everything of value in the Christian life must be taught and re-taught and re-taught.

Myth Trap #14: "People will increase their giving to support our increased budget needs without us annually asking them to consider doing so." Wrong! Most stewardship increases come from the "stimulus-response" principle. People tend to continue in the same pattern of activity unless someone asks them to consider changing that pattern.

Without an annual stewardship campaign, most people tend to remain at the same giving level as last year, even when their incomes increase. As well as damaging them spiritually, that behavior damages their church financially. As inflation increases church operating expenses (on average, 3.1 percent per year since 1926) without an effective annual stewardship campaign, congregations find insufficient financing slowly strangling their ministries. During recent years, inflation has been especially damaging via (a) skyrocketing health insurance for church staff and (b) increased energy costs for heating and cooling the building.

Research evidence indicates that 82 percent of church members will increase their giving, if asked. An effective annual stewardship campaign is the best way to ask!

Myth Trap #15: "Large churches are comfortable doing an annual stewardship campaign, but our small church can't do that!" Wrong! Research indicates that an effective annual stewardship campaign works well in every size congregation. However, small churches often fail to use an annual campaign. As a result, Protestants in churches whose membership totals 100 to 200 give, on average, 1.8 percent of their income to the Lord's work through their church. In contrast to giving in those smaller churches, people who attend churches with more than 1,000 members give, on average, 3.7 percent of their incomes—twice as much.

What causes this big difference in giving? In larger congregations, one or two powerful, outspoken lay leaders less often block the use of an effective annual stewardship program; in smaller congregations, that blockade often occurs. Thus, small churches typically lack an effective annual means of inviting attendees to consider increasing their giving. (Robert Wuthnow, *The Crisis in The Churches* [Oxford: Oxford University Press], p. 238) As a result, small churches are especially hard hit with insufficient financial resources—so much so that many small congregations can no longer afford a full-time pastor.

Myth Trap #16: "Stewardship is a bad word to our people and they do not want to talk about it." Wrong! Typically, that is true of *only* a short list of people, some of whom are in positions of authority or influence. Most church attendees are well aware of how frequently Jesus discussed (a) the power of money to create unhealthy thinking and behavior, (b) the power of money to displace God as our god, and (c) the spiritual and practical value of putting God first in our lives.

A few parishioners in every church think stewardship is a four-letter word spelled with more letters. But their resistance to teaching Christian stewardship stems primarily from their personal reticence to rethink the imbalance in a sensitive part of their anatomy: their pocketbook. Should a congregation's other leaders allow those two or three individuals to short-circuit (a) spiritual-growth opportunities for the entire membership and (b) the church's mission and ministry effectiveness?

Myth Trap #17: "We don't want to sound like some congregations in other denominations, which talk about money in theologically inappropriate ways!" Wrong! Should we eliminate biblical teachings about financial stewardship from our congregation because other churches use inappropriate approaches? Is not that practice somewhat like refusing to prepare healthy meals because many other families feed their children empty calories and high-fat diets?

Myth Trap #18: "If we talk about money, some people might become upset, angry, or leave the church." Wrong! This rarely happens. More often, such reactions or threats to leave the church are covert blackmail attempts to block beneficial changes—from a very few people. What 95 percent of the church members who react in one of these ways actually mean is that they, personally, might feel upset and angry if they have to rethink their personal giving. Should we allow one or two or three people to set the spiritual climate for the whole church? Is not that type of decision like saying that we must use the temperature preference of a teacher in *one* Sunday school room to set the thermostat in the worship area and every room in the building?

Myth Trap #19: "If we talk about money, some people might think that our church is only interested in their money." Wrong! If that is all we ever talk about, the charge is true. But were you ever in a church that *only* talks about money? Leaving out part of the biblical message because a few people wish not to reconsider their own giving patterns is inappropriate Christian leadership.

Myth Trap #20: "The people in this congregation cannot change." Wrong! This cliché (a) insults people by assuming that positive experiences in hundreds of other congregations could not possibly happen in our church, (b) denies that human beings can change their minds and their habits, and (c) denies that the power of the Gospel can bring new life to individuals and congregations.

Myth Trap #21: "All annual stewardship programs require members to visit the homes of other members and ask them to sign pledge cards." Wrong! This myth is the reason why many smaller congregations and churches in small towns disdain *every kind* of stewardship program. Because they have never heard of any kind of stewardship campaign other than visiting people in their homes to ask for pledge cards, they refuse to run the risk of damaging personal relationships.

Myth Trap #22: "Let's focus our annual stewardship appeal on members who gave little or nothing during the last few years." Wrong! Most congregations receive far less than the potential giving of their middleclass and their most affluent households. Analyzing our church income in the following manner can give you some clues.

- Five percent of contributors should be contributing 25 percent of the total annual budget. Otherwise, we are not reaching people at this end of the scale (5 percent of Americans have 25 percent of its wealth).
- Another 25 percent of our congregation's income should come from 10 percent of its members.
- The next 25 percent of the income should come from 20 percent of donors.
- The final 25 percent of the income should come from 65 percent of the givers.

Those four sentences approximate the percentage of America's total wealth that each one-quarter of America's citizens possess. Therefore, effective annual stewardship programs treat all income groups the same, asking them to give a percentage of their incomes. Any other approach makes churches into due-paying clubs.

Myth Trap #23: "Let's use the faith-promise system of asking people to place their pledge cards in sealed envelopes so that only God knows their giving intentions." Wrong! Many churches report that this procedure works well in "over-and-above annual missions giving." But research indicates that when churches use this method to fund the annual operating budget parishioners give, on average, about 50 percent less than if they sign and turn in cards.

The idea that "only God should know what I give" is faulty logic. In *every* instance where parishioners give at a significant level, at least one other person knows: the financial secretary who deposits the money in the bank. Effective Christianity is not a solo performance; Christian discipleship is something we do in concert with other Christians.

Myth Trap #24: "Let's just publish an annual list of donors' names and the amounts they give, instead of conducting an annual stewardship campaign." Wrong! That approach was widely used a hundred years ago among immigrant congregations comprised mostly of people from Germany and Europe. A few congregations still do that. It perpetuates several bad patterns, of which the following are the most prominent: (a) arrogance and pride among wealthy donors, (b) poor self-identity and/or selfishness among middle- and low-income donors, (c) a tendency to say that the wealthy people can and should bankroll our church and (d) an unwillingness to teach the biblical principles of Christian stewardship.

Myth Trap #25: "The finance committee should take care of stewardship; pastors shouldn't talk about money or be involved in the annual stewardship campaign and budgeting process." Wrong! One of the pastor's major responsibilities is to build mature disciples. Financial stewardship is such a fundamental part of our spiritual relationship with Christ that authentic discipleship cannot exist without it. Pastors cannot wait until people grow spiritually so that they give generously; some people cannot grow spiritually until they decide to give generously.

Myth Trap #26: "Pastors feel comfortable with preaching and teaching financial stewardship and know how to do it." Wrong! A *Wall Street Journal* article said that 85 percent of pastors are (a) untrained in the theology of stewardship and (b) have no books in their libraries on Christian stewardship, money, or giving.

Many pastors are uneasy talking about giving, percentage giving, and tithing, for several reasons. Pastors are often

1. Fearful that their parishioners will be irritated, or
2. Fearful of appearing to interpret Scripture in a legalistic way, or
3. Fearful of coming across as judgmental instead of pastoral and caring , or
4. Fearful that people might think they are talking about money as a way of promoting the support of their own salary, or
5. Fearful of having to examine their own giving habits.

Pastors overcome those anxieties when they

1. Believe Ashley Hale's assertion that "The giver is the principle beneficiary of the gift."
2. Understand that tithing and percentage-giving help people grow spiritually.
3. Decide to practice appropriate personal giving habits.
4. Have experience with annual stewardship programs that treat financial giving as a spiritual rather than a fund-raising matter.

Pastors of high-per-capita-giving churches teach and preach the biblical principles of financial stewardship. These pastors also provide theological and methodological advice, counsel, and leadership for the annual stewardship campaign plus other giving projects.

Myth Trap #27: "Our finance or stewardship committee should create the annual stewardship campaign model." Wrong! High-per-capita-giving churches rely on proven, step-by-step, how-to-do-it annual stewardship programs rather than asking a committee to design the program. Stewardship is one of those disciplines in which if people are left to their own devices, they usually choose the least effective way to do the annual stewardship campaign.

Find a published program that has proven itself in other churches. Do it "by the book," no shortcuts.

Myth Trap #28: "Let's let one or two laypersons select the model for and execute our annual stewardship program." Wrong! That approach leads to either (a) *destructive* programs that produce more anger than money or (b) *defective* programs that do not actually ask people to consider generous giving.

The greater the number of people the church involves in executing some parts of the annual stewardship campaign, the greater the likelihood of increases in giving. However, that personal involvement of numerous members in the annual stewardship campaign should NOT consist of asking laypeople to make home visits to ask people to sign a pledge card.

Myth Trap #29: "Every worshiper who hears a stewardship appeal will feel and respond in exactly the same way as I do." Wrong! When one or two or three lay leaders—or a clergyperson—assume that "everyone is exactly like me," they achieve a new high in arrogance. People are different from one another. They are at different ages and life stages. They are at different points on the scale of spiritual development.

What happens when we decide on the type of stewardship education to conduct, or the type of annual stewardship campaign our church should use, on the basis of how one or two people think everyone else will respond? Such decision-making (a) distorts reality, (b) replaces democratic decision-making with an aristocracy, (c) short-circuits the spiritual development of other people without giving them a chance to listen to new ideas, and (d) reduces the congregation's mission and ministry effectiveness.

Myth Trap #30: "Let's discuss time-talent stewardship at the same time we conduct the annual financial campaign." Wrong! Research has conclusively demonstrated the fallacy in this popular method. Talking about money and time-talent stewardship at the same time causes some people to treat them like a multiple-choice question: "I can't give much money, but I can give some time."

"I'll give time instead of money!" is NOT an appropriate spiritual decision. Congregations should never create the impression that they offer that kind of choice.

Keep financial stewardship campaigns and time-talent campaigns separated by at least one month. (For an annual process to accomplish year-around, time-talent education and commitment, obtain *Church Effectiveness Nuggets: Volume 24, Identifying and Mobilizing Parishioners' Spiritual Giftabilities.* Download free at the www.TheParishPaper.com Web site.

Myth Trip #31: "We should be apologetic about having to conduct the annual stewardship campaign." Wrong! Clergy and lay leaders should stifle their inclination to preface sermons or stewardship campaign talks with comments such as, "I wish we didn't have to talk about money, but it takes money to run the church."

