

# Church Effectiveness Nuggets: Volume 19

## How to Increase Local and World Missions Giving

**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](http://www.TheParishPaper.com) for subscription information.

**Purpose of this Volume:** Provides in-depth answers to questions that readers of *The Parish Paper* ask regarding this topic by giving lay leadership and clergy (a) twenty-three reasons behind congregational opinion-shifts regarding financial support of outside-the-walls causes and (b) sixty practical principles, policies, and procedures that power community-service, benevolence, and world missions giving.

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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, either in a church or an individual, more often comes by interactions with other respected persons than by solitary study.

Therefore, this resource provides a long-term study-discussion—though which the congregation can experience itself into new insights, and action-directions.

### Unfolding This Study-Discussion Process

Generally speaking, congregations get better results by appointing a special task force than by handing this material to any presently-existing group in your congregation, such as the governing board, the finance committee, the stewardship committee, or the missions committee.

**Step #1:** Ask the congregation's governing board to appoint a special task force, the "Local & World Missions Enrichment Team," comprised of six respected laypersons and the pastor, to study this material and make recommendations. The ideal selection formula for the task force: 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: pre-1945, 1946-1964, and 1965-1990.

Avoid the temptation to make the Local & World Missions 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 it moves beyond five-to-seven members.

**Step #2:** The Local & World Missions Enrichment Team begins its ministry with four, one-hour discussions of this study-discussion resource during four 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 four discussions.

*Local & World Missions 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?

*Local & World Missions 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 Local & World Missions 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 local and world mission 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

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### 1955 Is Alive but Not Well

"I read somewhere that a growing congregation should give at least 10 percent of its budget to local community mission and benevolences ministries," Hazel said. "I've done some figuring. Our church gives less than 2 percent to local causes. We need to . . ."

"The numbers won't crunch," George broke in sharply, with his characteristically caustic manner. "Where would you get that money? We're not even giving 10 percent to our denomination. A lot of our older members say they are embarrassed that we aren't doing our part. Shouldn't we increase our giving to overseas missions before we take on other local needs?"

Perplexed but not dissuaded, Hazel said, "I'm not sure where the money would come from. It just seems like the right thing to do!"

John had been silent the entire meeting. "Both ideas have merit," he said, "but I question whether we can afford either one right now. We're having a tough time trying to pay off a big building debt. Before we get done with that, we'll need to build more classrooms. Our church is less than twenty years old. It's just getting started. Churches should wait till they get old and wealthy before they start giving away money."

Pastor Janet, one of whose numerous skills was peacekeeping, sensed a volcanic argument building toward eruption. "All three opinions make sense to me," she said diplomatically. "I wonder if we need more information so we can make the best possible decision. I know a consultant who works with congregations of every denomination. Would it be OK if I write him and ask how other churches deal with this?"

"What will it cost?" George grumbled.

"Nothing, if we just write," Pastor Janet responded.

"What do we have to lose?" Hazel said. "We can't put the budget together for another month anyway."

With the exception of George, who loved arguments more than solutions, the seven-member benevolence committee happily postponed the decision and changed the subject. Each of them expected vindication when the consultant agreed with his or her position.

At the meeting one month later, Pastor Janet distributed copies of the consultant's letter and its accompanying several-page-document response to her inquiry. "Let's take fifteen minutes so each of us can read this before we discuss it," she said. "The consultant answered several questions I didn't ask, so it's pretty long. Then we can decide which parts are relevant to our discussion last month."

**The Consultant's Response:** You listed three options for handling local and denominational missions giving. I hear those opinions in congregations of several dozen denominations.

Part of the increased tension surrounding this subject started thirty-five years ago. In the 1960s, denominational leaders began urging churches to increase their support for community causes. The motive: to help our cities deal with the radical social upheaval sweeping America

during that era. The positive response of many congregations to that appeal produced several unanticipated results that unfolded in the following order:

- a. Congregational giving to denominational missions causes began declining as churches redirected part of their benevolence money.
- b. Denominations turned up the heat of their appeal for financial loyalty from clergy and congregations.
- c. Denominationally supported institutions such as homes for the elderly added development staff to raise more “designated money” from individuals within congregations. (The institutions recognized that they could not survive unless they escaped their dependence on the denomination’s shrinking financial pie.)
- d. To combat their shrinking incomes from congregations, national and regional denominational structures also began adding development staff to raise more “designated money” from individual donors within congregations (outside the congregations’ operating budgets).
- e. Endowments that protect specific sections of each denomination’s national and regional ministry—such as seminaries and summer youth camps—from financial disaster became especially popular.

Those 1960s appeals that began redirecting congregational missions-support from world to local causes are only part of the picture. We can identify at least twenty-two *new* reasons why American church members’ attitudes have shifted regarding the money they send beyond their local walls.

### **Twenty-Three Opinion-Shifts Changed Outside-The-Walls Giving Attitudes**

The first twenty causes listed below exert differing amounts of influence in congregations. Each cause is a stronger or weaker influence, depending on the congregation’s location on the broad theological, polity, and procedural spectrum of America’s diverse faith families. For example, causes twenty-one and twenty-two exert more influence than the first twenty in “connectional” polity denominations such as The United Methodist Church and The Episcopal Church.

**1. Americans’ increasing distrust of distant institutions.** Denominations are not the only targets of this feeling. U.S. presidential candidates must run on an anti-Washington-establishment platform if they want to win election to their government’s top leadership post.

**2. Americans’ increasing desire for local and regional decision making.** Localism, the flip side of anti-distant-institutionalism, has Congress passing laws to give money and power back to the states. That reverses the 1945-through-1970 trend: handing more power to the central government. Parishioners dish out to denominations the same treatment they give to Washington.

**3. Increasing numbers of local church leaders with post-1946 rather than pre-1946 birth dates.** World War II young adults carried their “we must win the war” institutional loyalty into congregations and applied it enthusiastically to denominations. Now, however, that group of church leaders is much smaller. Four out of five Americans presently alive had not yet been born when we charged up the beaches at Normandy at the end of World War II. Thus, we less often hear the “whatever it takes to support our country and denomination” attitude in church board meetings. More and more we hear the “let’s take care of our congregation and community-needs first.” Both age groups are loyal, but in different ways.

**4. Americans’ decreasing support for priorities that they did not personally help to determine.** G.I. Joe’s generation carried its “I’ll go where they send me and do what they tell me in order to win the war” value system into congregations and applied it vigorously to denominations. The Vietnam generation carried its “the government might be wrong; individually I’ll decide” convictions into congregations and applied them to denominational requests for financial loyalty.

**5. Americans' increasing preference to give to causes with which they are personally acquainted.** During the 1950s, denominations could send congregations fliers listing two dozen institutional causes whose annual needs totaled twenty or thirty million dollars. Denominations knew that many church board members would respond with, "Our leaders need our help; let's do whatever it takes!" Now, however, many board members say, "Who are these people; how do we know the money goes where it's supposed to?"

**6. Americans' reduced loyalty to individual denominations.** During a recent year more than one-half of the new members in the congregations of several mainline denominations transferred from congregations of other denominations. When all the fences are down between faith families, far fewer board members feel financial loyalty to a particular pasture.

