STEWARDSHIP RESOURCES

FOR

CREATING A GENEROUS SPIRIT
WITHIN YOUR CONGREGATION

PRESBYTERY OF GIDDINGS-LOVEJOY

STEWARDSHIP AND MISSIONAL DEVELOPMENT TEAM
Giddings-Lovejoy Stewardship Team

The Stewardship Team seeks to provide encouragement and assistance to congregations as they establish a culture of generous giving within their membership, a culture that recognizes and claims the ministry of the whole church through participation in mission giving, per capita support and local outreach.

To accomplish this, the Team is guided by the following points of emphasis:

1. Education
   One of the functions of the Presbytery’s Stewardship Team is to define and present an all-inclusive biblical understanding of stewardship to congregations in our presbytery. This includes not only how we approach sharing our personal and corporate financial resources but also how we share our God given gifts and talents. To help congregations in planning their annual financial giving process, we will share a number of proven stewardship aids and helps understanding that no one approach fits every congregation. In addition, the Stewardship Team will raise awareness of the four special offerings (One Great Hour of Sharing, Christmas Joy Offering, Peace Making Offering, Pentecost Offering) received each year and the benefits accrued from the contributions to these funds.

2. Encouragement
   The Stewardship Team will provide interaction with congregations designed to inspire them with courage, spirit and confidence to incorporate new ways of doing their stewardship campaign that will stimulate a greater response from their members. As mentioned in the first section on Education, the team encourage broad support of the four special offerings.

3. Information
   The Team will provide regular reporting on the impact on peoples lives and activities resulting from generous giving to:

   a. Presbytery, Synod and General Assembly mission causes
   b. The PC(USA) organization and staff through per capita giving
   c. Generous giving to the four special funds.
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Additional Resources:
www.pcusa.org/stewardship you will find denominational stewardship resources
www.stewardshipkaleidoscope.org under Conference Resources you will find all the resources from the 2011 through 2016 Stewardship Kaleidoscope Conferences
Brief Description of Documents in the Stewardship Package

#1 Creating a Generous Spirit Within Your Congregation
This paper presents ideas related to understanding stewardship and giving as a characteristic of a faithful lifestyle and the process of engaging the congregation in discovering the abundance they enjoy.

#2 Implementing Generosity
In this paper you will find ideas and approaches relative to the definition, biblical characteristics of giving, telling the story of your congregation’s mission and ministry and establishing your stewardship organization.

#3 Stewardship Commitment
This document presents ideas as to what stewardship is and is not, establishing a Stewardship Team, year round stewardship, commitment campaign programs, what works best, church leadership giving, keys to successful stewardship and generational realities as well as a list of Do’s and Don’ts.

#4 Stewardship Commitment Timeline
In this paper you will find suggestions for a year-long stewardship activity timeline.

#5 Commitment Campaign Programs
Here you will find an abbreviated description of seven types of campaign programs that have worked in a number of different congregations over the years. It is up to each congregation to select the campaign they feel will work best for them.

#6 Generations of God’s People

#7 Stewardship and the Generations
This is a table of people born in the various time brackets and their general characteristics.

#8 Generational Generosity
This article discusses how the life of individuals born during different generational periods has informed and influenced their giving habits from what motivates them to give to how and to whom they give.

#9 Blest be the Ties that Bind
This article describes the blessings and the difficulties that come when trying to “do the right thing” with a very large unanticipated and undesignated gift to the church. It provides a good example of good stewardship and thoughtful planning that is needed in a situation such as this.

#10 Creating a Narrative Budget
In Creating a Narrative Budget you will find a description of a Narrative Budget and how it differs from a Line Item Budget. You will also find a step-by-step approach to gathering the necessary data and how to formulate your Narrative Budget. Subsections deal with getting started, identifying your congregation’s key areas of ministry, allocating funds to these key areas of ministry, incorporating personnel expenses into your Narrative Budget and how to present the
data you have collected. Papers #10.1, #10.2, and #10.3 are sample worksheets that can serve as a guide in collecting and assembling the data.

#11 2009 Narrative Budget
This Narrative Budget was developed for First Presbyterian Church of Kirkwood’s 2009 Stewardship Campaign. It identifies six areas of the congregational mission and ministry. Each area contains a narrative description of activities that relate to it. It also presents the percent of the total budget that reflects the allocated funds for the programmatic and personnel costs associated with that area. This Narrative Budget also presents an estimate of the volunteer hours associated with each area of ministry.

#12 St. Stephen Presbyterian Church Narrative Budget for 2008
This Narrative Budget shows the congregation’s mission and ministry listed under four key ministry areas with the budget dollar amounts assigned to each. It also presents a narrative description of activities listed under each of the key areas.

#13 Annual Financial Campaigns
This paper lists 12 additional types of stewardship campaigns developed by a variety of individuals and organizations. More information on these campaigns can be found by checking the internet or by contacting the organization through the listed phone number.

#14 What Jesus Had to Say About Money
This paper by the Rev. Bob Sheldon discusses references to money in the New Testament (and also the Old Testament). The paper contains a list of references to money as they fall under the following categories: Money and Possessions, God’s Ownership, Human Prosperity and Poverty, Gratitude, Following God in Finances and Eternal Reward.

#15 Annual Campaigns that Really Work
This paper presented by the Rev. Bob Sheldon at the Stewardship Kaleidoscope Conference in 2008. This paper lays out a large number of ideas and suggestions under the general heading of “Where is Giving Going?” What Can We do to Help Our Members Give, Annual Campaigns are the Best Way to Help, Components of a Good Narrative Budget and Try to be “Normal” when Talking About Money.