Instead, at every opportunity make comments such as the following:

- "Our stewardship campaign is an annual opportunity for each of us to reflect on the spiritual connection between generous giving and becoming rich toward God."
- "If our church were totally endowed so that it didn't need an annual stewardship campaign to pay operating expenses, we'd still need to conduct one. Why? We need an annual opportunity to teach people that it is not a sin to be wealthy, but it is a sin to be selfish. It is not a sin to make money, but it is a sin not to share our money to help accomplish Christ's work in the world."
- "God is not destitute if we fail to give money to God's causes. But we become spiritually impoverished when we do not develop the desire and the habit of generously giving God our money."

Study-Discussion Session #2—Annual-Operating-Budget Methods

Stewardship Enrichment Team Member. Prepare for your SE Team's discussion session by making notes in the margins, especially with regard to questions such as the following:

1. Do you recall instances where this paragraph or section was true in your personal experience and/or in a congregation?
2. What would you like to add or subtract from this paragraph or section?
3. In what ways does the idea in this section or paragraph seem true of our congregation?
4. What suggested methods from this section or paragraph should we consider using in our congregation?

SE Team Discussion Leader. As you move through this discussion session, ask SE Team members to take turns sharing their answers to the above questions.

I. Eighteen Principles from High-Per-capita-Giving Congregations

Low financial giving is the problem most easily solved in churches and the problem that many church leaders are convinced cannot be solved.

Churches recover from their poverty syndrome when their leaders learn to focus on two goals, not one: (a) helping people grow spiritually and (b) providing sufficient resources for their congregation's mission and ministries.

Congregations with high-per-capita-giving levels achieve both goals by using the following principles.

A. High-per-capita-giving congregations understand that people give to causes such as The United Way for a different reason than they give to their congregations. The United Way is an excellent organization with high motives. The United Way achieves its goals with fund-raising methods. By necessity, United Way puts together a budget that meets the annual needs of supported organizations and then asks people to support that budget.

That procedure does *not* achieve maximum contributions from church members. "How much money does the church need?" is a natural question, but it is basically a bill-paying, fund-raising question.

Better Question: *"What percentage of my income does God ask me to contribute?"* Paul tells the Corinthian Christians to give as they have prospered. As God has blessed us, we are to give. Paul's ideas more closely match the motivations behind why church members give generously to congregations.

B. High-per-capita-giving congregations understand the morale-building value of strong financial stewardship. A small congregation wanted a full-time pastor but could not afford one. The church had never had a stewardship campaign. They resisted, then eventually relented and scheduled one, driven by their dream of a full-time pastor. The first year they used the *Consecration Sunday Stewardship Program*, contributions increased 36 percent. They achieved their dream of a full-time pastor.

Imagine the difference in that congregation's atmosphere? The same change happens in congregations of all sizes when meetings are no longer dominated by questions such as, "Can we really afford to do that?" or "How are we going to pay the bills?"

What a different feeling when people are asking, "How will we use this money God is giving us?" A better financial picture puts a happy face on congregations. The family is much more fun to live with.

C. High-per-capita-giving congregations understand that giving is a learned behavior. People tend to give or not give, according to what their congregations and denominations ask them to give. Thus, 73 percent of Assemblies of God members tithe (give 10 percent of their income to God's work through their church); 44 percent of Southern Baptists tithe; 9 percent of Lutherans tithe; 7 percent of Presbyterians; and 4 percent of Catholics tithe. ("A Crisis in Giving," *The Dallas Morning News*, January 13, 1996)

Translated into actual dollars given, this means that in the most recent year for which we have records available, average per-member contributions in Evangelical Lutheran Church in America congregations were $788.21. Members of Lutheran Church—Missouri Synod congregations averaged $696.89. Members of United Methodist congregations averaged $608.42. Members of Presbyterian Church (U.S.A.) congregations averaged $1,139.78. Members of the Episcopal Church averaged $1,101.53. Members of the Reformed Church in America averaged $1,812.83. Members of American Baptist congregations averaged $190.45. Members of the Christian Church (Disciples of Christ) averaged $1,058.88. Members of United Church of Christ congregations averaged $750.68. Members of Church of the Nazarene congregations averaged $1,066.18. Members of the Free Methodist Church averaged $2,228.03. Members of the Wesleyan Church averaged $2,077.55. Churches that teach people to give dollars get fewer dollars than churches that teach people to give a percentage of their income.

D. High-per-capita-giving congregations do *not* let one or two influential laypersons block their church from conducting annual stewardship campaigns. Allowing one or two people to make that decision—instead of placing it in the hands of the stewardship or finance committee—amputates a church's health and effectiveness by removing its financial legs.

E. High-per-capita-giving congregations recognize the several reasons why a few of the leaders do not like annual stewardship campaigns. Often, people who most strongly resist scheduling an annual stewardship campaign had a bad experience in past years with a poorly led or poorly structured stewardship program. Other resisters base their negative convictions on a bad experience in which laypersons were asked to visit the homes of other laypeople and ask for pledges.

A few older people with birthdates prior to World War II remember—or heard about from their parents—the abuses of building-fund pledges in the desperate days of The Great Depression in the early 1930s. (A few congregations actually took people to court to collect their building-fund pledges.) Some older church members who remember those stories contribute generously but refuse to write their intentions on paper.

In most cases, however, people who most strongly resist scheduling an annual stewardship campaign are embarrassed about their own giving level. They do not want to participate in a program that causes them to rethink their own commitment. Ninety-five percent of Christians who say, "I'll give, but I don't think our church should ask for signed commitment cards" are really saying, "I'll give but I won't give much."

F. High-per-capita-giving congregations conduct a stewardship campaign every year. The leaders in a small-town congregation expressed their pride in not having stewardship campaigns of any kind like this: "When we need the money, people always come through."

These leaders should have been embarrassed instead of proud. Their May-Day method (S.O.S.—the ship is sinking) is not Christian stewardship; it is a bill-paying, dues-paying, and fund-raising mentality that (1) blocks members from a significant spiritual-growth experience and (2) keeps the congregation's mission and ministry in poverty.

G. High-per-capita-giving congregations understand that failure to conduct a stewardship campaign every year destines them to discuss money all year. Ironically, by insisting that "we do not want to talk about money," churches make money the topic of conversation at every board and committee meeting. In discussing every new idea, the question, "Can we really afford to do that?" replaces the question, "What is God calling us to do?"

Churches with annual stewardship campaigns recognize three important facts:

- Few people *spontaneously* decide to grow spiritually through their financial giving. Seldom is someone driving down the street toward the grocery store overcome by the spiritual conviction, "I need to increase my giving to the church."
- People listen to God's call to increase their giving when someone asks them to consider increasing it. That happens best in an impersonal, spiritually-focused annual stewardship campaign.
- People who put their financial commitments on paper give an average of twice as much as people who do not put them on paper.

H. High-per-capita-giving congregations understand that the type of annual stewardship campaign they select is more important than what time of year they conduct it. *When* it happens is not as important as *what* happens; quality is more important than time of year. For example, some congregations in which circumstances prevented them from conducting the campaign in the fall (so as to prepare a calendar-year budget based on the campaign's results), decide to (1) continue operating on the previous year's budget for the first few months of the new year and (2) conduct an annual campaign in January, February, March, or April.

However, due to the natural pattern of seasons and budgeting processes, 69 percent of churches conduct their stewardship campaigns during September, October, or November; 26 percent conduct their campaigns in December, January, or February; 3 percent choose March, April, or May; and only 2 percent conduct them in June, July, or August. (*The Joy of Giving* [Dallas: Resource Services, Inc.], p. 5)

I. High-per-capita-giving churches concentrate on "the need of the giver to give" rather than on "the need of the church to receive." The former is a stewardship procedure; the latter is a "dues-paying" or "bill-paying" approach that tends to hold down giving rather than lift it up.

J. High-per-capita-giving churches set the operating budget *after* rather than *before* completing the stewardship campaign. Contrary to the conviction of many people on stewardship and finance committees, a well-constructed budget gives people no good reasons for generous giving and countless excuses for not giving. Distribute a budget in a roomful of church members and you create a roomful of experts on how to trim the budget. Someone says, "Why are we spending money on this?" Someone else says, "We could save some money by dropping that. It probably doesn't do much good."

Publicizing the budget first puts a lid on total giving for another reason: many members, automatically remembering the "fair share" motto of secular organizations, make minor increases in their giving when they see that the new budget is only 3 percent or 5 percent higher than last year. People never give their maximum when your "asking system" requests their minimum.

Building the budget *after* the campaign takes the lid off potential increases (1) by eliminating the "my fair share" syndrome, (2) by eliminating the inevitable negative reaction everyone has to one or two items in the printed budget proposal, and (3) instead of building a ceiling above which giving will not rise, by building a biblical foundation on which high-percentage increases appear each year.

Research tells us, "The conventional wisdom is that parishioners want to know how their money will be spent before they make pledges or gifts; that is, they want to see the budget. That is a myth. People want to know that their budget will not be spent foolishly. But unless the church has a history of financial impropriety, few parishioners take more than a fleeting interest in the annual operating budget." (Michael Durall, *Creating Congregations of Generous People* [Bethesda, MD: The Alban Institute], p. 40)

K. High-per-capita-giving churches base their stewardship appeals on a biblical foundation rather than on an institutional foundation. Rick Warren, author of the *Purpose Driven Life*, puts it this way: "We easily miss the spiritual-growth significance of giving money. We need to give the first part of our day in meditation to God. We need to give the first part of our week in worship of God. We need to give the first part of our income to God. We need to give the first part of our social life to fellowship with other Christians. Each of these four kinds of giving keeps our mental compass focused in God's direction. Remove any one of them and spiritual growth slows." (Rick Warren, *Discovering Spiritual Maturity*, audiotapes, C.L.A.S.S. 201, Saddleback Valley Community Church, Orange County, California)

Someone noted that the word "believe" appears in the Bible 273 times, "pray" appears 371 times, and love appears 714 times. Give appears 2,172 times. Finding a good stewardship-sermon text is not a big challenge. For in-depth examples, see page 7 above.

L. In high-per-capita-giving churches the pastor's teaching and preaching stresses the biblical principle of percentage-giving of income and tithing. As noted in the research quoted on page 4 above, people whose churches repeatedly raise the question, "What percentage of your income is God calling you to give?" contribute 4.6 percent of their income to the Lord's mission and ministries through the church. People whose churches have no annual stewardship campaign of any sort contribute an average of 1.5 percent of their income to the Lord's work through their congregation.

Most laypersons know that giving is part of the biblical message. Everywhere in the Bible we hear the warning: Money has power. Wealth is addictive. Be careful. Be on your guard. It can replace God as your god.

Jesus talked more about money than he talked about sin or love. Jesus spoke five times as often about money and earthly possessions as about prayer. If Jesus talked about the spiritual significance of money, why shouldn't his present-day apostles talk about it?