**7. Americans' increased feelings that individual preference is just as important as what seems best for the total group.** In democracies, especially during historic crisis times such as World War II when the population united against a clearly-defined enemy, a 51 percent majority vote settles an issue. Now, however, many Americans add a "yes, but" to their majority-rule belief. They want the type of democracy that decides issues with a majority vote; yet, makes room for one or several minority-opinion holders to follow a different drummer. This (a) makes any U.S. President's role far more complicated and (b) impacts the role of collecting money to support denominational ministries.

**8. The mainline denominations' shrinking membership (fewer giving units) and their members' rising median ages (more retired members equal lower average incomes).** This results in less money in the offering plates and lower money flow to denominational agencies. When the pie is smaller, the chef serves thinner slices to all diners.

**9. Increasing congregational overhead costs in budget line items such as skyrocketing staff health-insurance premiums, clergy housing, and heating/cooling.** This results in fewer discretionary dollars available. When the "must pay" stack of bills gets taller, some in the "ought to pay" stack become orphans.

**10. "Connectional" denominations such as The United Methodist Church and the Episcopal Church swim upstream against increasingly strong currents of "congregational" (local autonomy) thinking such as Southern Baptist Churches practice with all their "outside the walls" giving.** When the attitude of numerous young governing-board members says, "We will decide for ourselves, thank you," pleas for denominational loyalty get an anemic hearing. In many congregations, 50 percent to 80 percent of the board members grew up in and/or recently transferred their memberships from congregations of non-connectional denominations. The boards in such congregations increasingly view denominational "Apportionments" dollars as taxation rather than mission-support opportunities.

**11. Members voting with their pocketbooks against what they perceive as inappropriate political activism by upper-echelon church leaders.** The strong winds of social change blowing across America bring controversy on several subjects. If pew people decide that some departments in their denomination's national office reside in left field, they may vote not to send money there.

**12. A theologically conservative trend among young-adult board members, which causes pocketbook voting against what they perceive as liberalism among denominational leaders.** As noted above, some church members revolt at what they view as inappropriate denominational meddling in politics. Other church members become irate when they think their denomination is drifting away from its biblical moorings. When that opinion develops congregational mass—or when a congregation contains sizable numbers of both anti-activists and anti-liberals—some outreach dollars may find new homes.

**13. Lack of cohesive, exciting vision regarding the denomination's future goals.** Denominational missions' solicitation flourishes during times of strong affirmation by congregations of clear-cut, well-defined denominational vision. Example: a cohesive vision fueled the record-setting number of new churches planted during the 1870-1910 era, driven by a

consensus that denominations exist to help congregations accomplish Jesus's Great Commission to go, make disciples (Matthew 28:19). Opposite convictions, such as a "let's maintain the status quo vision," translate that historic bias toward new church establishment into "Let's try not to lose any more financial support" and tends to produce even greater shrinkage in financial giving.

**14. Lack of clearly defined identity in denominational organizations and agencies.** During the era of enthusiastic world-wide missionary work in the 1800s and early 1900s, church members could easily see the purpose of collecting money for missionary endeavors. Many denominations and/or the departments within them find their identities far more blurry in recent decades. Clear identity attracts money. Vague identity attracts reservations about giving money.

**15. Lack of a clearly communicated purpose for some projects.** What if the objective value of a specific mission endeavor is high while potential donors perceive its value as questionable? Perception is reality in the beholder's eyes. Some deserving causes suffer from communication sent but not received.

**16. Lack of "personalization" among recipients of denominational missions dollars.** At mid-twentieth century, people strongly believed in and supported large institutions. In the current era, many people distrust distant institutions. Thus, many church members prefer giving to causes led by well-known individuals. In those days, the *picture* attracted money. These days, people feel more inclined to support the *painter*. Some denominations are learning this. Rediscovering procedures from the early twentieth century, they link missions-dollars to individual missionaries' names. But what happens if several top denominational leaders still work from an "institutional loyalty" value system they built as young adults? Their "perceptive lens" can blind them to young adult donors' preference for giving to people rather than to institutions.

**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.** The causes that began claiming the hearts of teenagers and college youth during the racially torn, poverty-fighting 1960s are now espoused by mature adults who have the power to act. The baby boomers grew up. They now make more and more of the congregational decisions concerning missions-money.

**18. A decreasing number of members who believe that a congregation's purpose is to support denominations.** Loyalty to institutions and pride in faithfully supporting "our denomination" blew away in the winds of individual choice that swept through the 1960s. Denominational leaders' protests, "This is not right!" do not change reality.

**19. Differences of opinion between denominational leaders and local members regarding the most important things a denomination should do for congregations.** Most of the 1920-1960-era church board members and congregations agreed that the primary purpose of denominations is to gather money to accomplish faraway ministries that no individual congregation could go and do, especially Jesus's Great Commission to "Go therefore and make disciples" (Matthew 28:19) among foreign-shore populations. Many contemporary young adults add a big, difficult-to-accomplish item to that agenda: they also think denominations should help congregations within their geographical boundaries become more effective in mission and ministry. When denominational leaders cling to definitions widely affirmed during the 1940s and 1950s, or shift the focus to social-action items for which they developed a passion during the 1960s, their institutions become increasingly poor.

**20. Differences of opinion between denominational leaders and church members regarding the most important things congregations should do.** When national or regional staffs attempt to teach local leaders the priorities of a previous decade—or priorities with which local leaders strongly disagree—relationship barriers go higher and financial giving goes lower.

**21. Differences of opinion by clergy and lay leadership regarding the definition of a congregation in a "connectional" polity (church government system).** In "connectional" denominations such as The Episcopal Church and The United Methodist Church, mission's giving happens through congregational "Apportionments." This is the name some connectional

denominations give to their Family Fund, which supports missions-and-benevolence causes in the United States and across the world. Built on the principle of “representative democracy,” connectional congregations abide by rules such as those in *The Book of Discipline of The United Methodist Church*, which clearly states that by definition a United Methodist congregation pays 100 percent of its Apportionments. What happens when “rebel” local clergy and lay leadership decide to disregard that definition and start acting like a Southern Baptist “participatory democracy” polity that selects all of its own missions-giving causes (and de-selects some of its denominational missions-giving causes)? Denominational benevolence-and-missions giving goes down. Accompanying that drop, total dollars sent outside the walls almost always declines. Contrary to what “rebel” congregational leaders usually assert, a careful examination of the records usually indicates that the *total* congregational giving to local community, regional, and across-the-world, outside-the-walls, benevolence-and-missions causes dips by 25-to-50 percent.

**22. Unwillingness of regional denominational leaders to *require* local pastors and lay leadership to live up to the definition of a congregation in “connectional” polity denominations (church government system).** Closely related to number twenty-one above: What happens when Conference leaders such as Bishops in “connectional polity” denominations disregard their role of authority and do not *require* their clergy and lay leadership to live up to their agreed-upon role in “representative democracy” denominations? When that happens in connectional congregations, such as those in The Episcopal Church and The United Methodist Church, benevolence and missions-giving to denominational causes goes down. As noted above, the destination of discretionary dollars does not merely shift to other ports. Many of those dollars never leave the dock.