#17 Best Practices for Enhancing Congregational Stewardship
This paper is a simple inventory sheet containing 16 practices that help you move from not knowing if your congregation follows them to an understanding of which ones your congregation should be following. It can be used by any or all of the following: your stewardship team, your congregation’s leadership or congregational focus groups. The results of the inventory can be helpful in determining how much or how little your stewardship team/leadership/congregational focus groups know about your congregation’s practices. It may suggest some additional practices your congregation should start observing.

#17 Useful Books About Stewardship
This is a short list of books that provide help in understanding and developing good stewardship practices. Many additional references can be found by searching the Internet.
CREATING A GENEROUS SPIRIT WITHIN YOUR CONGREGATION

Each congregation may be described as a culture unique unto itself. One congregation might display denominational characteristics, another, an emphasis on good music, still another, highlights strong educational program, especially for adults. We could list many more traits; the reality is that congregational traits are often what cause people to enter and remain with a particular church.

Congregational cultures shift over the years as leadership changes and as the public environment calls for different priorities. Recently we have observed our congregations diminishing in energy and resources; sometimes having to reduce program and ministry as a result. Members have become very cautious about their decisions to give in support of programs and ministries with which they are unfamiliar. This is most evident in regard to global mission projects we cannot see and touch.

Yet, our congregations continue to be able to accomplish whatever it takes when the corporate imagination becomes infected with an idea or program. Imagine what it would be like to stimulate generosity within the life of a congregation and be faced with figuring out how to make responsible use of the gifts that emerge.

**STEPS TO FOLLOW:**

† **Understand stewardship and giving as characteristics of a faithful lifestyle.**

Every Sunday is Stewardship Sunday; that is, every Sunday we pause and remember the greatness of God's gift to us in Jesus Christ and present out offerings in response to God's love and grace. Faithful lifestyle is developed through year-round programming that includes preaching, informing the congregation about particular ministries and offering opportunities to share in the mission focus of the congregation.

† **Engage the congregation in discovery of the abundance they enjoy.**

- Acknowledge the marvelous creation that provides for our needs.
- Reflect on work to do and work accomplished.
- Celebrate good health and access to medical care.
- Name individual gifts and talents that enrich life.
- Provide opportunities to contribute time and talents within the life of the congregation.
- Give thanks for the fullness and abundance of our lives.
- Confess that all we have and are is a gift from God!
- Recognize that we give because: Jesus called us to share in his ministry and mission in this world; we care about our world, our congregations, and other people.
- Biblical foundations: establish tithe as part of worship:
  - Offering: general category of giving, proportional as in tithe
  - Sacrifice: specific acts of offering
• Determine a process to follow inviting generosity of time and talent and money.

• Celebrate the outcome in worship:
  Dedication of giving estimates
  Thank you notes or letters

• Genesis 14:17-20: Abram is blessed by Melchizedek and makes an offering of one tenth of everything.

• Genesis 28:18-22: Jacob establishes Bethel as a place of blessing and pledges one tenth of everything to God.

• Deuteronomy 14:22-26: Instruction concerning regular ingathering of tithes with provision to make offering in money in place of goods when distances are too great for transport of goods.

• Leviticus 27:30-33: Every tithe is holy, belonging to God.

• Luke 18:9-14: Pharisee and tax collector at prayer define genuine offering
Implementing Generosity Through Effective Stewardship

A. The Basics

1. Stewardship Definition:

“For the church, stewardship is a biblical and theological term that describes faithful discipleship. Most often when used in the church, stewardship refers to finances, budgets, and annual pledge campaigns. The word actually encompasses a holistic understanding of creation as a gift from God. As part of God’s created order, we are stewards of the world within, among, and around us – our bodies, minds, and spirits; our community, the church, and the people of the world; the air, soil, and water, and the creatures who dwell therein; our time, energy, imagination, and talents – and our money, wealth, and possessions.” Marie T. Cross: the Price of Faith

2. Biblical Characteristics of Giving (Stewardship)

   a. Intentionally: Being intentional means developing a plan for giving and then following through with that plan. The apostle Paul writes in 2 Corinthians 9:7 “Each of you must give as you have made up your mind, not reluctantly or under compulsion.” To give as you have made up your mind means you have made a plan (pledge) and give according to that plan. Submitting a pledge card during the annual stewardship campaign is a way of demonstrating Intentional Giving.

   b. Regularly: Paul’s description of a pattern for regular giving each week is found in 1 Corinthians 16:2 “On the first day of every week, each of you is to put aside and save whatever extra you earn, so that collections need not be taken when I Come.” Regular giving in our day means that whenever you receive income, and however you receive income, you give according to your predetermined plan.

   c. First: First-fruits giving means giving to God first and living off the rest. The Book of Deuteronomy describes giving to God first as follows: “When you have come into the land that the Lord your God is giving you as an inheritance to possess, and you possess it, and settle in it, you shall take some of the first of all the fruit of the ground, which you harvest from the land that the Lord your God is giving you, and you shall put it in a basket and go to the place that the Lord your God will choose as a dwelling for his name.” Deuteronomy 26:1-2. Since we are constantly being bombarded with messages to buy this or that so giving first is essential to giving generously.
d. **Generously:** Generous giving and discipleship go hand-in-hand. It is hard to find a committed disciple who does not give generously or a generous giver who is not a committed disciple. In 2 Corinthians 9:8 Paul writes “*And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.*”

e. **Proportionally:** The Bible always talks about giving a percentage, it does not say give $50 or $100. In the gospel of Mark we find “*He sat down opposite the treasury, and watched the crowd putting money into the treasury. Many rich people put in large sums. A poor widow came and put in two small copper coins, which are worth a penny. Then he called his disciples and said to them, ‘Truly I tell you, this poor widow has put in more than all those who are contributing to the treasury. For all of them have contributed out of their abundance; but she out of her poverty has put in everything she had, all she had to live on.’*” Mark 12:41-44

f. **Cheerfully:** The clue to being a cheerful giver is found in the words that surround the phrase “God loves a cheerful giver” in 2 Corinthians 9:6-8 “*The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully. Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.*”