"Among church members nationally, 65 percent say the Bible contains valuable teachings about money. Yet only 19 percent say they have thought a great deal in the past year about these teaching." (Robert Wuthnow, *The Crisis in the Churches* [New York: Oxford University Press], p. 140)

Research indicates that preaching has a more powerful impact than many clergy think. "Among church members who attend services at least once a week, giving was substantially higher among those who had heard a stewardship sermon within the past year than among those who had not heard a sermon on this topic." (Mark Chaves and Sharon L. Miller, *Financing American Religion* [Walnut Creek, CA: Alta Mira Press], p. 74)

M. In high-per-capita-giving churches the pastor integrates teaching and preaching about percentage-giving of income and tithing with other aspects of the biblical message. Pastors who give effective stewardship leadership avoid preaching on money only (1) when the church is in a financial crunch and (2) at the time of the annual stewardship campaign. If pastors fall into that pattern, they make financial giving a crisis response or a bill-paying matter instead of a spiritual issue.

Preach stewardship sermons without warning (do not give them advance publicity in the newsletter) but at appropriate times of the year. Try to avoid what one pastor did. He announced that he would preach on stewardship next Sunday. The church was comfortably filled—meaning that each worshipper had room to lie down in the pew and take a nap. The preacher announced that he had changed his mind about the text of the sermon and preached on the Prodigal Son and the Good Samaritan.

Six months later, on Easter Sunday, the sanctuary was filled to capacity. He rose to speak and said, "Brothers and sisters, I have changed my mind with regard to the sermon topic." He then delivered a strong sermon on tithing. After the service, the concerned deacon board called a meeting. They felt he had taken undue advantage of the unsuspecting crowd.

Sermon preparation resources: The Bible is the best resource, and dipping into it for sermon material helps pastors get over their natural reluctance to urge members to become good stewards.

Speakers at a national event on philanthropy listed several helpful principles for pastors.

1. Whatever is of value in your church must be heated by God's word on a regular basis.
2. People need education regarding how to think about money. Examples:
    a. Money is the great rival for God's place in your soul.
    b. Accumulating money is one of today's greatest addictions. Generous financial stewardship is the best way to keep that addiction under control. We don't need to give away all our money, or not try to earn money, but we do need to learn how to give away our love for it.
    c. Giving is the antidote to runaway debt, because it connects you with God, cures the insatiable desire to spend, and helps you think beyond yourself.
    d. When you give to God, you learn to think beyond yourself.
    e. Who will own your heart? is the core question and reason for stewardship education. That question is as crucial for clergy as for laypeople. Until pastors resolve that question personally, they will not effectively teach stewardship or lead stewardship campaigns.
3. Teach on how to think about money once a year.
4. If you are not comfortable teaching about money, study the books by pastors who are comfortable with it.
5. The Word of God creates financial-giving motivation.
6. The various giving systems (programs) add method to that biblical motivation.
7. People commit to giving God's way when they sign something. People who put their financial commitments on paper give an average of twice as much as people who do not put them on paper.
8. Set the example: If you are not at least tithing, start, or at least start in that direction.
9. Publicly witness regarding your personal giving. In the capital campaign prior to building the temple, Kind David practiced "leadership giving" by telling the people the size of his gift. People respond to a pastor's witness by thinking, "If the pastor's family does it, I can do it too!"
10. Don't shrink back from the challenge to resource your leaders with effective stewardship programs.

Many pastors find sermon-preparation assistance in *Church Effectiveness Nuggets: Volume 31, Money Isn't/Is Everything: What Jesus Said about the Spiritual Power of Money.* Download free at the www.TheParishPaper.com Web site. Adult classes also use it as a study-discussion resource in conjunction with any type of annual stewardship campaign.

N. Pastors in high-per-capita-giving congregations teach and preach financial giving in ways that are biblical and spiritual without being legalistic or judgmental. Many pastors report that the following approach avoids those dangers while stimulating people to think of financial stewardship in spiritual rather than merely monetary terms.

> "Our annual stewardship Sunday is coming in a couple of weeks. As we prepare for that important spiritual decision, each of us will be reflecting on the question, 'What is God calling me to give as a percentage of my income?' That is a personal, spiritual question, and three kinds of people answer in three different ways:
>
> "Some people answer by saying, 'I feel God is calling me to give 10 percent of my income to the Lord's work. I have been thinking about tithing for several years, and I want to begin that spiritual journey this year.'
>
> "Another kind of person responds to the question like this: 'Eventually, I want to begin tithing, but I am not ready to do that this year. I feel God is calling me to start somewhere—to drive my tent pegs in the ground at 5 percent or 6 percent or 4 percent—knowing that God will bless that decision by helping me to increase my giving in coming years.'
>
> "A third kind of person has been tithing for many years. For example, one couple said years ago when they were just getting started, 'We'll tithe now; later we'll do more.' The years rolled by and now they say, 'Wow! Do we ever have more! So much more that we

cannot fathom how we arrived at such a high annual income that 10 percent doesn't even come close to a sacrifice for us. We feel God is calling us to give 15 percent or 20 percent of our income to the Lord's work.' *Forbes* magazine tells about Hugh and Nancy McFarland, who have been giving away 70 percent of their income for eighteen years, since Hugh was age thirty-nine (*Forbes*, 12-15-97).

"As we prepare for our annual stewardship Sunday, I know that each of us will be praying for God's guidance as we prepare to answer the spiritual question, 'What percentage of my income is God calling me to give?'"

That kind of teaching, reinforced by effective stewardship methods, leads congregations beyond secular fund-raising tactics to biblically-based, spiritually-focused responses and high levels of per-member financial giving.

O. High-per-capita-giving churches involve numerous laypersons in executing the annual stewardship program. The more people the church involves in doing something on a personal basis, the greater will be its increase in giving. (However, in effective annual stewardship campaigns to fund the church's operating budget, that personal involvement does not consist of asking laypeople to visit homes to ask people to sign a pledge card in their living rooms.)

P. High-per-capita-giving churches recognize that laypersons do not like to visit other laypersons and ask them directly for money. People in small churches and small towns have special anxieties at this point. Their "fear of asking" often increases beyond the bearable because they are asking friends and relatives about personal financial issues.

But this anxiety is present to some degree in all sizes of churches and communities. Hence, the need for a type of annual stewardship program that asks people to give a percentage of their income to God's work through the church but does not ask parishioners to verbally confront one another. (This principle does not apply to capital campaigns for building expansion, which to be successful often *do* involve home visits.)

Q. High-per-capita-giving congregations understand that four weeks is maximum length for an effective annual stewardship program. In the old days of the 1960s, people tolerated some of the twelve-week programs devised by their denomination's national stewardship departments. Now, sustaining attention for that period of time is an impossible dream. When the annual campaign goes beyond four weeks, minds wander. People become bored. Some learn from the marathon program that "All we ever do is talk about money." Be bright, be brief, and be done works best with this generation of hyper-busy adults.

R. High-per-capita-giving congregations understand that an annual stewardship campaign *never fails*. People do not stop being Christians between one year and the next year. One of the most dependable mental reflexes in church life is "Put me down for the same amount as last year." Even in the most poorly-designed and miserably-executed stewardship campaigns, a few households increase their giving. The others continue to give what they did the previous year. Thus, no kind of campaign totally fails. Unless several major givers die or move out of town, congregations that do any kind of annual stewardship campaign always have more income than they had prior to the campaign.

II. Ingredients in Effective Annual Stewardship Education

National research indicates that (a) most congregations use stewardship methods that tend to limit rather than encourage financial giving and (b) 83 percent of clergy and church leaders say they need information regarding how to motivate greater financial generosity among church members.

Churches that use the following principles see significant annual increases in their total offerings. Their members report positive feelings about these annual opportunities to consider the spiritual dimensions of giving money to God's work through their congregations:

- In these effective-stewardship-education churches, the leaders talk about need of the giver to give for his or her spiritual benefit, not the need of the church to receive.
- Instead of asking, "What does the church need to balance its budget?" these churches ask, "What is God calling you to give as a percentage of your income?" (Contrary to popular opinion, young-adult givers respond even better than older-generation givers to this spiritually focused stewardship approach to giving.)
- These churches talk about tithing and percentage giving, not as a legalism but as an appropriate faith commitment for which God's grace empowers us. This makes the giving of money a spiritual issue that fits the different income levels of each household.
- These churches complete the annual stewardship campaign first, before they establish and publish the church budget. The leaders know that publishing the budget first puts a lid on the giving in the following way: many members, automatically remembering the "fair share" motto of many secular organizations, make minor increases in their giving when they see that the new budget is only 3 percent or 5 percent higher than last year. Building the budget *after* the campaign takes the lid off potential increases by (a) eliminating the "my fair share" syndrome, (b) eliminating the inevitable negative reaction everyone has to one or two items in the printed budget proposal, and (c) building a biblical foundation on which high-percentage increases appear each year, instead of building a low ceiling above which giving will not rise.
- These churches talk about time and talent stewardship during a different month than they schedule the annual financial campaign. Talking about money and time-talent at the same time causes some people to treat them like a multiple-choice question. "I'll give time instead of money" is an inappropriate spiritual decision. Congregations that intend to build strong disciples of Jesus Christ should never offer that kind of choice.
- These churches assume that people can enjoy rather than feel negative about the annual stewardship program, since its principles and procedures connect with their personal motivations for giving.
- These churches stifle the temptation to create a homemade stewardship campaign. They find a published program that has proven itself in other churches. They "do it by the book" with no shortcuts.

III. Ten Types of Annual Stewardship Campaign

Select an annual stewardship program that fits our church's size, circumstances, community context, and leader preferences. The following brief descriptions of the eleven principal types of stewardship campaigns can assist you in that decision.

Year-Around Stewardship Education: The following models are examples from among a short list of workable, effective procedures in this category.

Effective Stewardship: Building on Biblical Principles. Developed by a United Methodist layperson, Ken Williams, this year-around stewardship program often works well in churches that resist any type of classic-style annual stewardship campaign. The program has been used in more than 4,000 churches in 22 denominations in all 50 states and Canada (ranging in size from 35 people to over 5,000).

Effective Stewardship uses the printed page and lay people as the primary spokespersons to heighten parishioner awareness of what God's Word says concerning money, material possessions, and giving. The program runs for 48 months (however, a church can discontinue it on thirty days' notice). Each month, the program provides the following:

- A small "box" in the bulletin each Sunday contains a principle and a Scripture verse.
- A lay person gives a three or four-minute presentation that explains that month's principle.
- A newsletter article examines that month's principle from another perspective.
- One Sunday each month, Sunday school classes and youth groups receive a discussion sheet and a request that teachers spend five minutes leading students in discussing it.