**23. An increasing proportion of American churchgoers feeling “disengaged” from the agendas and priorities of their denomination.** Like the divorced person who formerly cared a great deal about his or her spouse, a large majority of American churchgoers feel totally unconcerned about the mission financed by their denomination.

**The Explosion:** George broke everyone’s concentration with a snort of irritation that sounded like a rhino preparing to charge. This surprised no one in the benevolence committee meeting. Midway through reading the consultant’s long monograph, George exclaimed, “I don’t need to read any more of this!” He unconsciously knew his snort would pull the group together around an attempt to placate him. Like most church bullies, he got results.

When pressed for his “concerns,” he said in abrasive tones, “This list of twenty-three reasons is nothing but a set of excuses for not doing what every church ought to do—stay loyal to its denomination.”

After considerable sympathetic discussion, the group agreed to read the rest of the consultant’s response before making decisions. “After all,” Hazel said, “the next part of this document has twenty ways churches can strengthen their missions giving. Surely we will find something helpful in those suggestions!”

The group got what it wanted—peace. George got what he wanted—attention and a brief period of group control.

## Study-Discussion Session #2

*Local & World Missions 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.

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### **Twenty Principles that Strengthen Local & Denominational Missions Giving**

One month later, their equilibrium regained and thankful for missing the bullet of an unpleasant argument, First Church's Benevolence Committee is midway through its next meeting. The committee members are doing what they agreed to do; namely, reading the consultant's lengthy document to see whether any of it makes sense in their congregation.

**The Consultant's Letter-Response Continued:** You wanted to know how effective congregations handle their outreach giving. Their method is like a diamond with several facets, each of which is important. Some principles:

#### **1. Use annual stewardship programs that teach percentage-of-income stewardship education to underwrite the church budget, rather than fund-raising techniques.**

Stewardship-effective churches focus their giving motivation efforts on the "need of the giver to give for his or her spiritual benefit," not on the "need of the church to receive."<sup>1</sup> Changing to a "percentage of income" program often increases congregational receipts 15-to-30 percent per year for the next several years. Generous missions-giving becomes possible when sufficient money is available. Effective annual stewardship programs make that happen.

**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.<sup>2</sup>** Across all American denominations an estimated 26 percent of church members tithe their income (give 10 percent of it to charitable causes). However, that percentage of tithers is much lower in the congregations of mainline denominations: 9-to-16 percent. On average, church donors give away less than 3 percent of their income.

Year-around stewardship education accomplishes several important goals:

1. Reminds people of the correlation between financial giving and spiritual maturity
2. Reinforces decisions, made during the annual campaign, to increase giving
3. Increases the percentage of members' incomes given to charitable causes
4. Teaches children lifetime giving habits
5. Teaches new Christians the importance of generous giving
6. Increases the congregation's operating-budget income
7. Increases the money available for mission beyond the congregation's walls.

**3. Provide numerous kinds of spiritual-growth opportunities for members and attendees.** Effective congregations know John Wesley was right when he said that if people were more alive to God, they would be more generous.

**4. Preach and teach that the congregation's primary stewardship is to give the life-changing gospel of Jesus Christ to people who have not yet received it.** Effective congregations place a high priority on evangelism ministries. This focus produces several results,

including (a) satisfaction in following Jesus's Great Commission (Matthew 28:19) to go, make disciples; (b) replacement of giving units that move away from the community each year; and (c) the possibility that operating-budget income and missions-giving can rise (bigger churches can give more dollars and higher percentages of their budgets to missions).

**5. Promote the belief that Christ's church should care about the people both inside and outside its walls.** A false dichotomy was born in the early 1960s—at the end of congregations' post-World War II building expansions to house the baby-boom children. Recognizing that spending all their money locally was selfish, church leaders argued for giving more to help others. Taking this biblical teaching to an extreme generated one unintended negative effect: some church members began thinking, "The only *genuine* missions are those conducted outside the congregations' walls; all else is selfishness."

That viewpoint is as unbiblical as the selfishness of spending all of the congregation's money locally. The church is in mission and ministry when it cares for its own sick, consoles those in grief, and helps people over the high hurdles of life stages. Saying that these are *not* valid ways to spend a congregation's money is as much a heresy as saying that these are the *only* ways to spend it. If you intend to send a scientific mission to Mars, you need a well-equipped launch pad; no launch pad, no mission. Effective churches build and maintain strength in both their launch pad and their outside-the-walls missions. They understand that the two are interdependent—small launch pad, small rocket; large launch pad, bigger rocket payload. Attempting either, without the other, leads eventually to accomplishing neither.

**6. Avoid letting the church's building-debt service invade the operating budget and thus erode missions-giving ability.** Congregations of virtually every size, especially those in mainline denominations, experience the 50 percent, 30 percent, 20 percent principle in their operating budgets. They spend approximately 50 percent of their budgets on salaries and benefits for all personnel (clergy, staff, secretaries, custodians, etc.). Approximately 30 percent of their budgets go to fixed expenses, such as utility bills, floor wax, Sunday school materials, etc. This leaves 20 percent of the budget money for causes outside the congregation (local, national, or world missions/benevolences).

What happens if, at the end of the three-year pledges following the capital campaign to construct a building, the governing board decides to fold the building-debt payment into the operating budget instead of conducting another three-year capital campaign? Total giving goes down (about 40 percent of donors do not transfer their monthly building-fund giving to their monthly operating-fund giving). Thus the governing board has no choice but to take the monthly building-fund debt service payment out of the operating-budget's 20 percent discretionary section.

Churches that maintain high missions-giving levels and sufficient staff therefore conduct capital campaigns to handle building-debt service; they resist the temptation to fold the building payments into the operating budget at the end of their three-year capital campaign pledge-period. Instead, they conduct another three-year capital improvement/debt reduction campaign.

**7. Build a stewardship committee whose members are highly motivated and well informed.** Many stewardship committees meet only during the two or three months prior to the annual stewardship campaign. Because they conduct annual fishing expeditions without learning the principles of fishing, they often drift into the use of ineffective annual campaigns that generate far less than the congregation's potential for financial giving.

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. To arrive at greater maturity, some committees discuss good stewardship books (one chapter per month). Members of such committees (a) develop an understanding of the principles

that underlie effective stewardship and (b) teach Christian stewardship in numerous ways, using multiple resources and methods.<sup>3</sup>

In some denominations, small and midsize congregations have a finance committee but not a stewardship committee. This organizational model usually leads to preoccupation with the budgeting process and “holding the spending down” while neglecting Christian stewardship education.

The larger the congregation, the greater the likelihood that, in addition to the finance committee (charged with budget-building and financial-resource management), the congregation appoints a stewardship committee (charged with teaching stewardship through the annual stewardship campaign and in a variety of year-around ways). In other words, most congregations find value in developing a specialized organizational structure in which the stewardship committee asks for the money and the finance committee manages the money.

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 reasons for allowing the pastor and the nominating committee chairperson (in addition to the financial secretary who deposits the checks), access to individual giving records. This protects the nominating committee from creating dysfunctional finance and stewardship committees whose lackluster performances damage every other aspect of the congregation’s ministry all year long.