B. **Telling the Story**

a. Clearly set forth the Vision and Mission of the congregation and how the various ministries and the expenditure of funds support the vision and mission.

b. Tell the story of the ministries and how they are supported (money and staff) using a Narrative Budget.

c. Select members across the generational spectrum and invite them to tell their stories of what the church means and has meant to them. This can be done orally during worship or at a congregational gathering or in print with an accompanying picture of the individual/family. Ways to distribute the stories in print include an insert in the Sunday bulletin, in newsletters and in special mailings. These stories can be presented to the congregation over a period of weeks.

d. Lift up and highlight various ministries and mission programs of the church.

e. Talk about participation in and the life of the congregation and solicit a commitment to serve with time, talent and treasure. Studies have shown that volunteers give 500% more than non-volunteers. The more programs a church has (i.e. the more participation), the more people give. Also having
special offerings during the year does not detract from giving to the annual stewardship campaign.

“In believing we care; in caring we share; in sharing we are a blessing to all.”

C. Organization

a. Establish a Stewardship Committee and have them start working early in the year.

b. Designate Stewardship Sunday (preferably in October or early in November).

c. Establish a stewardship activity timeline working back from the designated Stewardship Sunday. The timeline should set the schedule for things such as “Minute for Stewardship” during worship, mailing of newsletters and stories of members, deadlines for material to be printed etc. Time spent up front developing this timeline will pay off with a smooth campaign with everyone knowing what needs to be done and when it needs doing.

d. Plan follow up activities after Stewardship Sunday. Your best results will come from placing emphasis on the following groups in the order listed.

i. First, members who have traditionally pledged in the past but for whom you have not yet received a pledge.

ii. Second, those who may be new to your congregation. If stewardship information was given to them when they joined, this is a good way to follow up to see how they are integrating into the congregation.

iii. Third, those who have not regularly pledged. You will generally get the least response for your efforts from this group.

iv. In all the follow up activities be alert for indications where there may be a need for pastoral care.

e. A very important factor in asking members to give of their time or money is an expression of thanks and appreciation. A thank you is a positive acknowledgement on the part of the church that a member’s pledge has been received and is appreciated. Expressing thanks can be done in a number of ways that may be somewhat dependent on the size of the congregation; a verbal thank you from the pastor on Sunday morning, a note of thanks in the Sunday bulletin or church newsletter, a phone call or letter from the stewardship committee and/or pastor. If the church sends out quarterly statements they should always include a note of thanks. Most churches know best how to reach and express thanks to their members.
STEWARDSHIP COMMITMENT

Stewardship Principles

“Christian Stewardship is the practice of systematic and proportionate giving of time, abilities, material resources and influence, based on the conviction these are a trust from God, to be used in service for the benefit of all people, in grateful acknowledgment of Christ’s redeeming love, caring for and managing all that God has given us.”

What Stewardship is not:
- a once a year event;
- all about money;
- fund raising;
- just about us.

What Stewardship is:
- about making choices, as individuals and in a community;
- more than giving money to our Church;
- faith rising;
- disciple making;
- about being faithful disciples, caring for and managing all God has given us;
- the commitment of time, abilities, material resources and influence;
- a trust from God, for the benefit of all people;
- treasure management that helps us escape the trap of selfishness by keeping ourselves spiritually focused on God;
- the grateful response to Christ’s redeeming love.

Healthy and vibrant Stewardship Commitment grows out of a healthy and vibrant faith community——Stewardship Commitment is a piece of the whole.

Assemble a Stewardship Task Force or a Stewardship Team
- The Pastor needs to be a key member but not the leader of the Stewardship Team for the Stewardship effort to be effective.
- The Stewardship Team should be intergenerational in terms of its membership.

Year Round Approach

Why?
What does a Year Round Approach Involve?
- A “Stewardship Commitment Timeline”
  - A mission or ministry presentation, note, article, event where the congregation is made aware of some aspect of the life and work of the church.

Select a Commitment Campaign Programs

Direct Mail
Personal Delivery
Consecration Sunday
Sunday Worship
Congregational Dinner
Small Group Meetings  
Every Member Visitation  

**What Works Best?**

1. Every Member Visitation  
2. Combined Sunday Worship/Consecration Sunday, followed by a Celebration Meal  
3. Direct Mail with story telling leading up to the mailing  

Determine what will work best for your congregation. A Challenge Goal needs to be a part of the program as well as telling the congregation what mission the increased resources will fund.  

**Establish a Challenge Goal for Giving by the Session**

Challenge the congregation to increase their level of giving by 1% of their income as they move toward the Biblical tithe of 10% and beyond.  

Challenge the congregation to increase their level of giving by a % of what they are currently giving, such as 5% or 10%.  

Challenge the congregation to increase their giving by moving from one level to the next. (Least effective)  

In challenging an increase in giving, tell the congregation how the increased giving will be used; so Committees, Commissions and Task Forces need to prepare a plan as to what they hope to do with the increased giving—all, of course, centered on mission. Such plans should be in place by June prior to the Campaign so the challenge can be established during the following September. Be sure to emphasize the joy and spiritual growth members will experience from their increased giving.  

The Challenge needs to be stated in all Commitment Campaign materials, as well as what the church will be able to do with its increased resources.  

**Ten Keys to Successful Stewardship**

Be Prayerful  
Celebrate who the church is, what the church does, who its people are  
Be Visionary  
Communicate  
Involve Many  
Think in Terms of Funding Ministry…not Fund Raising  
Be Inviting…Not Threatening  
Challenge Your Congregation  
Try A New Approach  
Be Willing to Give Time and Energy  

**Generational Realities in Financial Discipleship**  

**GIs / Civics**  
1901-1924  
- *Stewardship*  
Seniors are much more likely than any other group to describe themselves as religious; feel absolutely committed to the Christian faith.
Express appreciated for past support and loyalty to the congregation’s life and traditions and for the legacy the GIs have given to the congregation.