All materials are provided in the Scripture version preferred by each church. Printed materials are provided either as camera-ready copy to match a church's bulletin and newsletter or on diskette. Materials are sent monthly to several key people in each church so that using the program (including the photocopying) does not become "another big job" for the pastor or the church secretary.

The program's cost is based on each church's average attendance. To view or obtain a free DVD and explanation materials, visit the www.klwenterprises.com Web site.

Annual Tithing Campaign: Available in several different models from commercial and denominational sources, these programs present the biblical principles of tithing in an annual campaign and ask people to write the dollar amount of their decision on cards. Example: KLW Enterprises (www.klwenterprises.com) provides an inexpensive Fall Campaign model and Spring Campaign model, with new themes each year.

***Quill*:** Authored by Gary Arnold, a United Methodist Pastor, this program works especially well in large congregations in metropolitan areas where few members know and associate with one another during the week. However, *Quill* has a positive track record in churches of other sizes. Congregations that purchase *Quill* receive this written warranty: *Use it without variance and your church will achieve at least a 20 percent increase in pledging or your fee refunded.*

In this program, the congregation's largest givers (a very small number of people who serve as an ad hoc committee) meet for two evenings to personally select a few names of other, relatively good givers and hand-write each one a personal letter that invites yet more generous giving. (*Quill* provides specimen letters.)

Typically, only 50 percent of a church's present givers receive that handwritten letter. The other 50 percent of a church's present givers receive a handwritten or word-processed letter from one of the good givers.

Each letter contains a personal pledge card, a stamped reply envelope, and a *personal* giving-goal chart. The letter's author indicates his/her present pledge amount and the amount to which he/she is moving. The gist of the letter: "Would you like to join me/us, so we can encourage others to better giving?" A copy of the church budget is NOT included with the letter. Letter writers do NOT ask their friends and church members to give more because the budget requirements are greater. The letter asks members to set a personal Giving Goal.

For three consecutive Sundays, one of the ad hoc committee's members witnesses his/her new-gift decisions during morning worship, following a carefully prepared format provided by *Quill*. Pledges are dedicated on the fourth Sunday, using a brief suggested ritual. No names or gift amounts are published. Only the people writing personal letters and the three Sunday morning speakers share the actual dollar amounts of their personal giving.

A detailed manual guides a good-giving layperson who serves as *Quill* Clerk in preparing the personalized stationary, pledge cards, and other details. Obtain comprehensive information from the www.quillinc.com Web site.

New Consecration Sunday, 2007 Revised Edition, Stewardship Program with Guest Leader Guide and CD-ROM by Herb Miller (Nashville: Abingdon Press, 2007)—ISBN 798-0-687-64437-7—available through www.cokesbury.com or at Cokesbury Bookstores or by phoning 800/672-1789 or 615/749-6113.

Thousands of congregations in 25 denominations have reported (a) 15% to 30% increases in total congregational giving the first year and (b) 10% to 15% increases in total giving during each of seven or more subsequent years of use. One congregation obtained the following results from five consecutive years of use: first year, 14.4% increase in giving; second year, 10.3% increase; third year, 13.4% increase; fourth year, 13.6%; and fifth year, 19.6% increase.

The 2007 Revised Edition provides (a) a user-friendly CD that contains an audio overview, a downloadable PowerPoint presentation, and several printed letters for congregational use; (b) greater clarity in how-to instructions; and (c) information regarding a free on-line service for guest leaders who wish to e-mail questions to Herb Miller.

The program unfolds during four weeks of multifaceted communication and a concluding worship service.

***Grow One Sunday*.** Authored by Herb Miller (Nashville: Abingdon Press), this program uses the same principles as *New Consecration Sunday* and some similar procedures. *Grow One Sunday* is valuable in (a) small congregations of fewer than 50 in worship and (b) large churches that find the traditional “celebration luncheon” in *New Consecration Sunday* logistically difficult due to lack of space. Hundreds of user churches indicate giving increases of 5 percent to 15 percent, with some congregations reporting much higher increases. (Download by clicking on “Digital Store” at www.cokesbury.com)

Every Member Commitment (EMC): Works best in large city churches where people relate to one another in more impersonal ways than they do in small towns and small congregations. Not knowing people personally makes it much easier to go to their home and ask for a commitment. Even there, however, churches should not use the EMC more often than every five to seven years, as a variation of other models. Since it builds the budget first, before asking for people to write their giving intention on cards, it tends to build a ceiling over, rather than a foundation under, financial giving to the operating budget. Virtually all denominations publish an EMC model.

Pony-Express Campaign: Works in large churches or in midsize or small congregations that have tired of or had a bad experience with one of the EMC models during past years. Users report that this model stops working after two years, at which time it stops achieving giving increases among members. Obtain from Stewardship Resources, Inc. at its www.stewardshipresources.com Web site.

Letter Campaign: Works as a variation from other models—especially during a year in which the church conducts a building or capital campaign and wants to give the operational budget less emphasis. Obtain from Hinsley Publishing at its www.hensleypublishing.com Web site.

Crisis Campaign: Works as a variation from other types of campaigns in a crisis year during which the church *absolutely must have* a specific increase in giving *in order to survive*. It says to parishioners something like this: "We are asking our members to increase their giving by an average of X number of dollars per month." *Do not use this method for more than one year!* At heart, it is a fund-raising model rather than a stewardship model, and it violates several proven stewardship principles. Using it for more than one year prevents a congregation from reaching its giving potential. This model is always home-grown—not available commercially.

***Cycles of Discipleship*:** Authored by Jack Phillips, a United Methodist layperson, this program combines the "every member in ministry" approach with financial stewardship education. The program is especially helpful in (a) smaller congregations that are unwilling to conduct an annual stewardship program of any kind and/or (b) congregations of any size in which a pastor is uncomfortable teaching the percentage giving of income.

The program does not stress money, but ministries. The focal point is on building a *Budget of Ministries*, not on attempting to underwrite a church budget. The program is designed to help congregation members view their commitments to give financially in the same light as they view giving of themselves to grow spiritually. The program's foundation is a Bible study designed for all ages in the church. From there the pastor and church's leadership team are provided with a structural plan to help facilitate the program. The program kit contains nine program guides, a video discussion guide, and all promotional materials needed: sample letters, sample brochures, sermon topics and illustrations, direct mail solutions, and answers to frequently asked questions.

Cycles is introduced to the congregation with a four-Sunday program highlighting

- *Celebration*–a joyful remembrance of the prayers and gifts across the years that have made today's church possible
- *Vision*–a challenging view of what God can help the church accomplish, today and tomorrow
- *"A Place for You"*–an opportunity for service, as Christian disciples make a promise of their time and abilities for the ministries of the church
- *Commitment*–after considering the ministries of their church and its value to their own families, members and friends make a "Discipleship Promise" of their financial resources

To order *Cycles of Discipleship*, visit the www.UpperRoom.org/bookstore Web site.

Do-It-Yourself Campaign: Used by church leaders who (a) get bored with one of the models that work and/or (b) prefer to believe that financial stewardship programs do not work, and/or (c) are too lazy to use annual stewardship programs and/or (d) do not believe that financial stewardship strengthens spiritual growth, and/or (e) think themselves intellectually or theologically superior to people who develop and field test the programs that do work. Do-it-yourself models hold financial giving at minimum levels and develop spiritual pygmy Christians.

IV. Budget-Building and Resource Management

Budgets and effective financial management procedures do not create generous giving, but good budget-building and management procedures are an important element in healthy, effective congregations!

Building the Budget:

1. The primary purpose of a church budget is to accomplish the congregation's ministry goals and priorities. These tend to shift with changing times, congregational circumstances, community circumstances, vision, and leaders' hopes and dreams.
2. The secondary purpose of a church budget is to responsibly manage the congregation's financial resources so as to achieve the congregation's ministry goals and priorities.
3. In large congregations, approximately five months before the end of the present budget year (August 1 for calendar-year budgets and February 1 for fiscal-year budgets) begin developing the rough outlines of next year's operating budget. In small congregations of fewer than 100 in average worship attendance, the budget-building process seldom begins earlier than two months before the end of the budget year.
4. Generally speaking, finance committees in large congregations with calendar-year operating budgets begin the annual budget-building process by asking the various committees and departments to submit their "asking-budget line items" for the coming year by October 1. In large congregations the various staff members work with the committees in this process.
5. Approximately November 1 the finance committee uses the "asking-budget line items" from the various committees to begin pulling together a rough outline of next year's projected operating budget. The finance committee does not, however, total the budget line items from the various committees and/or release those figures as an "anticipated percentage increase needed for next year's budget" and/or use those figures as a goal for the annual stewardship campaign. Using the projected-budget total tends to hold down the congregation's overall financial giving. Why?

Publishing the operating budget prior to the annual operating campaign produces these results:

- Converts a spiritually-focused stewardship-education process into a fund-raising process similar to the United Way
- Transforms the spiritual question, "What percentage of my income is God calling me to give?" into a fund-raising question, "How much does our church need to receive?"
- Builds a ceiling over total congregational giving: many of the most active leaders note that "the budget is only increasing 4 percent" and make only tiny, if any, increases in their monthly contributions
- Means the annual stewardship program is finished before it begins, as a huge percentage of donors look at the anticipated budget needs and decide what to put on their pledge card several weeks from now

Budgets do not produce generous givers! Budgets establish priorities and provide effective monitoring of expenses. Recognizing the differences in and keeping separate those two important goals helps produce congregations of generous givers.

Finance committees in some denominations—such as The United Methodist Church—sometimes erroneously believe that "We must have next year's budget approved prior to our annual 'Charge Conference.'" This is not accurate! The operating procedures of most of the more than fifty Annual Conferences of the United Methodist Church use rules from *The Book of Discipline of The United Methodist Church*. These rules require that congregations approve two figures from next year's operating budget at the "Charge Conference" each fall: (a) the pastor's salary and (b) the United Methodist missions "Apportionments" the congregation plans to support next year.

6. During November the finance committee may schedule meetings with some or all of the various committees and staff to discuss and ask questions about their “asking-budget line items” for next year.

7. The stewardship committee or campaign committee conducts the annual operating campaign, using a program that emphasizes (a) “the need of the giver to give for his/her own spiritual benefit,” NOT “the need of the church to receive,” and (b) asks the question, “What percentage of my income do I feel God is calling me to give to the Lord’s work through this congregation?”

8. Upon completion of the annual operating campaign, the finance committee calculates the “anticipated income for next year” from these four figures:

a. Estimate of Giving Cards or Pledge Cards
b. Contributions people made last year who did not complete a card this year (few people change their regular giving pattern just because they did not turn in a card)
c. The annual average of our congregation’s last three years of loose offerings (cash plus checks from people who are not regular attendees)
d. Anticipated income from interest, building-use fees, event registrations, etc.

Generally speaking, expect our congregation’s next-year giving from new attendees to balance out the income loses from deaths and donors moving out of town, etc.