**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.** Although their governing boards contain many seniors who view 1955 as a vintage year, stewardship-effective congregations do not expect it to recur. They therefore use contemporary missions-education methods. They go beyond saying that this particular good cause is “sponsored by our denomination” or by our congregation. They give details of how this money makes a difference in people’s lives.

**9. Permit several special offerings each year—to a variety of denominational and local community causes.** Stewardship-effective congregations make it clear, however, that they do not expect every member to give to every special offering. They repeatedly state that they do not want to block individuals from giving to a cause they think important—just because not everyone in the congregation wants to give to that cause. These churches discover that increasing the number of special offerings does not divert money from the operating budget and other special offerings. On the contrary, the total giving to all causes increases.

**10. Personalize every cause as much as possible.** Stewardship-effective churches get letters, pictures, and news from recipients of their dollars. Many such congregations attempt to acquaint their members with the leaders of two or three denominational agencies per year. This produces far greater impact than distributing fliers each year that list twenty missions-giving causes. People give more generously to respected people than to faceless institutions or paper. The Southern Baptist Convention’s “Lottie Moon Fund” raises millions each year (renowned missionary Lottie Moon has been dead for decades).

**11. Develop specialized world-missions projects that excite the imagination and attract personal involvement.** Examples: a children's home in Mexico and a hospital in Thailand. Paradoxically, getting intimately involved with one world mission project tends to increase generosity to other denominational causes. Educators call this inductive learning. The *parents* of today's young adults were content with deductive learning: "The denomination is a reliable manager," they thought. "If denominational leaders say a missions-cause is good, we should support it." Many of today's young adults, however, tend to feel that if they have not personally *experienced* something, it may not be real.

This is why so many churches report that mission trips, work camps, and work projects in other parts of or outside the country provide positive benefits such as the following:

- a. Mission trips strengthen faith by living it out in action.
- b. Mission trips express Christian love in tangible ways.
- c. Mission trips provide the personal satisfaction and increased self-esteem that arise from unselfishly helping others.
- d. Mission trips furnish opportunities to learn about other cultures.
- e. Mission trips are rich fellowship experiences.
- f. Mission trips strengthen understanding of the varied ministries that denominations provide across the world.
- g. Mission trips allow people who do not make the trip, but give money to support it, to feel part of the endeavor.
- h. Through intense learning about one worthy project, mission trips increase church members' enthusiasm for other worthy projects.
- i. While valuable for adults of all ages, mission trips are especially stimulating for younger adults.

**12. Support several local community missions-projects with both dollars and hands-on participation.** Examples: Habitat for Humanity, community food pantry, ministry to AIDS victims, environmental causes. For some people, giving personal time and energy increases their dollar-generosity more than any other factor.

**13. Do an above-average job of publicizing both local and denominational missions-causes.** Understanding that the most effective on-paper communication in churches is the morning worship bulletin inserts, missions-and-benevolences-effective churches use those at every possible opportunity. They frequently schedule a "Minute for Mission" layperson during the worship service, who tells the story of a specific project.

**14. Improvise to fit missions-appeals to historical experiences, present circumstances, and members' passions.** Because congregations differ so greatly at these points, effective missions-giving methods often require considerable imagination. As November ended, a small rural congregation had not paid that year's denominational "Apportionments." The young pastor researched the matter and learned that denominational support money was used for twenty-five different purposes. She made a bulletin board that displayed twenty-five Christmas gifts: each one carried a title and price tag. Her unorthodox "Christmas Gifts for Jesus" bulletin board would make no sense in most churches. It did in that one. For the first time in years, the congregation paid 100 percent of its denominational-missions support. Congregations' missions-giving abilities are not so much limited by their finances as by their imaginations.

**15. Provide a facilities-endowment fund and a missions-endowment fund.** Endowment funds are destructive if huge and the members begin to substitute dependence on the endowment's interest income for personal stewardship. However, most of these dangers are avoidable. National stewardship departments in most denominations provide advice on how to avoid such tragedies. This usually involves stipulations as to how the governing board can use each endowment's interest income.

Why establish a facilities endowment? Some members love to give to bricks-and-mortar funds, especially if they and/or their parents were married in that building. A facilities endowment therefore attracts money that otherwise would not be given.

Likewise, some members love to give to a missions endowment (these folks are *not* bricks-and-mortar types). The interest income from such a fund goes to support local and/or world mission causes.

When the congregation (a) establishes these two endowments and (b) publicizes their existence and purposes a couple of times a year, each time celebrating “the ministries these endowments allow us to accomplish that we otherwise could not do,” people give money to the two funds (or write one of them into their wills) that they would not give to any other church cause.

*Count on it:* people are different from one another. They have different passions. They have more than one kind of pocket from which they make generous gifts. Give them the opportunity.

**16. Support the denomination’s “family fund” (which underwrites ministries such as seminaries to educate clergy) through the congregation’s operating budget.** Americans are accustomed to paying for family needs. They do not pay all of those bills enthusiastically (such as the orthodontist’s fee), but paying such bills makes sense to people. When church leaders speak of some missions-giving as “family needs,” that can move young-adult minds beyond faceless institutions to relationships that “help us do what we cannot do alone.” Even nondenominational congregations rely on one or more seminaries to train their clergy. They, too, participate in some kind of faith-family and are willing to help underwrite some of those needs.

How can regional denominational structures increase congregational support for these “family funds”? Financial support of regional and world denominational structures tends to increase when the following factors are present and decrease when they are absent:

- a. Provide the pastors and congregations services that they cannot obtain elsewhere.
- b. Increase pastoral-care effectiveness among clergy and congregations.
- c. Help pastors and congregations strengthen their local mission-and-ministry effectiveness.
- d. Contract with an outside research to conduct an objective study that surfaces “what congregational leaders and pastors are saying to one another about regional denominational structures’ ministries.”
- e. Apply principles such as the ones listed in this document.

**17. Contribute at least 10 percent of the operating budget to denominational missions-causes.** That *minimal* figure seems low to many denominational leaders. Yet a look at the average giving level of their congregations usually reveals a statistic only slightly higher and sometimes slightly lower than 10 percent, especially in mainline denominations such as the United Church of Christ, the American Baptist Church, the Disciples of Christ, the Evangelical Lutheran Church in America, and the Presbyterian Church (U.S.A.). Thousands of their congregations must look up to see 10 percent.

**18. Continuously educate members regarding how denominational money is gathered and spent.** Denominations vary greatly in this regard. With 40-to-50 percent of new members transferring in from other families of faith each year, the educational process can never end.

**19. Strive to increase the missions-giving portion of the church budget by 1 percent each year, rather than attempting a gigantic leap in one year.** Understand that building strong congregational missions-giving is a process, not an event.

**20. Work toward the goal of giving 20 percent of members' and attendees' donations to causes outside the congregation (local, denominational, and world).** During the most recent year for which we have records, the approximately 350,000 North American Protestant and Roman Catholic congregations averaged giving 14 percent of their receipts to causes outside their walls. Thus, a 20 percent missions-goal is not beyond the realm of possibility—though it is several percentage points above the average of congregations in most mainline denominations. *Note:* Calculating the percentage of money going to work outside the local church is complicated in denominations such as The United Methodist Church. In some parts of the United States, part of the congregations' denominational giving provides pension funds for clergy and sometimes health care (consult *Conference Minutes* and *General Minutes* to get these details).