While GIs often find themselves asked for money, they are seldom asked for input, ideas, or problem-solving, so asking for such input on some issue in the congregation can be helpful.

Be willing to get to the bottom line. It is helpful to emphasize the big picture of the congregation in concrete terms, particularly numbers.

**Silent / Adaptive** 1925-1941

- **Stewardship**
  Prefer face-to-face, relational meetings; and be prepared to talk and listen.
  Use personalized, intimate stories to make your appeal.
  Stress the aspect of a fair share and proportionate giving
  Be bold in asking for a contribution

**Baby Boomers / Idealists** 1942-1960

- **Stewardship**
  Boomers get hooked on vision, environmental concerns, children and justice issues.
  Most Boomers still take a 24/7 approach to life, and often live to work.
  Boomers want home to be a refuge from everyone and everything---including the congregation.
  Be prepared to listen at length, because Boomers usually want to talk.
  Speak of congregational programs in terms of upgrading and enhancing quality, with a view toward making them the best.
  Highlight parts of a budget concerned with the environment, children, and social justice causes.
  Stress the spiritual benefits of being a member of a faith community that gives fuller meaning to life and work.

**Gen X / Nomads** 1961-1982

- **Stewardship**
  Especially for this generation, volunteering time and having a chance to put talents and skills to work are authentic expressions of their stewardship.
  Be brief to the point of bluntness. Stick to the main core and central themes and avoid details or nuances.
  Children’s issues and needs, particularly children’s safety, go over big. Gen Xers really want a congregation to be a safe place—physically, emotionally, relationally, and spiritually.
  The ways kids get real-world, hands-on experience through service projects speaks to this generation.
  The congregational Web site is important to this generation.
  Electronic funds transfer as a method of taking a member’s contribution appeals to Gen Xers.
  Invite Gen Xers to the table and listen to them—give them a sense of ownership: they want ownership if they are to give.

**Gen Y / Millennials / Civics** 1983-present

- **Stewardship**
  Invite Gen Yers to the table and listen to them—give them a sense of ownership: they want ownership if they are to give.
  Electronic transfer of funds appeals to them.
  Giving patterns may be extremely different from previous Civic generation

*Material from Generations of Faith by Carl G. Eeman, The Alban Institute*
Some Do’s

- Do recruit a Stewardship Task Force or a Stewardship Team.
- Children’s Giving Program needs to be a part of your church’s Stewardship Commitment.
- Use the term “commitment” rather than “pledge” or call it an “investment in the church.”
- Give it your best: God gives us the very best there is to give, God wants the best for us, and God expects the best from us.
- Invite the leadership (pastor, session, deacons, stewardship task force or team) to make their proportional giving commitment first, and then report to the congregation the leadership is committed to proportional giving as well as the total giving amount as the Commitment Campaign begins.
- Create a chart, graph, etc. of the total congregational giving and make certain the entire congregation receives it. Encourage members to ask “Where would our church be if everyone gave as I do?” or “What percentage of my income is God calling me to give?”
- Use a guest preacher as part of your Commitment Campaign, but have him/her preach the Sunday before Commitment Sunday. (Most people come to Commitment Sunday with the minds made up as to what their commitment will be.)
- Include a catered congregational Celebration Meal on Commitment Sunday.
- Follow up letters to those who haven’t responded, but personal contact is far more effective and creates a quicker response. Follow up by e-mail can be very effective as well.
- Keep the congregation informed as to the progress of the campaign.
- A personal thank you call to those who have made a commitment is affirming and worth the effort.
- Personal thank-you letter with several signatures to everyone who makes a commitment including the amount of the commitment made.
- Send all Stewardship snail mailings by “first class mail.”
- Use a “Narrative Budget” in telling the church’s mission story.
- Involve as many church members in the Campaign as possible!
- Include Stewardship Commitment as a part of New Member Classes---this is a key learning opportunity for those who have no clue as to what Stewardship Commitment is all about! Don’t be afraid to say what is expected in terms of membership and giving.
- Establish Electronic Transfer of Funds.
- Be bright, be brief, be done and have fun!
- TELL... ASK... THANK....
- Give it your absolute best!

Some Don’ts

- Don’t try to do it all by yourself---create a Team or Task Force. The more people involved in a Stewardship Commitment Program, the more successful you will be.
- Don’t cut corners---do it first class or don’t do it at all
- Don’t be afraid to spend money---you have to spend it to make it.
- Don’t be afraid to ask the congregation to increase their level of giving---if you don’t ask, the congregation seldom responds.
- Don’t use a “Line Item Budget” or a “Dream Budget” in attempting to tell the church’s mission story.
- One Stewardship Letter will not fit the entire congregation. Send different letters to different people---make specific requests.
STEWARDSHIP COMMITMENT TIMELINE

January
Session recruits/appoints a Stewardship Task Force/Team
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter

February
Stewardship Task Force/Team sets date for Commitment Campaign and begins to explore
content/scope of Campaign
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter

March
Stewardship Task Force/Team begins to finalize plans for Commitment Campaign;
asks Committees, Commissions, Task Forces to begin thinking about next year’s mission
plans with report back in June
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter
Highlight One Great Hour of Sharing Offering

April
Receive One Great Hour of Sharing Offering on Palm Sunday
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter

May
Highlight and receive Pentecost Offering
Secure outside preacher for Commitment Sunday
Begin planning for catered Celebration Meals on Commitment Sunday
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter

June
Receive next year’s mission plans from Committees, Commissions, Task Forces, and
begin reflection on the Challenge Giving Goal and needed percentage increase
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter

July/August
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter
Begin recruiting Stewardship Callers to invite church members to attend Commitment Sunday

**September**
- Session adopts Challenge Giving Goal and needed percentage increase
- Stewardship Sermon
- Minute for Mission
- Stewardship/Mission article in Newsletter
- Complete recruitment of Stewardship Callers for Commitment Sunday
- Highlight Peacemaking Offering

**October**
- Receive Peacemaking Offering on World Communion Sunday
- Stewardship Sermon
- Minutes for Mission: members tell their personal giving story
- Stewardship/Mission article in newsletter
- Ask leadership of the church (pastor, session, deacons) to agree to make a proportional/percentage giving commitment to the church (doesn’t matter what the proportion/percentage is as long as it is a proportion/percentage).