9. The finance committee constructs next year’s projected operating budget.

10. The finance committee (using whatever procedure is appropriate in the congregation’s denomination) presents the projected operating budget to the appropriate governance group for ratification.

11. The approved budget authorizes each committee and department to expend funds within each of its line items—up to the total of that line item for the year. Some congregations allow committees and departments to shift unexpended money from one line item to compensate for over-expenditures in another line item. Other congregations do not allow such shifts without permission from the finance committee, arguing that arbitrary shifting renders the annual budgeting process somewhat irrelevant.

12. Committees request permission from the finance committee for any expenditure that (a) exceeds that budget line item or (b) is not covered within the committee’s budget line items. The finance committee handles such requests in conformity with that congregation’s standard operating procedures, which are often determined by its denominational family. For example, in some denominations, the finance committee must obtain approval from the congregation’s governing board for any expenditure outside of the approved annual operating budget.

Monitoring the Budget:

1. The finance committee monitors the monthly budget line-item expenditures of each committee throughout the year. In small congregations, volunteers usually fill the roles of church treasurer and financial secretary. In midsize churches, the church office staff usually provides the clerical support that accomplishes (a) the recording of contributions and (b) the writing of checks to handle accounts payable. In large congregations, a business administrator provides oversight for these clerical procedures and serves as support staff for the finance committee and the stewardship committee.

2. As the budget year unfolds, the finance committee calls to committees’ attention any line-item expenditures that threaten to exceed the totals approved in annual operating budget.

3. The finance committee monitors the overall income and expenditures each month and quarter and, if necessary, recommends course-corrections to the appropriate governance group, committees, and departments.

4. Many denominations require their congregations to conduct an internal audit each year.

5. Some large congregations, especially those with numerous non-profit corporations operating as what the IRS terms “integrated auxiliaries,” conduct an external audit each year.

Reserve-Funds Addiction:

A frequent problem, especially in large congregations and/or congregations with high-median-age members and/or congregations on the eastern side of the United States and/or congregations formerly much larger that experienced severe membership decline in recent years and/or congregations whose finance committees several years ago or several decades ago experienced a highly stressful financial-shortfall period and/or congregations with one or two "financial controller" personalities at the helm of congregational finances, is what some financial experts call "Reserve-Funds Addiction."

Leaders in some such congregations become obsessed with stacking money in the bank "for a rainy day." In its extreme form, financial leaders in some congregations have established secret bank accounts whose balances are never disclosed on financial reports to the governing board or congregation. The various forms of rainy-day mentality tilt the congregation's leaders toward thinking and operating as if the congregation were a bank instead of God's ministry.

In another form of reserve-funds addiction, leaders say, "We need to use businesslike procedures and maintain cash reserves that equal one-half to three-fourths of the annual operating budget." This well-meaning principle does not apply to congregations in the same way it applies to businesses. Congregations depend on (a) faith, (b) ministries that attract member-participation, and (c) contributions from members and attendees. This provides a far more dependable financial support base than businesses can count on from customers that relate to them for goods and services.

Reserve-funds addiction puts a congregation's leaders in danger of thinking and operating as if the church's objective were money instead of ministry. The bottom line of a business is *money* (profit). The bottom line of a congregation is *ministry* (prophet to accomplish God's goals by living out Jesus' Great Commandment and Great Commission).

Making the accumulation of reserve funds a congregational goal drives church leaders into a danger zone against which the New Testament warns: "The love of money is the root of all evil" (1 Titus 6:10). Finance committees and governing boards that focus on the importance of accumulating reserve funds move toward violation of The First Commandment: "You shall have no other Gods before me" (Exodus 20:3). Money becomes their objective instead of the ministries the money is given to accomplish.

Inevitably, donors become aware of a congregation's large reserve fund. This causes some members to feel less motivated to give; thereby defeating the primary purpose of financial giving—helping people grow spiritually in their relationship with God. This also allows defective ministries to continue too long before leaders feel forced to take action and make corrections.

Accurate Monthly Reporting: Many churches unintentionally report falsehood instead of truth about financial "giving to date" in their newsletters and/or worship bulletins. One way that happens can result from dividing the congregation's anticipated annual income by fifty-two weeks in the year and reporting that is a "Weekly Need." Looking at a one-week report produces a faulty reading. Giving is always large on the first and third Sundays of the month, small on the second and third Sundays, and slim on the fifth Sunday that comes every three months.

The same inaccuracy results if a church divides anticipated annual receipts by twelve months in the year and calls that a "Monthly Need." Because December giving is larger in most churches, eating the statistical lunch of the other eleven months, this kind of weekly or monthly report gives church members an inaccurate reading for three-fourths of the year.

Why are those two methods a bad idea? (a) For the faithful, lifetime members who are now in nursing homes and read the church newsletter, the figures provide discouraging, inaccurate news three-fourths of the year. (b) Every congregation contains a few "the sky is falling" mentality board and/or church members; these individuals use these highly inaccurate financial news reports as ammunition to foster negative morale among other members and attendees.

How can such unfortunate statistics be prevented? Ask our church treasurer to do a five-year study of financial reports to determine the average percentage of our congregation's annual income its attendees give during January, during February, etc. (The amounts in the first part of the year are virtually always less than 8.3 percent per month, because of the December anomaly.)

Then, in addition to standard accounting and reporting procedures, ask our treasurer to prepare the following monthly report for our governing board. Print it for every finance committee and governing board meeting. (Some congregations also traditionally print financial reports in the church newsletter and/or the worship bulletin.)

The following example of such a monthly report is from the end of June in a church that uses the method: (1) We are 50 percent of the way through the budget year. (2) We have received 44 percent of our anticipated income for the year (the previous five-year average received by this date is 43 percent). (3) We have expended 43.8 percent of our anticipated expenses for the year. (4) We have received $567.00 of income in excess of expenses this year.

This procedure (a) provides the finance committee with a way to monitor the progress of monthly giving that does not distort reality and (b) gives donors confidence that the finance committee is watching over financial procedures and operating in a businesslike manner.

Quarterly Reports to All Donors: Send these mailings to all "donors of record." Say, "thank you" in each one. These quarterly reports to each household of its giving to date should contain a reminder of the amount people wrote on their "Estimate of Giving Card" during our annual stewardship campaign. One of several reasons why quarterly reports strengthen a congregation's financial stewardship: Despite their best intentions, a few people forget to give to the church during the first few months of the year (or think that their spouse took care of it). If six months go by before they learn of their error, the amount that they need to send may feel so overwhelming that they decide to send nothing and "start over next year."

In each quarterly report, include a letter that says three things: (a) Thanks for your contribution. (b) An example of some important ministry that was accomplished through generous congregational donations. (c) An example of some future ministry our church wants to accomplish when financial resources are available. For five inexpensive model report letters—one for the end of each quarter and one for December 1—contact Church Management Resources, go to the www.jkcook.com Web site.

Delinquent-Donor Contacts: At the end of the first four months of their giving year, most churches find that a few households wrote an amount on their "Estimate of Giving Card" during the annual campaign but have given nothing thus far.

The finance committee chairperson should write those households a letter, saying something like the following:

> We appreciate your support of our congregation. However, it may be that we have inaccurately recorded the amount on your card or that we have misunderstood the time of the year you intend to contribute. Either way, you may want to drop me a note of clarification in the enclosed, stamped, return-reply envelope. Thanks again for your support of God's work through our congregation.

The procedure is productive in many ways.

- If people cannot or do not plan to deliver on what they indicated they would give, they usually feel uneasy about that.
- If they have forgotten to give and do not discover that omission until midyear, some people feel guilty and withdraw a step or two from church participation.
- Other people express their guilt feelings in the form of anger and criticism toward someone or some aspect of congregational life.

Thus, the willingness to contact delinquent givers in this gentle way is a thoughtful and positive means of protecting both them and the congregation from negative results.

Study-Discussion Session #3—General Stewardship Methods

Stewardship Enrichment Team Member. Prepare for your SE Team's discussion session by making notes in the margins, especially with regard to questions such as the following:

1. Do you recall instances where this paragraph or section was true in your personal experience and/or in a congregation?
2. What would you like to add or subtract from this paragraph or section?
3. In what ways does the idea in this section or paragraph seem true of our congregation?
4. What suggested methods from this section or paragraph should we consider using in our congregation?

SE Team Discussion Leader. As you move through this discussion session, ask SE Team members to take turns sharing their answers to the above questions.

I. Effective Year-Around Stewardship Education

In high-per-capita-giving congregations, stewardship leaders become much more than a handful of people who remember which annual stewardship program the congregation used last year. The leaders (a) develop an understanding of the principles that underlie effective stewardship and (b) teach Christian stewardship in numerous ways, using multiple resources and methods.

The Stewardship Committee: In addition to the finance committee (charged with budget-building and financial-resources management), many congregations appoint a stewardship committee (charged with teaching stewardship through the annual stewardship campaign and in a variety of year-around ways). In other words, many congregations develop an organizational structure in which the stewardship committee asks for the money and the finance committee manages the money.

Committee-Member Qualification Standards: In congregations with the most effective track records in financial giving, the majority of members in the stewardship committee and finance committee believe in and practice giving 10 percent of their income to the Lord's work through their church.

Stewardship and finance committees that do not consist of members with those spiritual values are rarely effective. Inevitably, such committees opt for stewardship education and commitment procedures that work poorly or not at all and/or try to replace Christian-stewardship education with money-management methods.

This is among the most persuasive of several reasons for allowing the pastor, along with the financial secretary and the governing-board chairperson, access to giving records. *Warning:* privacy of financial records is important; do not publicize or share specific giving figures with more than those three people. But since the pastor and the governing-board chairperson typically serve *ex officio* on the nomination committee, their knowledge can protect that committee from creating dysfunctional finance and stewardship committees whose lackluster performances damage every other aspect of the congregation's ministry all year long.

Evaluation of Annual Stewardship Campaign Results: To connect with reality, instead of relying on feeling-based convictions generated by the comfort of "knowing how to do it" with a particular model, do *some research*. Compare our congregation's total income for each of the last four years with total income in each of the previous years. Calculate the percentage increase in total giving between each year. This defines which of our recent annual stewardship programs was most effective, a better procedure than relying on the subjective emotion of "how we feel about" each program. Based on what that research tells us, decide what kind of stewardship program to use next year, and do that program "by the book."

Many annual stewardship campaigns used for five consecutive years—during the last two or three years—produce little or no increase in total giving. The exception to this rule is *New Consecration Sunday*, with which many churches have achieved substantial increases each year for many, many consecutive years.