**The Committee's Decision:** After a lengthy discussion, the First Church Benevolence Committee members decided that much of their congregation's ability to increase missions-giving was outside the committee's control. In a surprising show of congeniality, George said, "Could we request that the stewardship committee take a look at these ideas too? Our benevolence committee can decide how to slice the pie. Only the stewardship committee can bake a bigger pie."

Hazel and John agree with this idea in a New York minute. Anxious to agree with what, in their opinion, was one of George's rare intelligent ideas, they formed an alliance destined to produce long-term positive change in their congregation's missions-giving level.

### Study-Discussion Session #3

*Local & World Missions 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?

*Local & World Missions Enrichment Team Discussion Leader:* As you move through each discussion session, ask Team members to take turns sharing their answers to the above questions.

#### **Twenty Policies that Bake a Bigger Benevolence Pie**

The two committees—benevolence and stewardship—appointed a joint task force to design a set of guidelines. George functioned surprisingly well as a task-force member (some personalities are easy to get along with only when they feel they are in charge).

Several months pass. The task-force's final meeting ended after approving the third draft of a document titled, "Our Congregation's Stewardship and Benevolences Policies." With minor modifications, the joint task force affirmed (a) the consultant's twenty-two reasons why benevolence blueprints from 1955 do not work well now and (b) his twenty principles for increasing local and denominational missions-giving.

The joint task force agreed by consensus to recommend to the stewardship committee, the benevolence committee, and then to the governing board the following guidelines.

#### **Our Congregation's Stewardship and Benevolences Policies**

*Objectives:* To help our members and attendees grow spiritually, to provide more financial resources for our operating budgets over the next few years, and to increase our church's support of local and denominational benevolences.

*Basis for Recommendations:* Our task force examined statistical data from many congregations, studied several printed resources, and interviewed leaders in congregations with high levels of stewardship and benevolence giving. We do not base the following recommendations on theoretical speculation but on the reality of what works in stewardship-effective congregations of our size and faith family.

**1. We will teach Christian giving unapologetically, as part of the Bible's instruction regarding how to live a meaningful life.** The Bible uses the word *believe* 273 times. It uses the word *pray* 371 times. *Love* appears 714 times. *Give* appears 2,172 times. Everywhere in scripture we hear the warning: money has power; wealth is addictive; be careful; be on your guard. One-sixth of the verses in the synoptic Gospels—Matthew, Mark, Luke—are about money. Jesus talked more about money than he talked about sin or love, according to the written record. Jesus spoke five times as often about money and earthly possessions as about prayer. If Jesus talked about money, why should not his congregations speak of it?

**2. We will move away from a fund-raising philosophy and toward a stewardship philosophy.** Fund-raising is important in nonprofit community organizations (as it is in some church situations, like when we raise money to send the youth on a trip). However, fund-raising and stewardship are entirely different matters. The main issue for a secular, nonprofit institution (and for a youth group's trip) is the money it needs to receive, whereas the main issue in our congregation's overall stewardship teachings is the need to help people grow spiritually by becoming good givers. The primary appeal of other nonprofit organizations (and for a youth group's trip) is to generosity and duty, whereas the principal focus of our congregation's overall

stewardship teaching is God's love and our response to that love. Our church's job is not merely making members but making disciples. Mature discipleship involves financial stewardship.

**3. We will stop focusing on “the need of the church to receive” and focus on “the need of the giver to give for his or her own benefit.”** Each of us tends to make 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. We sometimes try to emotionally attach ourselves to both money and God, but in our hearts we know that cannot happen. Stewardship of our financial resources for God's purposes helps us overcome that chronic temptation.

**4. We will conduct an annual stewardship campaign that focuses on teaching the biblical principles of Christian giving, rather than on the necessity of underwriting the church's operating budget.** Even if our church did not need the money, we would need such an annual campaign. Jesus said, “Where your treasure is, there your heart will be also” (Luke 12:34). Treasure management is therefore a spiritual matter that every congregation should teach. Studies show that people who write their giving intentions on paper give an average of twice as much as those who don't put them on paper. An annual campaign provides the opportunity for that to happen. People seldom decide to increase their giving unless asked to do so. An annual campaign is an organized way to ask. Without an annual campaign, we rob people of spiritual growth opportunities that come with giving increases. As the great stewardship educator Ashley Hale so often said in his workshops, “The giver is the principle beneficiary of the gift.” We must not withhold that benefit from our people.

**5. We will focus on teaching percentage-of-income giving instead of urging people to give to our church's budget needs.** The Bible teaches us to give as we have received (1 Corinthians 16:1-2), rather than merely giving to support the operating fund. Congregations using the Apostle Paul's suggestion over a period of years experience much higher per-member giving levels than do congregations that focus on “asking people to give so we can balance the budget.”

**6. In our annual stewardship campaign we will avoid concentrating *only* on the non-givers and the smallest givers.** Most of our members are well below their potential giving level, and this is likely to remain true well into the future.

- The top 5 percent of our donors contribute approximately 25 percent of our church's total annual budget.
- Another 25 percent of our annual giving comes from 10 percent of our members.
- Another 25 percent comes from 20 percent of our givers.
- Another 25 percent of our income comes from 65 percent of the givers.

Why should we view this pattern as normal? This is approximately the way wealth is distributed among Americans.

More than four-out-of-five church members in our denomination give far less than one-tenth of their incomes to the Lord's work. Thus, few of our congregation's members are in danger of giving beyond their means.

Most congregations find that each year's budget increases come mostly from people who already give at high levels but decide to tithe or make significant increases. Church members with an established giving habit are much more likely to increase their giving than are people who have been giving nothing.

**7. We expect our pastor to give theological and methodological leadership to the annual stewardship campaign.** If the pilot decides to let the crew fly the plane, it may or may not arrive at the destination. Laypersons have their roles, but the pilot has a special role; this is called leadership. Surely, one of our pastor's major responsibilities is building mature disciples.

Financial stewardship is a fundamental part of discipleship. Authentic spiritual growth does not happen without it. We will not expect our pastor to do the stewardship campaign for us, but we will not exclude the pastor from this important leadership role.

**8. We will steadfastly avoid allowing any one layperson to decide on and manage our annual stewardship campaign.** We will use leadership procedures that stewardship-effective congregations in our denomination use. Stewardship-method decisions are a group process, not a solo flight. While congregations are often tempted to “let Joe do it for us,” many such ventures end in pain for Joe and bad feelings about how Joe conducted the campaign. This can poison the wells from which future years of giving come, while creating needless conflict among our members. Unless Joe plans to give all of the money to underwrite the annual budget, stewardship-campaign decisions and procedures should be group-led, not one-person shows.

**9. In our annual operating-budget campaigns we will avoid programs that require laypersons to visit other laypersons and ask them to fill out pledge cards during those visits.** We understand that some such programs may work well in capital-fund campaigns to build or improve buildings. Such programs can also work in operating-fund campaigns in large metropolitan congregations where few people know one another on a personal basis. However, in our congregation’s annual stewardship campaign, that kind of approach often creates more problems than pluses.