**Four Weeks Before Commitment Sunday**
- Letter from Session announcing Commitment Sunday with invitation to attend Worship and Celebration Meal, including Challenge Giving Goal and the ministry/mission that will be empowered by increased giving

**Three Weeks Before Commitment Sunday**
- Letter from Pastor(s) regarding Commitment Sunday and Celebration Meal, including Challenge Giving Goal and the ministry/mission that will be empowered by increased giving.

**Two Weeks Before Commitment Sunday**
- Letter from Stewardship Team/Task Force regarding Commitment Sunday and Celebration Meal, including the Challenge Giving Goal and the ministry/mission that will be empowered by increased giving.

**One Week Before Commitment Sunday**
- Guest Preacher in Worship
- Stewardship Callers make personal contact with all members of the church inviting them to be in Worship on Commitment Sunday with their Commitment (Estimate of Giving) Cards.
- Letter from Pastor and Stewardship Task Force/Team chair regarding Commitment Sunday and Celebration Meal, including the Challenge Giving Goal and what increased giving will empower the church to do, and Commitment Card to be returned on Commitment Sunday or before. In this letter announce to the congregation the leadership (pastor, session, deacons) have made a proportional/percentage commitment to the church and what the dollar amount of that commitment is.
- Send different letters to different people---make specific requests
  - Members who give nothing---ask to consider making a commitment of $10/$20 per week
  - Members who give but don’t make a commitment---ask to commit half of usual gifts, but give all of it.
  - Members who make a commitment and give regularly---thank them and ask for a percent increase of gift or income.
  - Most generous members---thank them personally and ask for a percentage increase of gift
or income

**Commitment Sunday**
Commitments made during Worship or sent to Church prior to Worship if unable to attend
Celebration Meal (catered) following Worships

**November**
Contact those who have not made Commitment either by letter, e-mail or in person
Regular report on Commitment Campaign to congregation (in Worship Bulletin,
Newsletter, Graphic display).
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter

**December**
Highlight and receive Christmas Joy Offering
Contact those who have not made Commitment either by letter, e-mail or in person
Regular report on Commitment Campaign to congregation (in Worship Bulletin,
Newsletter, Graphic Display).
Stewardship Sermon
Minute for Mission
Stewardship/Mission article in Newsletter
COMMITMENT CAMPAIGN PROGRAMS

Direct Mail

Involves little effort and is easy
Requires little leadership or pastoral involvement
Contacts all members with common message
Depends on inspirational letters
Omits listening to congregation or dialogue
Resembles another appeal for funds
Requires substantial follow-up
Depends on broad consensus on church’s ministry and mission
Deprives leadership of opportunity to challenge congregation significantly
Leads to modest increases in giving

Personal Delivery

Focuses on passing a packet of materials among a chain of member households
Involves many people, at least superficially
Reaches every member
May be seen as fun and playful
Encourages little real dialogue about church’s ministry
Provides little opportunity for stewardship education
Can focus on process more than on the meaning of commitment
Assumes committed, well-informed membership with high level of trust

Consecration Sunday

Requires some planning
Involves guest speaker as a "fresh voice"
Depends on well-oriented, effective guest speaker
Focuses on spiritual dimension of stewardship
Requires substantial invitation effort
Depends on tradition of high worship attendance
Rises or falls on guest leader's presentation
Offers no opportunity for dialogue
Provides some member involvement with a Consecration Celebration meal
Requires extensive follow-up

Sunday Worship

Places commitment in 'worship context
Requires little planning and members involvement
Allows for single, focused presentation
Depends on tradition of high attendance
.Necessitates broad consensus on church’s ministry and ministry directions
Centers on pastor as primary motivator to increased commitment
Neglects uninvolved members
Offers no dialogue
Requires substantial follow-up
Stimulates modest increase in giving

**Congregational Dinner**

Focuses attention on one "big event"
Necessitates high-quality, often audiovisual presentation
Strengthens fellowship
Depends on congregation being responsive to such events
Does not involve uncommitted or homebound members
Requires substantial effort to secure high attendance
Allows little dialogue or feedback
Requires substantial follow-up with non-attenders

**Every Member Visitation**

Provides personal contact with members for dialogue and faith sharing
Improves communication within the church
Involves many members significantly
Involves face-to-face challenge to new commitment
Creates often substantial increase in giving
Enables increase in number of pledges
Involves substantial organization and training
Depends on commitment of leadership
Requires recruitment of many visitors
Encounters resistance
GENERATIONS OF GOD'S PEOPLE

GI- CIVICS (Born 1901-1924)
(JFK, Jimmy Carter, Rosa Parks, Sandra Day O'Connor, Ike))

Responsibility and community orientation
Come of age during crisis - seek peace
Want to fit in and get along
Protection and prosperity - hustle and bustle
Want order, balance, and clarity - tradition and organization important
Optimism, civic pride
Heroes and institution builders
Clear sense of right and wrong
Love being parents and encourage their children to be individuals
Strong church orientation - denominational loyalty as team player
Down play differences
God and duty go together Patriotic and engaged in politics Justice oriented and community oriented
Deeply affected by depression - frugal Stewardship concerns - budget and accountability God as majestic and benevolent and other