Laypersons' Witnessing: A monthly, three-minute, personal witness by twelve different laypersons during worship services strengthens giving habits. Ask laypersons who believe in and practice giving 10 percent of their incomes to make a presentation during worship (immediately prior to the offering) based on questions such as the following:

A. What is your name?
B. Where do you work?
C. How long have you been a member of or participating in a congregation?
D. When and why did you first begin giving 10 percent of your income to God's work?
E. What spiritual benefits have you experienced from tithing?

Pastor's Witnessing: Among all denominations, 63 percent of pastors give at least 10 percent of their before-taxes income to God's work. Yet one out of three pastors does not tell his or her congregation, thereby missing a great influence opportunity. (Leith Anderson, *Leadership that Works* [Minneapolis: Bethany House Publishers, 1999], p. 131) A few decades ago, many church leaders would have thought this in poor taste. Than is no longer the case! Today's young-adult church members see the pastor's forthright disclosure of his or her giving as a personal witness that encourages them to consider increasing their financial discipleship.

Print Witnessing: The following two options, used frequently throughout the year, reinforce the good decisions people made in the annual stewardship campaign, while educating visitors and new members regarding the spiritual connection between money and God.

Inexpensive educational/motivational fliers are available from the stewardship departments of most denominations. *Stewardship Nuggets* by Herb Miller (Nashville: Abingdon Press), downloadable from the cokesbury.com Internet site, provides motivational short stories and ideas on financial stewardship. Published in a fifty-two-page format—one for each week of the year—these are designed for use in newsletters, worship bulletins, and stewardship moments in worship.

A pastor in Pennsylvania prints this phrase in every worship bulletin and newsletter: "Join the Tithing Fellowship." This is not an organization; it is a spot-commercial that influences stewardship thinking and behavior patterns, even though nothing else is said about it.

New Member Education: Some stewardship committees report that the typical congregation often needs five new-member households to equal the death or moving away of one generous, longtime household. Most of the younger-adult households and many of the newcomer-members have not yet learned the spiritual benefit of generous giving. Church leaders who successfully involve a high percentage of new members in financial stewardship recognize that their financial giving is essential to their spiritual growth; stewardship education is not just a way to gain financial support for the congregation's budget. Educating new members requires an intentional system such as the following:

- The pastor sends a welcome letter to new members the first week after they join or about four months after they become regular attendees.
- The following week, the finance chairperson sends a letter giving a simple explanation of our church program for the year, indicating expenditures in major areas such as local program expense, missions, property, and staffing. Include an explanation of the fact that (1) giving is voluntary, (2) we ask everyone to commit a specific amount based on a percentage of their income, and (3) to achieve our mission we need everyone to support the church financially.

Modify this system to fit our present stewardship approach. However, some form of educational and motivational contact with new members and people who establish regular worship-attendance patterns is essential in helping those persons grow spiritually through financial stewardship. Churches that use this method also find that newcomers establish a giving pattern several notches above where newcomers begin without such a system.

Personal Offering Envelopes: Because they counter forgetfulness, giving those envelope boxes to all active members generates five to six times the amount of money the church spends to purchase them. In addition to being good reminders for detail-challenged adults, offering envelope boxes are educational for children (some companies produce special envelopes for children).

Congregations increasingly use an alternate means: either a monthly mailing of these envelopes to each donor household or a contract with one of the several commercial companies that provide this service.

Financial Management Courses: Many churches experience excellent results with and attendance at a several-week course designed to help people with personal budget planning, money management, and stewardship. Obtain from Crown Ministries, Inc., at its www.crown.org Web site.

Other congregations report good results from Dick Towner's *Good $ense Budget Course*, available from the www.goodsenseministry.com Web site.

II. Guidelines for Special Offerings

High-per-capita-giving churches do not succumb to the "unified budget" myth, refusing to provide giving opportunities outside the operating budget. Churches make this mistake in a variety of ways. Some fail to recognize that all significant additions to their facilities require a capital campaign, and that those campaigns—providing the church uses capable outside leadership—raise an average of one to three times the total of the annual operating budget (money that would not otherwise have been given).

Other congregations play into the "unified budget myth" by folding their debt payments at the end of a three-year capital campaign into their annual operating budget (which reduces *total* giving by about 30 to 50 percent). Still other churches refuse to permit special offerings for community and world mission causes, blocking people from the opportunity to give to causes their hearts say are important.

Special offerings are biblical. Paul says in 1 Corinthians 16 1,3: "Now concerning the contribution for the saints; as I directed the churches of Galatia, so you also are to do … And when I arrive, I will send those whom you accredit by letter to carry your gift to Jerusalem." Since Paul didn't fear special offerings, why should we?

A study in more than a dozen denominations indicates that two-thirds of laity favor designated giving opportunities. Wayne Barrett says, "Healthy churches can receive an additional 15 percent annually, beyond the general budget, through special offerings."

Key Principle for Special Offerings: Create a climate that says, "Giving to special offerings is voluntary, and participation should come only from people who wish to do so. We allow numerous special offerings. We feel that people who wish to give to those causes should not be restricted from doing so by those who do not wish to give to them.

People Enjoy Giving Money to Their Church in at Least Ten Ways:

1. Regular operational budget support
2. Building funds
3. Special offerings for benevolences, missions, or other causes. Example: The business administrator in a large Lexington, Kentucky, church sent letters to all inactive members, asking for help in meeting the increased postage rates for mailing the church newsletter. He received a $2,000.00 check from a man who had not been in church for ten years.
4. Special one-year or three-year pledges to expand an important section of the budget, such as calling a full-time youth director
5. S.O.S. calls for special needs (met by people who feel passionate about specific causes). Example: A cherub choir of preschoolers had just poured out its heart at a delightful performance in its faded, worn-out robes. As they turned to exit, one of the cherubs tripped on the hem of her robe and skinned her knee. She controlled her tears but blurted out audibly, "I wish we had some new robes!" People handed the pastor enough money at the door after the service to not only outfit the children's choir but the junior choir and most of the adult choir! This is a perfect example of the right person asking in the right way at the right time. Special-need offerings attract money that would not otherwise have been given.
6. An annual "Wish List" to attract special donations for equipment, building repair, or other items. Bricks-and-mortar-type people love giving to such causes, because they can see the results.
7. A special cadre of givers (such as a 5 percent club). Operating budget pledges do not challenge the highest potential givers. Many wealthy people are project oriented; they want to accomplish things that they and they alone may be able to do. Give the top 5 percent of givers occasional invitations to underwrite specific projects for which each person's gift is not more than 5 percent of the total project.
8. Wills
9. Memorials
10. Endowments

Restricting people from several of those ten giving opportunities because the leadership group idolizes the 1950s, post-World War II idea of a "unified budget" (a) blocks people from the joy of giving, (b) restricts their spiritual-growth opportunities, and (c) reduces congregational giving by a significant annual percentage

Chisel this principle in granite so as not to forget it: *The more reasons you create for people to give, the more gifts you receive.* People like to give to certain programs because they like those particular programs. Avoid trying to protect people from appeals for money. They have plenty of experience and ability at protecting themselves from giving away too much of their money.

Midyear Income Shortfalls: Stewardship and finance committees can handle such problems with one of the following methods.

- Lead the congregation in a one-month "tithing" emphasis for a specific month, in which the committee asks people to trust God with their finances by giving one-tenth of their income during that month.
- After determining the exact total of the financial shortfall, the committee announces that figure and asks people to respond with special gifts "over-and-above" their regular giving for a particular month.
- After determining the exact total of the financial shortfall, announce that figure and ask people to respond with a sacrificial "over-and-above" gift of an additional 10 percent beyond the total amount they had planned to give for the present calendar year.

Year-End Shortfalls: Some congregations find value in a "thirteenth-month campaign" that invites people to consider doubling their December offering "so we can finish the year in the black, with all bills paid."

Capital Expenditures for Facilities Construction or Improvement: High-per-capita-giving churches avoid trying to meet the congregation's capital expenditure needs from within their annual operating budget. These churches understand that people give to different causes out of different pockets.

- From the pocket marked "current income," they give to the annual operating budget.
- For other important causes, such as capital improvements to their facilities, many church members reach into a pocket labeled "accumulated resources."

If a church makes the mistake of trying to fold all the capital expenditures into the operating budget, it (a) reduces the opportunity for people to grow in their financial stewardship by that amount and (b) radically restricts its ability to say yes to what God is calling it to do in mission and ministry.

As high-per-capita-giving churches consider how to ask people to reach into their second pockets, those congregations discern that three different methods accomplish three kinds of capital improvements:

- To accomplish many small missions or capital improvement projects, members respond generously to a "general appeal letter."
- Larger capital improvement projects usually require a highly-organized, internally-led "Miracle Sunday" type campaign (Go to www.TheParishPaper.com for a free copy of how to accomplish this method).
- A gigantic capital improvement project such as a new building always requires specialized outside leadership—without which total giving is 50 percent less than it would have been without that outside expertise.

"Miracle Sunday" is one of the most popular and effective internally-led, special-cause campaigns. One small congregation received $127,000 in cash for improvements in their church kitchen and the purchase of a van for the youth. Several large congregations have received more than one million dollars in cash in one day with the Miracle Sunday program. Some crucial facts to bear in mind when considering a Miracle Sunday Campaign:

- Select "warm, fuzzy" causes that almost everyone will enthusiastically support.
- A goal that is less than one-third of the church's annual budget apparently does not stimulate people's imaginations sufficiently enough to produce a successful result.

If you execute the Miracle Sunday model "by the book," without removing key elements of the timeline, expect to receive an amount equal to between one-third and three times the congregation's total annual budget.

For competent outside leadership in large capital-fund campaigns to finance church facility improvement or enlargement, contact an organization such as those on the following list: (1) the appropriate agency in our denomination; (2) a company with a good reputation due to its work with other congregations in our area; (3) Horizons Stewardship, PO Box 627, Cabot, AR 72023, 501/843-9428; (4) Church Fundraising Services, Longmont, Colorado, 800/826-2048; (5) Cargill Associates, Fort Worth, Texas, 800/433-2233; (6) The Generis Partners, Atlanta, Georgia, 800/233-0561; (7) RSI, Dallas, Texas, 800/527-6824; (8) Christian Stewardship Ministries, Litchfield Park, Arizona, 800/926-4891; (9) IMPAC Services, Brentwood, Tennessee, 877/595-8005; (10) JHM & Associates, Mechanicsburg, Pennsylvania, 888/227-3006; (11) Ministry Campaign Services, Minneapolis, Minnesota, 800/995-8571; (12) The Rogers Company, 10713 Plano Road, Dallas, TX 75238; 800-527-1354.

See excellent ideas for how to evaluate and select such firms in Michael Reeves, *Extraordinary Money* (Nashville: Discipleship Resources). Examples: Talk with a representative of three such companies. Ask for the names and phone numbers of four churches of our size that have employed each company. Telephone the four pastors and ask

- "Was your campaign successful?"
- "How satisfied were you with this company's leadership?"
- "Would you employ the company again?"