**10. We will stop using a homemade process for our annual stewardship campaign and use one with a proven track record in other congregations.** Inventing your own procedures in this specialized field is like becoming your own dentist or lawyer. It may work well occasionally, but as a general principle it is a bad idea. Churches that consistently invent their own programs experience levels of giving 25-to-50 percent below their potential.

**11. We will scrupulously evaluate the results of each annual stewardship-campaign model.** To do that, we will calculate the percentage-increase in our total “anticipated income for next year” compared to the percentage-increase attained between the previous year and two years ago. This prevents addiction to a particular annual stewardship campaign model, just because (a) some leaders feel quite positive about it, and/or (b) we know how to do it, and/or (c) “we have always done it this way.”

At the conclusion of each year’s annual operating campaign, we will calculate “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’ loose offerings (cash plus checks from people who are not regular attendees)
- d. Anticipated income from building-use fees, event registrations, etc.

History indicated that, generally speaking, we can 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.

**12. We will build the church budget *after* completing the annual stewardship campaign, not *prior* to it.** That allows us to genuinely focus on the question, “What percentage of your income is God calling you to give?” rather than on the question, “How much money does the church need to balance its budget?” Building the budget *prior* to the campaign puts a ceiling over the amount people decide to give. They tend to think, for example, “What is my fair share of a 5 percent church-budget increase?” Building the budget *after* the campaign removes that ceiling.

This gives people opportunity to reflect on the biblical question, “What percentage of my income is God calling me to give?”

**13. We will steadfastly avoid the spiritual complacency inherent in a bill-paying mentality.** The crucial issue in congregations is not whether all bills are paid but whether the members are responding to God’s call to mission and ministry. We will continuously challenge our board, committees, and members with the question, “What is God calling us to do that we are not doing?” The church is in business to (a) transform human life spiritually and (b) help people who are hurting. That takes money. It often takes doing something different from what we did last year and more money than we gave last year.

**14. We will expect our pastor to preach about financial stewardship at times of the year other than the annual financial campaign and/or when we have a cash-flow crunch.** Preaching and teaching about financial stewardship only on those occasions means we are teaching bill-paying and dues-paying rather than Christian discipleship.

**15. We will permit three kinds of people in our congregation access to individual financial giving records:**

- a. The financial secretary and clerical staff that make bank deposits and keep records and the stewardship committee chairperson
- b. The governing board chairperson and chairperson of the nominating committee, because these leaders recommend people for election as church officers and important leadership roles
- c. The pastor is our spiritual leader; worship attendance and financial giving are evidences of spiritual maturity; limiting our pastor’s awareness of such factors limits his/her ability to effectively shepherd the flock.

**16. At the end of our three-year pledges for the new building, we will conduct another three-year building fund campaign, thus resisting the temptation to fold the debt service into the operating budget.** Churches yielding to that temptation usually experience an approximately 40-50 percent drop in total annual giving.

**17. By permitting more special offerings each year we will increase people’s opportunities to designate gifts to causes about which they are passionate, but we will not expect everyone to give to every special offering.** Special offerings are biblical (1 Corinthians 16:1, 3). At the pragmatic level, increasing the giving options inevitably increases the total offerings and the total benevolence giving. Contrary to popular opinion, more offerings per year do not decrease giving to the general-operating budget. Rather, adding special offerings attracts money that people would not otherwise give to any church causes.

**18. We will increase the percentage of our operating budgets given to causes outside our local church by 1 percent next year.** Rather than attempting to leap a tall building at a single bound, we will use the stairs, one step at a time.

**19. Over the next several years we will move toward the goal of giving 20 percent of our total annual offerings (including special offerings and outreach gifts from the operating budget) to local and denominational benevolences.** We understand that this is only possible if we (a) avoid the temptation of putting the building payments into the operating budget and (b) conduct effective annual stewardship campaigns that focus on percentage-of-income giving.

**20. We will move toward the goal of giving 10 percent of our total annual receipts (operating budget and special offerings) to local community needs and 10 percent of our total annual receipts (operating budget and special offerings) to denominational/world mission causes.** This will respect the convictions of the two kinds of people in our congregation who have two different viewpoints regarding which is most important—local needs or denominational causes.

*Exception Note:* This decision fits this congregation, but is not stated as a recommendation for all congregations of all denominations, especially those with a “connectional” polity. In some cases, congregations may want to set a 5 percent local outreach-giving goal and a 15 percent denominational goal. The 10 percent formula of this particular congregation is, however, a far higher level of giving to denominational causes than is true of most other congregations in its denomination and is higher than the level found in many mainline congregations.

**Churches Are Different, Yet Similar:** Each congregation brings to its benevolence-giving discussions a different history, different passions, and different traditions. Yet, dissimilar congregations with high benevolence giving tend to use many of the First Church task force’s twenty ideas. What items on this list might benefit your church’s discussions?

## Study-Discussion Session #4

*Local & World Missions 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?

*Local & World Missions Enrichment Team Discussion Leader:* As you move through each discussion session, ask Team members to take turns sharing their answers to the above questions.

### **Twenty Ways to Power Benevolence Generosity & Financial Stewardship**

As they tried to apply their church board's new "Our Congregation's Stewardship & Benevolence Policies," Hazel, George, and John became a powerful team. Working with the other benevolence committee members, these former rivals began reading books and interviewing leaders in other congregations. During the next five years, the trio led an amazing transformation in their congregation's giving to local and denominational causes.

Through the trio's faithful leadership, First Church collected twenty ideas from churches with strong stewardship levels and high missions/benevolences giving and uses the ideas every year.

**1. They shifted away from using the terms "Pledge Card" and "Commitment Card" in favor of the term "Estimate of Giving Card."** Many people born after 1946 do not like the word "pledge." They have heard Depression-era stories about churches suing parishioners to collect building-fund pledges. Many people born after 1946 do not like the term "commitment." It reminds them of the blind institutional loyalty they resisted giving to their government in the Vietnam War era.

Why use a word that sounds negative to either group? "Estimate of Giving" is the card's real meaning anyway. The small print at the bottom of most stewardship cards says something like, "This may be changed at any time by contacting the financial secretary."<sup>4</sup>

**2. They acknowledge "Estimate of Giving" cards from new members and the annual stewardship campaign with thank-you letters from the financial secretary.** This is both common courtesy and pragmatic. Many people fail to write down anywhere else the amount they write on their stewardship card. A thank-you letter that acknowledges the per-week or per-month gift reminds detail-challenged people of what they promised to do.

**3. They give children the opportunity to sign a stewardship card.** Adult's cards provide ministry resources for next year. Children's cards provide the value-shaping Christian education that produces ministry resources for future decades. Why neglect either opportunity?<sup>5</sup>

**4. They provide each donor with a one-year box of large (bigger than thimble size) offering envelopes, each of which carries the church's address.** Few of the people who mail envelopes from their winter vacation homes in Florida or Arizona memorized their church's address. Because people seldom throw away this envelope box, even though they may not use any or all of its envelopes, the box is more than a mere money container. The box usually ends up in a desk or an area of the home from which donors write checks for other financial transactions; thus, the envelope boxes become spot-commercial reminders.