SILENT - ADAPTIVE (born 1925-1942)
(George Bush, Sr., MLK, Jr., Jessie Jackson, Oliver North, Bill Cosby, John McCain)

Relationship oriented
Work is organizational, not personal
Embraces corporate systems
Family focus
Church loyal
God as warm, gentle, welcoming parent
Comfortable with a relational Jesus
Like good process, consensus, inclusivity
Respects experts and credentials
Earnest, quiet, human qualities
Nationalists
Enjoy stewardship visits based on stories and people
BABY BOOMER - IDEALIST (born 1943-1960)
(Bill and Hillary, George W, Oprah, The Chicago 8, Rush Limbaugh)

Values oriented
Intensely self-immersed
Rebellious toward older generations
Work measures person
Strong justice orientation
Leadership based on credentials and experience
Raised in culture of abundance
Conspicuous consumption
Argumentative
TV driven
Life of grace - no consequence of sin
Individualistic meanings - feminism and gay rights
Seekers not joiners
Workaholic
Experience and not rules are central
Child focused
NO stewardship visit - home is refuge
MY God....

GEN X - NOMAD (BORN 1961-1981)
(Silicon Valley CEO's, Tiger Woods, Barack Obama, George Clooney)

Experience oriented
Not as well off as parents - angry at excesses of parents
Latch key kids
Liberty generation - it's all about me
Raised in rapidly increasing numbers of divorced families
Comfortable in multi-cultural and global environment
Presence of suffering, disappointment, skepticism
God can persuade me....
Visual not verbal
Interactive and participatory
Leadership based on gifts and talents and personality
Don't have history, lingo - anti-tribalism
Don't have a clue how to live the Christian life
Task forces, not committees
Techies of highest order - bloggers
Pragmatic minded
Hard working, hard playing - balance is important
Stewardship - focus on time and talent - not money - debt load
Web Sites - not newspapers or snail mail - electronic giving
God can persuade me....
(Prince Harry and William, Britney Spears, Internet Entrepreneurs)

Responsibility and community oriented
Rules and respect important
Clear sense of right and wrong
Powerful, capable, competent
Environmentalists
Working together on local interests
Teaching the basics
Renewed interest in order and structures
Parents as friends
Shopping malls as social meccas
Facebook, MySpace, YouTube, instant messaging
Latest version of the American dream - can do attitude
Team players
Yearning for inner world to be calm - religious awakening
Justice and pragmatism
Cooperation, community, harmony, and balance are important
Optimism and hope
OUR God is....

And the world keeps turning.....

SRA (April, 2008)
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<td>Nickels in the milk box</td>
<td>Money is security</td>
<td>Sacrifice</td>
<td>* high level of trust and participation</td>
<td>* Estate planning</td>
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<td>* Roaring 20s * Great Depression * Hand me downs. habos. and rations</td>
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<td>Giving is personal option</td>
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<td>Boomers</td>
<td>* Post war economic boom</td>
<td>Low rates of saving, low rates of pledge</td>
<td>Money is tool</td>
<td>Distrest</td>
<td>* distrust, if not disgust, towards institutional church</td>
<td>* Earn trust • Provide control in giving</td>
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<td></td>
<td>* Upward mobility</td>
<td>Unlikely to pledge</td>
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<td>Provide choice in giving</td>
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<td>* Television advertising (redefined economic need and scope of perceived affluence)</td>
<td>Charitable giving comes from &quot;disposable income&quot;</td>
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<td>Earnate. Many Boomers began faith journey in a time when conreptions</td>
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<td>Experience of institutional scandal leaves deep skepticism of the church's trustworthiness</td>
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<td>about the individual's need to give. NOT</td>
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<td>Giving is personal option</td>
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<td>the church's need to receive.</td>
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<tr>
<td>13ers</td>
<td>* 1960s- * economic prosperity</td>
<td>As children taught veiv little about stewardship in PCUSA churches</td>
<td>Money is tool</td>
<td>Ignorance</td>
<td>* infinitely practical. Will trust a congregation if it &quot;works&quot;</td>
<td>* Reinterpret stewardship: 1) holistically 2) about the individual's need to give. NOT</td>
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<td>* 1970s- inflation, OPEC embargo</td>
<td>Many come from unchurched childhoods, so stewardship is not new generation.</td>
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<td>the church's need to receive, 3) stewardship is a personal discipline which leads to spiritual health and growth</td>
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<td>* 1980s - rapid stock market growth, Reagan era</td>
<td>Giving is personal possibility* if understood as a spiritual discipline</td>
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<td>Model sacrifice; church must give off the top commission if it expects Boomers to do so</td>
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<td>Raising children</td>
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<td>High skepticism that social security will be there</td>
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<td>Little record of financial giving.</td>
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<td>Millennials</td>
<td>* 1980s - stock market growth, Reaganism * 1990s - consumerism, global markets, growing disparity between rich and poor</td>
<td>Many mainstream congregations, embarrassed by &quot;jetliner&quot; and &quot;pleading,&quot; sewn squeamish to teach stewardship to children. Ironically, &quot;stewardship&quot; is firmly planted in the culture's lexicon, and children hear the word frequently, particularly related to the environment.</td>
<td>Money is gift</td>
<td>Duty to the eldest Millennials are just entering their earning years. The youngest are still children.</td>
<td>* Not shaped yet. Anecdotal evidence shows movement away from evangelical mega-churches, and limited movement toward neighborhood churches intentional in their spiritual practices.</td>
<td>* teach, teach, teach</td>
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And no matter the generations, remember the Uw of Somehday
... we're just married and getting ourselves established financially. Some day we'll get serious about our sharing.
... our children are young, and they're hideously expensive! We're doing our best to stock up for their college educations. Some day we'll get serious about our sharing.
... the children are gone and we have just a few years to invest for our retirement. Some day we'll get serious about our sharing.
... we're retired, and now we live on a fixed income. Some day ....