Do not, however, merely get references on the company. More importantly, ask these questions:

- "If we employ your company, which of your consultants will lead our congregation's campaign?"
- "How many years of experience does the consultant have?"
- "How many campaigns has the consultant led in congregations of our size, with our size annual budget, and with our size goal?"
- "How many campaigns has the consultant led in congregations of our denomination?"

Ask for the names and phone numbers of three churches with which this particular consultant has worked. Call the pastors and ask the three questions in the paragraph above.

Generally speaking, mainline congregations should never combine their annual operating budget campaign with a capital campaign for facilities improvement. Combining the two appeals tempts some members to split their present level of giving between their capital campaign and their operating budget giving, rather than making an over-and-above gift to the facilities improvement project.

Separating the operating budget campaign and the capital campaign creates more effective opportunities for congregational inspiration and education. Scripture provides a basis for that practical advice. In the Bible we see two types of gifts—(a) gifts that build the Temple, which come as additional offerings on unique occasions and (b) regular and ongoing gifts that run the Temple by supporting the priests, religious celebrations, and benevolences.

Recognizing the "50/30/20 principle" in congregational finances, effective stewardship and finance committees resist the urge to roll their debt-service payments into the annual operating budget at the end of the three-year pledge period for a capital-improvement campaign.

- In mainline congregations of every size, approximately 50 percent of the offerings go to provide personnel (clergy, program staff, office staff, custodial staff, etc.).
- In mainline congregations of every size, approximately 30 percent of offerings go to fixed overhead expenses (utility bills, floor wax, Sunday school material for children, etc.).
- This leaves approximately 20 percent of offerings as discretionary giving for missions and benevolences.

The "50/30/20 principle" explains way making debt-retirement payments from within the operating budget usually puts congregations into financial stress. The leaders must inevitably rob one of, two of, or all three parts of the budget in order to pay the building debt.

Always, always, always, conduct a debt reduction/capital improvement campaign if building payments remain at the conclusion of a three-year pledge period for a capital-funds campaign. Some churches in growing population areas have conducted four, three-year capital campaigns back-to-back without damaging congregational morale or increases in giving to their annual operating budget.

Some churches, at the two-years, six-month point of a three-year capital-fund campaign-pledge period, find themselves slightly short of their anticipated needs, often due to construction-cost overruns. Providing the financial need at the end of their three-year pledge period is less than 25 percent of the total project, congregations often find it practical to ask for a one-year campaign extension of pledges. At this point, ask people who made a three-year commitment to consider extending their commitment for an additional twelve months. Ask new members who have not made capital campaign commitments to make a pledge for eighteen months (representing the remaining six months of the initial campaign plus the one-year extension).

However, if the congregation's need at this two-years and six-month point is more than 25 percent of the project's original total, such a campaign extension is usually not advised. Instead, conduct another three-year debt reduction/capital improvement campaign. The totals received in such follow-up campaigns are substantial but, on average, less than totals of an initial campaign. Example: In the capital-fund campaign for initial construction, churches raise an average of 270 percent of their annual operating budgets; churches that conduct follow-up, debt-reduction campaigns raise an average 180 percent of their annual operating budget. (Adapted from the numerous helpful ideas in Michael Reeves, *Extraordinary Money* [Nashville: Discipleship Resources])

Expert capital-fund campaign counsel is just as important to success in a debt-reduction campaign as it was for the initial construction campaign. Congregation-led debt-reduction campaigns raise, on average, 50 percent of the money that expert-counsel-led campaigns raise.

Why do large capital campaigns require outside leaders, and why does using internal leadership reduce the total giving by at least 50 percent? The primary answer to that question is the fact that success in large capital campaigns requires several large gifts. Because outside leaders have the courage to ask for those large gifts, people gladly give them. Local leaders do not ask for them. The following formula illustrates the number of gifts needed in each of three categories to raise one million dollars:

One person at $100,000	= $100,000
Ten people at $50,000	= $500,000
Twenty people at $10,000	= $200,000
Everyone Else	= $200,000

The large gifts at the top of the above list do not happen without guidance from an outside leader.

Another way to state the principle: Multiply the largest single gift by ten and you have the total amount you are likely to raise in any project.

III. How to Increase Stewardship of Accumulated Resources

John Claypool said, "Death will make generous givers of us all." The big question: where will we direct that generosity?

What determines whether they give some of that to their congregations? Whether churches ask, and how they ask.

Establish Endowments: Many congregations find it beneficial to establish two permanent endowments: (a) facilities endowment and (b) missions endowment. Different types of people like to contribute to different kinds of endowments. If these two endowments exist, and if church leaders frequently publicize the ministries they provide in an appreciative way, the two endowments tend to attract sizable planned giving contributions as well as numerous gifts through wills and bequests.

In the movie, *Gladiator,* Russell Crowe played Maximus, a Roman gladiator shortly after the death of Emperor Marcus Aurellius in 180 AD. Not expecting to live very long after taking a big risk in trying to return Rome to the status of republic rather than having it ruled by an emperor, Maximus said, "When a man sees the end, he wants to know that there was some purpose to his life." That is one of the motivations behind peoples' willingness to give generously to church endowments. But they can only give generously to church endowments if (a) the endowments exist, (b) church leaders publicize their existence two times each year, and (c) the endowments serve causes about which church members feel passionate.

Models for the development of such systems, models for establishing a church foundation that oversees these types of monies, and publicity materials for use twice each year are available from the stewardship departments of most denominations. Excellent brochures and materials are available from the Planned Giving Resource Center (www.gbod.org/stewardship/giving.asp).

Helpful resources for church foundations and endowment committees are available from The Sharpe Group (www.sharpenet.com). For information on seminars held in various parts of the United States each year, contact the National Planned Giving Institute, College of William and Mary, PO Box 8795, Williamsburg, VA 23187-8795, or telephone 800/249-0179 or visit the www.wm.edu/offices/auxiliary/npgi/index.php Web site.

Provide Educational Opportunities: Only 42 percent of Americans, including retired Americans, have a will. (*Wall Street Journal, 6-10-04*). Some experts claim that only 50 percent of lawyers have a will. Why is this? For many people, the reason is "denial." They cannot imagine not being alive forever and prefer not to shatter that illusion with rational thinking. Churches that sponsor a "Wills and Estate Planning Seminar" (a) assist their individual members in making appropriate estate plans and (b) strengthen their congregation's mission and ministry abilities.

While not designed to influence people to put the church in their wills, the following seminar inevitably accomplishes some of that as a byproduct. About every five years—either alone or in cooperation with nearby churches—our congregation should sponsor a one-and-one-half hour "Wills and Estate Planning Seminar" from 10:00 a.m. to 11:30 noon on Saturday. Ask three resource people to lead it: a local lawyer who is familiar with tax laws and estate planning, a local CPA (Certified Public Accountant) familiar with tax law, and a development staff member from a church college or institution who presents the spiritual dimensions. This type of seminar benefits church members and their friends: many of them do not seek out estate planning information that can significantly benefit them and their heirs.

The great Harry Emerson Fosdick, pastor of Riverside Church in New York City for several decades during the mid-1900s, printed the phrase, "Remember the church in your will." at the bottom of each Sunday-morning worship bulletin. That church continues to receive bequests resulting from those weekly "spot commercials."

IV. Building Enthusiasm for Missions/Benevolences Giving

Among congregations of all denominations, the average percentage of total annual contributions given to all "outside the walls" causes (local, state, national, denominational, and world missions and benevolences causes) in 2006 was 15 percent, which compares to a 19 percent average in 1992. That average percentage has been declining for several years.

Examples of percentages of congregational contributions given to local, denominational, and world missions and benevolences causes from selected denominations:

American Baptist—17 percent
Christian Church (Disciples of Christ)—9 percent
Evangelical Lutheran Church in America—8 percent
Lutheran Church—Missouri Synod—9 percent
Episcopal Church—15 percent
United Church of Christ—8 percent
Presbyterian Church (U.S.A.)—14 percent
Cumberland Presbyterian Church—15 percent
United Methodist Church—20 percent

Why have American attitudes changed regarding financial giving beyond the local church? Numerous reasons have fueled this shift. Examples:

1. Americans' increasing distrust of distant institutions
2. Americans' increasing desire for local and regional decision-making
3. Increasing numbers of local church leaders with post-1946 rather than pre-1946 birth dates
4. Americans' decreasing support for priorities that they did not personally help to determine
5. Resistance to impersonal appeals by Americans who increasingly prefer to give to causes with which they are personally acquainted
6. Americans' reduced loyalty to individual denominations
7. Americans' increased feelings that individual preference is more important than what seems best for the total group
8. The mainline denominations' shrinking memberships (fewer giving units) and their members' rising median-ages (more retired members equal lower incomes)
9. Increasing congregational overhead costs in budget line items such as staff health insurance premiums, clergy housing, and heating/cooling
10. "Connectional" denominations that swim upstream against increasingly strong currents of "congregational" (local autonomy) thinking
11. Members voting with their pocketbooks against what they perceive as inappropriate political activism by upper-echelon church leaders
12. A theological conservatism trend among young adults, which causes pocketbook voting against what they perceive as liberalism among denominational leaders
13. Lack of cohesive, exciting vision regarding the denomination's future goals
14. Lack of clearly-defined identity in denominational organizations and agencies
15. Lack of a clearly communicated purpose for some projects
16. Lack of "personalization" among recipients of denominational missions dollars
17. A twenty-year trend toward preference for "designated giving" to specific local and world needs, rather than giving to a "United Way"-type denominational fund
18. A decreasing number of members who believe that a congregation's purpose is to support denominations
19. Differences of opinion between denominational leaders and local members regarding the most important things a denomination should do for congregations
20. Differences of opinion between denominational leaders and church members regarding the most important things congregations should do
21. An increasing proportion of American churchgoers feeling "disengaged" from the agendas and priorities of their denomination

Those multiple causes exert differing amounts of influence in various denominations. In connectional denominations such as the Episcopal Church and The United Methodist Church, two primary reasons for poor congregational support of "Apportionments" (the name of the Family Fund that supports missions and benevolence causes in the United States and across the world) are (a) unwillingness to live out the definition of a connectional congregation (for example, *The Book of Discipline of The United Methodist Church* clearly states that a United Methodist congregation pays 100 percent of its Apportionments) and (b) unwillingness of Conference leaders to require adherence to that standard of congregations within their jurisdiction.

How can churches increase giving to local and denominational missions/benevolences?