**5. They mail each donor three “summer envelopes” June 1 of each year, as a reminder of the need to maintain regular giving during vacation months.** This procedure reduces summer church-income shrinkage due to parishioners’ mental vacations. “Out of sight, out of mind” is an old saying because it is often true.

**6. Since their congregation contains a gigantic number of pre-1946-birthdate members, the committee does *not* use a monthly offering-envelope mailing service.** Many pre-1946-birthdate adults react negatively to getting monthly envelopes by mail: “I don’t want the church sending me a bill!”

Most young adults take a different position: “I like the envelopes in the mail; I put them in the stack of monthly bills where I won’t forget them.” Congregations that contract with a commercial “monthly envelope mailing service” report 5-to-10 percent increases in giving, mostly because the mailed envelopes combat forgetfulness.<sup>6</sup>

**7. They send quarterly-report forms.** The first few times First Church mailed these report forms, since people were not accustomed to receiving them, the Church office printed on the forms: “This is not a bill.” (These report forms, which print out each donor’s giving records every three months, are available from numerous denominational sources and church supply companies.)

Despite their best intentions, a few people forget their church giving during the first months of the year (or think their spouse took care of it). If six months go by before they learn of their error, the catch-up amount is so overwhelming that some people decide to wait until next year and start over.

The quarterly reports should contain the dollar-amount that donors entered on their “Estimate of Giving” cards during the annual stewardship campaign. The report does *not* do the subtraction, if there is a discrepancy. That would make the report into a bill.

**8. They include educational/motivational materials with their quarterly or monthly reports to donors.** A good enclosure letter contains three paragraphs: (a) “thank-you for your gift,” (b) an example of how some of the church’s money is benefiting one or several causes, and (c) illustrations of future challenges that demonstrate the need for good stewardship.<sup>7</sup>

**9. They strive for accuracy in their newsletter and worship-bulletin reports.** 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 fourth Sundays, and micro 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 during three-fourths of the year’s months.

The finance committee asked the church treasurer to do a five-year study of financial reports to determine the average percentage of the congregation’s annual income its attendees give during January, during February, etc. (The amounts in the first part of the year are almost always less than 8.3 percent per month, because of the December anomaly.)

Then, in addition to standard accounting and reporting procedures, the treasurer prepares and prints the following monthly report for every finance-committee meeting and every governing board meeting, the church newsletter, and the worship bulletin.

This example is from an end-of-June treasurer's report at First Church:

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 provides the finance committee and governing board with a way to monitor the progress of monthly giving that does not distort reality during the early months of the year. The procedure also provides a means of reporting that progress to the congregation, thereby giving the donors confidence that the finance committee is keeping careful watch over financial procedures and operating in a businesslike manner.

**10. They contact delinquent donors before it is too late.** 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. Some donors forget. Other donors experience a financial earthquake that makes their intentions impossible to fulfill.

The finance committee chairperson writes the delinquent households a letter at the end of four months, saying something like the following:

"We appreciate your support of our congregation.

"Our records indicate your intention of giving \$\_\_\_ per week [month] in support of our church for this year.

"We may have inaccurately recorded the amount on your card, or perhaps we misunderstood the time of the year you intend to contribute. Knowing that you may want to clarify this with me, I have enclosed a self-addressed envelope.

"You can write a note in the space below. Or if you prefer to telephone me, call 555-9979 during the day or 555-9520 evenings and weekends.

"Thanks again for your support of God's work through our congregation."

If people feel compelled to reduce their giving, this letter saves them the embarrassment of having to initiate the process. This procedure is also productive in many other 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 forgot 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.

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

**11. They invite new members to build percentage-of-income-giving habits.** This happens with a five-step system:

1. The pastor writes a welcome letter to new members the first week after they join or about four months after they become regular attendees, letting them know that as part of the church family they will be asked to serve in various ways and to support the church financially as part of their spiritual connection with God.
2. The following week, the stewardship chairperson writes them a letter of welcome that overviews the church's various ministries and encloses an Estimate of Giving card (with a self-addressed, stamped, return envelope), plus an educational brochure that encourages people to consider percentage-of-income giving to God's work. Included in the stewardship chairperson's letter is an explanation of the fact that (a) giving is voluntary, (b) we ask everyone to commit a specific amount based on a percentage of

their income, and (c) to achieve our mission we need everyone to support the church financially.

3. The third week, the financial secretary mails them a box of offering envelopes.
4. The fourth week, the stewardship chairperson telephones the 20 percent of people who forget to return the card and says, "It is great to have you in our church. I just wanted to be sure that you got the Estimate of Giving card." The detail-challenged people who forget to return the card appreciate this telephone reminder and do so immediately. The stewardship chairperson disregards the tiny percentage of people who fail to return the card. Most of them will fill out a card during the next annual stewardship campaign.

First Church found that this method causes most newcomers to establish a giving pattern several notches above where newcomers begin without such a system.

[*Note:* Some churches modify this system to fit their particular 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.]

**12. They keep a two-months distance between the stewardship-of-treasure program and the stewardship-of-time/talent program.** When congregations combine all three stewardship elements in one campaign, some people say, "I can't give much money, but I can give time." The New Testament does not teach these as multiple-choice options; nor should congregations.<sup>8</sup>

**13. They offer study/discussion courses on family budgeting and money management.** Young adults especially appreciate such study opportunities, which benefit marriage stability as well as provide a balanced way to teach good stewardship habits.<sup>9</sup>

**14. They create opportunities for laypersons to witness to their positive experiences with tithing and percentage-of-income giving.** Most congregations use "minute for mission" pitches for various benevolences during morning worship throughout the year. In addition to those, some congregations ask various laypersons to tell what tithing means to them. These one-minute witnesses often influence more people to consider percentage-of-income giving than does a twenty-minute sermon.

**15. They frequently print articles on tithing in the church newsletter and/or distribute printed materials in worship bulletins.** Deuteronomy 14:23 says the purpose of tithing is to help us put God first in our lives. Reminders of that truth help both parishioners' quality of life and congregations' quality of stewardship. [See sources of such material in Endnote #2 of this material.]

**16. They designate a specific percentage of their congregation's monthly receipts to denominational and world-mission causes and a specific percentage to local-community causes.** Disbursing these amounts automatically at the end of each month (a) helps meet the monthly needs of supported causes, (b) helps the congregation model the behavior of "loving your neighbor" first instead of last, and (c) prevents year-end arguments concerning "how much our church should or can give to missions/benevolences causes."

**17. They frequently place denominational missions/benevolences information in morning worship bulletins.** Research indicates that (a) worship bulletin inserts are the church's most powerful printed medium and (b) such inserts reinforce members' positive feelings about giving to these causes.

**18. They use weekly “Did You Know?” worship bulleting paragraphs that state the purpose of and their congregation’s support of various local and denominational causes.** Each week’s “Did You Know?” paragraph in the worship bulletin reports on one need that First Church helps to meet through financial support and/or volunteer services.

To begin this process, First Church obtained information from various community agencies and denominational entities it supports by writing and asking them to state *in not more than two sentences* the focus of their endeavors and the manner in which they accomplish their objectives.