The Rev. Karl Travis, Pastor, First Presbyterian Church, Fort Worth, Texas
Generational Generosity

How age and life experiences influence giving

By Karl Travis

Picture this: you host the senior high dance at church, and you begin the evening with Glenn Miller, the Bee Gees, and Motown classics. The youth group stares at you, baffled, as if you had stepped out of an unwelcome time capsule.

Every autumn, scores of congregations do essentially this, only the gathering isn't a dance and the subject isn't music. The gathering is Stewardship Sunday. Money is the subject. We have taught the same theology of stewardship for decades, and it’s time for an update.

The gap between generational experiences and instincts is growing exponentially. Lifespans are lengthening. More and more Americans are living full and active lives into our 80s and 90s, and our congregations are aging, so the age gulf between the oldest and youngest is even wider. Add to this timeline the quickening pace of cultural change, technological development, and globalization, and we have a formula for disconnection. Not surprisingly, this disconnect applies also to our attitudes about money.

Scholars have opened a new field of study known as generational theory, the attempt to identify what shapes age cohorts and makes them distinct from others. The theory has enormous implications for the church, and in particular for how we understand and speak about the theology of generosity. Since generations are formed across different decades, our teaching about Christian stewardship can be insightful and focused upon each generation’s experiences of money.

The GI Generation, born between 1901 and 1924, matured amidst the Great Depression and two World Wars, soup lines and ration stamps. Times were hard. Money was scarce.

The Silent Generation, born between 1925 and 1941, came of age during the Great Depression, World War II, the Cold War, and the postwar boom. The economy became robust. Church and nation grew.

Baby Boomers, born between 1942 and 1960, came of age amidst then-unparalleled prosperity. Jobs and money were abundant. The American Dream was notably to provide each generation with more than its parents had, even while consensus about our national purpose and direction evaporated.

Generation Xers, born between 1961 and 1981, were children as the dollar began its long slide and reality required two salaries for most families. America was losing its economic hegemony.

Millenials, born 1982 to 2004, have been shaped by 9/11, when the world changed abruptly, and then by the Great Recession of 2008. Most agree that the last

The Reverend Karl Travis is pastor of First Presbyterian Church in Fort Worth, Texas, and a member of the Austin Seminary Board of Trustees. He is a frequent conference speaker, preacher, and writer, particularly in the areas of Christian generosity and generations theory.
six years have been an uninvited, if fruitful, values-clarification exercise.

What remarkably different experiences of money! No single stewardship message can any longer inspire people across these radically different economic realities. Our language about Christian generosity must now be informed, nuanced, and generationally focused.

GI and Silent generations are instinctively community oriented. Members of these generations are natural joiners. In their earlier years they streamed to churches, fraternal and social organizations, and to the corporate world. Institutionally minded, they are inspired to share by old-fashioned ideas and virtues, with words like duty, commitment, and sacrifice. They give because they were taught to give. They sign pledge cards. They give off the top of their incomes. And, because they experienced scarcity and want in their younger years, GIs and Silents save, they hate debt, and they carefully guard their rainy-day funds.

Boomer and Xer generations came of age in a different era. Money was plentiful. If money is for GIs and Silents a source of security, money is for Boomers and Xers a means of exchange, a tool with which to purchase possessions and experiences. And if money is fundamentally different for these younger generations, so also is their motive for sharing. Gone is a sense of social or institutional obligation. After Watergate, Vietnam, and every series of later governmental and corporate scandal and let down, younger generations are profoundly suspicious of institutions, including the church. Organizations must earn trust if Boomers and Xers are going to give money to them. Further, Boomers and Xers are far less inclined to give off the top. Rather, their instinct is to give from their discretionary income, a term I daresay my grandparents (who were GIs) didn’t even know. Inspiring Boomers and Xers to give, then, is to remind them of the personal spiritual benefits of generosity. Sharing is an ancient spiritual discipline alongside Bible study, worship, and prayer. When we share, we grow in faith.

These are huge generalizations, of course, and individuals, and individual families, might well be atypical. Nonetheless, we might say that GIs and Silents are most interested in how their pooled resources can shape the world. Boomers and Xers are most interested in how sharing can shape them.

And what’s next, with the Millennials? Millennials show altogether different instincts as they appear to be only the second generation in American history who will fare less well economically than their parents did. While their giving patterns are only now forming, what seems clear is their passion for hands-on ministry, their global imaginations, and their deep concern for the environment.

I have spent the better part of my twenty-three-year ministry learning to speak Gospel to people of all ages, no matter their generation. Nothing is more obvious to me than the generational shift away from generosity as a means to preserve and promote an institution and toward generosity as an act of personal spiritual devotion which secondarily benefits the church and its mission.

Savvy congregations will learn to speak about stewardship and generosity in diverse ways which invite and inspire all ages. When they do, there will be much to dance about.

Nothing is more obvious than the generational shift away from generosity as a means to preserve and promote an institution and toward generosity as an act of personal spiritual devotion.
Blest Be the Ties that Bind

By Bill Cotman

DeWitt County, Texas, is experiencing the effects of the Eagle Ford Shale oil boom. The county seat, Cuero, home to about 7,000 people, has had increasing numbers of large trucks rumbling down the highways and small county roads for the last three or four years. While many in this community are pleased, others say they wish it had never occurred. Oilfield coveralls are now a more common sight than cowboy hats around here. The petroleum industry employs people from all over the state (and even other states). The number of RV parks has boomed, and many landowners who do not have active drilling on their property have found this a new way of turning a profit from their land. Suddenly some residents have more money than they ever imagined, but not everyone who has had ranch land in their families for generations is making a pile of money.