All twenty of the following are helpful, but the first seven items are especially important:

1. Increase the church's income by teaching percentage-of-income stewardship to God rather than fund-raising techniques for the church budget.
2. Provide preaching and teaching throughout the year regarding the spiritual importance of giving a percentage of one's income to the mission and ministry of Jesus Christ.
3. Provide numerous kinds of spiritual-growth opportunities for members and attendees.
4. Increase the number of giving units through stronger evangelism efforts: The congregation's primary stewardship is to give the life-changing message of Jesus Christ to people who have not yet received it. (Bake a bigger pie instead of arguing about how to slice a small one.)
5. Promote the belief that Christ's church should care about the people both inside and outside its walls.
6. Avoid letting the church's building-debt service invade its operating budget and rob its missions giving ability.
7. Build a stewardship committee whose members are highly motivated and well informed.
8. Recognize that few young adults (ages twenty-five to forty-four) give generously to missions causes for the same reasons that motivated their parents at that age.
9. Permit several special offerings each year—to a variety of denominational and local community causes.
10. Personalize every cause as much as possible.
11. Develop specialized world missions projects that excite the imagination and attract personal involvement.
12. Support several local community missions projects with both dollars and hands-on participation.
13. Do an above-average job of publicizing both local and denominational missions causes.
14. Improvise to fit missions appeals to the church's historical experiences, present circumstances, and members' passions.
15. Provide a building endowment fund and a missions endowment fund.
16. Support the denomination's "family fund" (ministries such as seminaries that educate clergy and other endeavors that no congregation can do alone) through the operating budget.
17. Contribute at least 10 percent of the operating budget to denominational missions causes (a larger percentage in "connectional denomination congregations").
18. Continuously educate members regarding how denominational money is gathered and spent.
19. Strive to increase the missions giving portion of the church budget by l percent each year, rather than attempting a gigantic leap in one year.
20. Work toward the goal of giving 20 percent of members' and attendees' donations to causes outside the congregation (local, denominational, and world).

Stewardship, benevolences, and missions committees benefit from studying and discussing *Church Effectiveness Nuggets: Volume 19, How to Increase Local and World Mission Giving*. Download free at the www.TheParishPaper.com Web site.

V. The Bottom Line

My wife, Barbara Miller, read her name in the *Lubbock Avalanche-Journal* obituary one morning. The item accurately indicated her age and accurately noted that she had a son in Midland, Texas. Barbara reported that as rather a sobering experience. She pinched herself and wondered if she should call someone to find out if she was still alive.

Someday, each of us will find our names in the obituary—and the experience will be real. When that happens, and we look back across the years of a lifetime, will not one of the most important issues be whether we have used the financial resources God gave us in meaningful and significant ways? That is what stewardship is all about—using life (and money is distilled life)—in ways that count rather than ways that don't count.

Does this not mean that the teaching and preaching of Christian stewardship habits is among the most significant tasks of a congregation's ministry?

Appendix

Overview of *New Consecration Sunday*

1. *New Consecration Sunday* assumes that lay people do not like to visit other lay people in their homes and ask them to fill out a pledge card during the annual stewardship campaign. Therefore, following the worship service on Consecration Sunday, the church provides a Celebration Luncheon. Church leaders ask laypersons to make reservations for the Celebration Luncheon that follows the worship service in which they complete "Estimate of Giving" cards. At no point in the program do laypersons ask one another for money or pledges.

2. *New Consecration Sunday* teaches stewardship on the basis of "the need of the giver to give for his or her own spiritual benefit" rather than on the basis of "the need of the church to receive to balance its budget." (1 Corinthians 16:1-2 says we are to "give as we prosper," not "as the church needs the money.")

3. *New Consecration Sunday* focuses on the question, "What is God calling me to do?" rather than on the question, "What does the church need in order to pay its bills?" Thus, the annual stewardship emphasis becomes a spiritual-growth experience, not a fund-raising effort.

4. *New Consecration Sunday* focuses on tithing and percentage-of-income giving, not as a legalism but as an appropriate faith commitment. This is the only effective way to make the giving of money a spiritual issue that fits the differing income levels of each individual.

5. By asking people to complete "Estimate of Giving" cards during a worship service, *New Consecration Sunday* models the idea that stewardship is part of our worship of God, rather than a fund-raising procedure.

6. *New Consecration Sunday* conducts the campaign *before* building the annual operating budget. Setting the budget first and then raising money holds giving down by contributing to the "fair-share syndrome." Church members, remembering the "fair share" motto of many secular organizations, make only slight increases in their giving when they see that the new budget is only 3 percent or 5 percent higher than last year. Building the budget *after* the campaign takes the lid off potential increases by (a) eliminating the fair-share syndrome and (b) eliminating the inevitable negative reaction everyone has to one or two items in the printed budget proposal.

7. *New Consecration Sunday* assumes that people can enjoy rather than feel negative about stewardship programs. Although date-setting and planning begins six weeks before Consecration Sunday, the intensive work by laypersons happens only during the last six days.

Obtain the *New Consecration Sunday, 2007 Revised Edition: Stewardship Program with Guest Leader Guide and CD-ROM* and *Team Member Manuel* (ISBN 798-0-687-64437-7) from Cokesbury: 800/672-1789 or www.cokesbury.com or from a local Cokesbury Book Store. The following outline does *not* include the how-to-do-it elements of *Consecration Sunday* but overviews how it works:

Step #1: *Your congregation selects as guest leader a pastor or layperson you are confident will follow the timeline instructions; can speak in an effective, interesting manner; and is available on the appropriate dates.* Guest leaders who meet those three criteria achieve the same results the first time they lead a *New Consecration Sunday* as they do the tenth time they serve as a guest leader. *New Consecration Sunday's* results come from the *process*, not from the guest leader's personality.

You might select as guest leader a judicatory staff person, a retired pastor who lives in your area, a pastor in a nearby community, or a capable layperson—providing he or she is NOT a member or attendee of your congregation. In some settings, two pastors lead *New Consecration Sunday, Revised Edition* in each other's congregations. In preparation, ask the guest leader to first listen to the Overview of New Consecration Sunday on the CD (you can also play the CD for your committee or board as a quick introduction), then read the *New Consecration Sunday, Revised Edition,* and then study the final section: the *Guest Leader Guide*.

A guest leader is necessary for several reasons. (a) People and pastor work harder. (b) The guest leader takes a fresh approach, which results in more attention and serious consideration given to the subject. (c) Committee members are far less likely to take shortcuts. (d) Committees make fewer mistakes because the pastor can suggest that "we telephone and check with the leader about that." (e) Since the presence of a guest leader makes a 10 percent to 30 percent difference in total dollar results, he or she is well worth the small honorarium and travel expense.

The guest leader makes three trips to the church: (a) About six weeks prior to Consecration Sunday, the guest leader conducts a one-hour orientation session with the Consecration Sunday Team that your church's governing board appoints to lead *New Consecration Sunday*. Using detailed instructions in the *Guest Leader Guide*, he or she helps the Consecration Sunday Team personalize the program for their congregation. (b) The guest leader speaks at the dinner on Sunday or Monday evening prior to Consecration Sunday—for the governing board, committees, Consecration Sunday Team, and the spouses of people in these groups. (c) The guest leader preaches during morning worship on Consecration Sunday. The honorarium and travel expenses you decide to pay are between you and that person.

Neither Cokesbury nor Herb Miller maintains lists of experienced guest leaders. Often, you can obtain names by checking with your denomination's judicatory office or that of another mainline denomination in your area.

Step #2: *Several kinds of publicity unfold during the four weeks before Consecration Sunday*, using several model letters and announcements.

Step #3: *On Sunday morning, three weeks before Consecration Sunday*, a Consecration Sunday Team member makes announcements in all adult Sunday school classes and in morning worship. He or she does NOT ask for money but focuses on asking people to attend the worship service and the Celebration Luncheon on Consecration Sunday.

Large churches with sizeable attendance at three, four, or more worship services each weekend, in which the Celebration Luncheon is not practical, select from among a list of several options in the program book a strategy that accomplishes the objectives of the Celebration Luncheon.

Step #4: *On Sunday morning, two weeks before Consecration Sunday*, a layperson uses the "Grow One Step" sheet in morning worship—illustrating it with the details in the program book—and, if desired, downloads and uses the PowerPoint presentation from the CD. This motivates people to give careful attention to their financial decision during the next two weeks.

Using the reservation cards downloaded from the CD, the presenter requests that people make Celebration Luncheon reservations.

Step #5: *On Sunday morning, one week before Consecration Sunday*, another layperson repeats the announcement of and the request for Celebration Luncheon reservations.

Step #6: *On Sunday evening, one week before Consecration Sunday*, (Monday evening in some communities), the guest leader speaks at a dinner for governing board members, committee members, Consecration Sunday Team members, church staff, and the spouses of people in these groups. No financial commitments are taken at this dinner; the presentation is inspirational and motivational stewardship education.

However, everyone at the dinner (with the exception of church staff) is requested to help contact all members and friends of the church who have not yet made their reservation for the Celebration Luncheon next Sunday. These contacts are made on the Monday, Tuesday, and Wednesday before Consecration Sunday. (This final week prior to Consecration Sunday is the only point at which large numbers of laypersons put time and energy into the process.)

Due to this systematic process, the attendance on Consecration Sunday is 20 to 60 percent higher than usual. The whole church family shows up—the people who attend every Sunday, the people who attend twice a month, the people who attend once a month, and the people who show up a couple of times each year.

Step #7: *On Consecration Sunday*, the guest leader preaches at morning worship and conducts a seven-minute commitment session at the end of the service, inviting people to fill out an *Estimate of Giving Card*. At this concluding section of the service, the guest leader (a) asks the ushers to distribute cards throughout the pews, (b) gives a brief motivational/theological rationale for this decision, along with instructions for how to complete the card, (c) asks people, after they have made their decision, to come forward with their cards and lay them on a table placed on the floor level of the sanctuary, and (d) asks people to go directly to the Celebration Luncheon after they leave the sanctuary.

Step #8: *The Celebration Luncheon on Consecration Sunday*, immediately following morning worship, is not a potluck. It is catered meal that was not prepared by the women of the church. Some large churches with two, three, or four morning worship services successfully replace the Celebration Luncheon with a brunch after each service and a dessert fellowship for their Saturday evening service. This accomplishes a key element of Consecration Sunday—namely, taking advance reservations. This ensures both a large attendance and large numbers of people focusing their attention on the question, "What percentage of my income is God calling me to give?"

Step #9: *The Celebration Luncheon involves no program except for the announcement of the campaign results at the end of the meal.* The program preceded the luncheon: it was the worship service and the commitment session during worship. In most churches larger than 300 in average worship attendance, computing the results takes so much time that the church usually announces the results in the newsletter and the Sunday morning worship bulletin the following week.

Step #10: *On Monday after Consecration Sunday*, the church office mails a letter that includes a stamped, self-addressed envelope and an *Estimate of Giving* card with the appropriate name, address, and telephone number to each household *not present* for Consecration Sunday.