The leaders obtained from their church treasurer the congregation’s financial-contribution record from last year to community and denominational causes. From their regional denominational structure’s office, the congregation’s leaders obtained a detailed breakdown of each mission and benevolence ministry First Church’s funds through its giving to general support of denominational causes.

Content of the weekly “Did You Know?” paragraphs is as follows:

We begin each week’s “Did You Know?” paragraph with one or two sentences that describe the ministry goal and what the money is used for in either (a) one of our denominational causes or (b) in one of the community causes we support financially.

The paragraph content changes *every week*. For example, a sentence in one of the weekly worship bulletin paragraphs said, “The \_\_\_\_\_’s [agency] goal is to \_\_\_\_\_, which it accomplishes by \_\_\_\_\_. Did you know that our congregation gave \$\_\_\_\_\_ to support this ministry through our United Methodist Conference Apportionments last year?” Another week, that sentence in the paragraph said, “Did you know that our congregation gave \$\_\_\_\_\_ to support the \_\_\_\_\_’s [local community cause] ministry in our community last year?”

Those weekly, concise paragraphs provide continuous education that (a) tells our people the purpose for which this money is used and (b) reminds us of how significantly our church serves Christ by enriching lives and helping hurting people through these dollars. Research indicates that the worship bulletin is the most effective *printed* communication in any congregation. People are at least twenty times more likely to read such a paragraph in the worship bulletin than in the church newsletter.

**19. They schedule several special offerings each year and often set a goal for the denomination’s four or five “special-day offerings” for missions.** Contrary to popular opinion, it is almost impossible to have too many special offerings. One church let the number of special appeals increase to fifty-two in one year. The church’s total giving for all causes kept going up.

First Church’s research discovered a congregation that uses the following approach for its four annual denominational offerings. (a) When we develop the annual budget, the missions department includes special-offering goals. Thus, when the congregation accepts the budget, it is accepting the missions-goals. (b) In the first meeting or two of the missions department (January and February), we ask four members of the department to lead in promoting one of the four special offerings. After recruiting these four volunteers, we develop and distribute to the four volunteer leaders a master plan sheet. Each “promoter”

- Composes a letter for the all-church mailing the Monday before the Sunday we receive the offering. We enclose with the letter a brochure and an offering envelope.
- Places brochures around the church.
- Enlists a person, not necessarily from the missions department, to make a presentation titled “A Word about the Offering” in the worship service(s) one week prior to the day the offering is scheduled. The promoter may give the presentation himself or herself if he/she wants to.
- Invites adult Sunday school classes to set their own goals for each offering. Most of the time the classes exceed those goals—which we publish in our weekly newsletter. We

then publish the goals and actual offerings the week after we receive the offering. (Our largest church school class regularly accepts as its goal, 10 percent of the all-church goal.)

First Church found another congregation that adds this procedure:

After the special-offering Sunday, we total the receipts and inform the congregation through the newsletter and the worship bulletin—with a plea for those who have not given, to do so the following Sunday.

**20. They involve their children, adult classes, and other groups in activities designed to meet the needs of local and distant “neighbors.”** This provides the triple benefit of (a) Christian education for children and youth, (b) help for the persons whose lives are touched, and (c) an increased missions/benevolences giving level for the congregation.

**Untie Your Imagination:** These twenty items are only a few of the many ideas your church can use to increase local and denominational missions/benevolences giving. When a congregation’s leaders (a) understand that their annual financial stewardship methods and their local and world-missions giving levels are interdependent (when financial stewardship rises, missions giving can rise) and (b) untie their imaginations, significant change becomes a mission possible.

Which of these twenty ideas should your congregation consider?

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<sup>1</sup> One such resource is the *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](http://www.cokesbury.com) or at Cokesbury Bookstores or by phoning 800/672-1789 or 615/749-6113. Authored by Herb Miller and published by Abingdon Press, Nashville, thousands of congregations in 28 denominations have reported (a) 15 percent to 30 percent increases in total congregational giving the first year and (b) 10 percent to 15 percent increases in total giving during each of seven or more subsequent years of use.

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.

Another such resource is *Grow One Sunday* by Herb Miller (Nashville: Abingdon Press). Available via download through [www.cokesbury.com](http://www.cokesbury.com) by clicking on “Digital Store,” this program is valuable in four kinds of churches: (a) Small congregations with fewer than fifty in average worship attendance. (b) Churches whose unpleasant experience with an Every Member Commitment model in past years prejudiced them against every kind of financial stewardship program. (c) Large churches that find the traditional “celebration luncheon” in the popular *Consecration Sunday* model logistically difficult due to lack of space. (d) Churches that want to shift their stewardship focus from fund raising to spiritual growth.

<sup>2</sup> The Channing L. Bete Company, Inc. publishes inexpensive educational/motivational booklets that feature a cartoon-type presentation ([www.channing-bete.com](http://www.channing-bete.com)). Especially helpful are their booklets titled *Stewardship and You*, *About Tithing*, and *Stewardship of Time and Talent*.

*Stewardship Nuggets* by Herb Miller (Nashville: Abingdon Press), downloadable from the [cokesbury.com](http://www.cokesbury.com) Internet site, provides motivational short stories and ideas on financial stewardship in a fifty-two-page format—one for each week of the year—designed for use in newsletters, worship bulletins, and stewardship moments in worship.

*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](http://www.TheParishPaper.com) Web site. In some churches, adult classes also use this book as a study/discussion resource in conjunction with whatever type of annual stewardship campaign they choose.

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*Church Effectiveness Nuggets: Volume 30, How to Talk with People about Financial Giving: Biblically Based Messages that Motivate*, which contains twelve sermons by Bill Couch, pastor of a United Methodist congregation whose financial giving level is in the to 2 percent of all congregations in the United States; download free at the [www.TheParishPaper.com](http://www.TheParishPaper.com) Web site.

<sup>3</sup> One such resource is *Church Effectiveness Nuggets: 5, How to Increase Financial Stewardship*. Download free at the [www.TheParishPaper.com](http://www.TheParishPaper.com) Web site.

<sup>4</sup> “Estimate of Giving Cards” are available in bulk from Abingdon Press; Phone Cokesbury: 800/672-1789 or go to the [www.cokesbury.com](http://www.cokesbury.com) Internet site.

<sup>5</sup> Obtain children’s stewardship education resources from Stewardship Resources, Inc. ([www.stewardshipresources.com](http://www.stewardshipresources.com)).

<sup>6</sup> Many denominations and commercial church supply companies contract with congregations to mail monthly stewardship envelopes.

<sup>7</sup> An excellent set of five report letter models—one for each quarter and one for December 1—is available at a modest cost from Church Management Resources ([www.jkcook.com](http://www.jkcook.com)).

<sup>8</sup> Download free of charge the time/talent stewardship methods titled *Church Effectiveness Nuggets: Volume 24, Identifying and Mobilizing Parishioners’ Spiritual Gifts*, reproducible for use in any congregation, go to the [www.TheParishPaper.com](http://www.TheParishPaper.com) Web site.

<sup>9</sup> An effective course of this type is available through Crown Ministries, Inc. ([www.crown.org](http://www.crown.org)).