Some people are experiencing great wealth, and a limited number have been quite generous. One individual in particular has been very charitable to our church, giving large cash gifts with "no strings attached"—that is to say, handwritten personal checks with blank "memo" lines.

Prior to this occurrence, I would have considered this a great blessing; I now understand it a little differently. It is wonderful! But we were unprepared to handle such a large influx of cash. A number of church members offered (some quite strong) suggestions for the money, and we find ourselves pondering the relative value of labyrinths, the local food pantry, church vans, a taller steeple, new signs, scholarships, the local animal shelter, and rainy-day funds.

I realize many people believe this is a good problem to have, but there have been a surprising number of conflicts that come with it—up to and including one couple leaving the church. The truth is, there are strings attached!

Christians know that all good things come from God, and each of us—and everything we have—belongs to God, Our money belongs to God, too. Everything we do, including spending money, has to be filtered through that truth. It doesn't matter if it's fifty dollars or a million dollars, we should prayerfully give the way our Lord would have us give.

Word spread all over town the day after that first check hit the collection plate, and within a week some church members were saying we should get rid of all the money as soon as possible. Others said it should be invested to cover the congregation's day-to-day operating expenses (forever). As pastor, I realized my job was to remain calm and help the session prayerfully determine how to best use this unexpected gift to serve the ministry of Christ.

After seeking the advice of many pastors, I told the session that I felt the first thing we should do was to tithe 10% of the money so that the congregation could see that our intent was to spend God's money on God's ministry. I provided session a list of about fifteen different organizations with various gift amounts totaling one hundred thousand dollars. Session agreed with the concept and spent a month compiling a finalized list all could agree on. It also decided not to use any of the unexpected gifts for general operating expenses because the congregation has operated at or under budget for several years. Instead it thought these large—and completely unforeseen—funds could be best used to do even more ministry.

Though this has been an experience I never anticipated, I would advise congregations to prepare in advance for such a windfall. A shared theology of ministry may mean the difference between celebrating an opportunity and over-worrying the responsibility tied to it.

*
Creating a Narrative Budget

What is the difference between a line item budget and a narrative budget?

Line Item Budget: We have all seen line item budgets, although we may not be familiar with them or completely understand them. A line item is a tool used by the session to allocate anticipated funds between the various organizations, committees, mission programs, building maintenance and personal expenses. It is a working document to guide the session in distributing the funds of the church in a way that is consistent with the mission and ministry goals of the congregation. While the line item budget gives the leadership of the church the tool they need for financial management, it does not interpret the ministry and mission supported by those dollars. To do that, it is essential to tell the story behind the numbers. **The story behind the numbers is called a narrative budget.**

Narrative Budget: The narrative budget focuses on people and mission. It will help you link members of your congregation with the mission of the church as they discover the many ways in which your congregation touches the lives of people. In addition, your members will be motivated to increase their financial support of the church when they more clearly see the personal impact of their giving. You will see the numbers literally come to life as you describe each area of your congregation’s mission and allocate the budgeted costs among the areas. As you construct your narrative budget, you are illustrating that the purpose of our giving is more than paying bills and funding an institution; instead it is doing the work of Christ. The steps listed below will assist you as you prepare your narrative budget.

**Step 1: Getting Started**

Decide who should prepare the narrative budget. It works best if the group is small, say 3 to 4 participants at the most. Obtain a copy of the congregation’s line item budget as well as a line item description of the personnel budget.

**Step 2: Identify Your Congregation’s Key Areas of Ministry**

If your session has adopted a mission statement, the key areas of ministry should be identifiable from there. Otherwise, try to indentify the ministry areas that
receive the most emphasis in your congregation. For Example, you may be able to assign your congregation’s mission and ministry into six key areas as follows; The following is an example so you need to adapt it to reflect your individual congregation.

- Worship and Pastoral Care Ministries
- Christian Education and Youth Ministries
- Music Ministries
- Mission Outreach Ministries
- Fellowship and Membership Growth Ministries
- Operations Ministry

These are the ministry areas among which you will want to divide all the dollars in the line item budget along with the line item personnel budget. There are four sample worksheets to assist in allocating the funds along with two sample narrative budgets.

**Step 3: Allocating the Funds to the Ministry Areas**

This is the step in which you will analyze all the financial data and allocate the appropriate percentage of it to each of the ministry areas. You will be creating a couple worksheets to accomplish this similar to the sample worksheets attached to this document. To accomplish this, you will need to itemize each sub category that falls under each of the six ministry areas.

**Step 3.1: Personnel Expenses**

To determine how the staff allocates its time, ask each paid staff member to estimate the percentage of her or his time that is involved in each of the ministry areas. If you have several paid staff it may be helpful to give each of them a worksheet such as shown in Worksheet #1.

After creating a second worksheet such as shown as Worksheet #2, you can then multiply the cost of the staff member by each of the percentages reported by them to get the dollars to allocate to each ministry area. (In
going through this process it not only assists in producing a narrative budget but it also assists the staff members in analyzing how their time is spent.)

**Step 3.2: Allocating the Line Item Funds to the Ministry Areas**

Again, a worksheet similar to the example in Worksheet #3 is helpful. Take each expense item from the line item budget and allocate it to the appropriate ministry area or sub area.

**Step 4: Presenting the Information**

Now that you have all the data collected it is time to plan for preparing the narrative budget. There are several options as to how to present the data. You can attach the percentage of total expenses (personnel and financial) to each ministry area or you can list actual dollars to each area. If you have been able to estimate volunteer hours for each area you can also include that. What makes a narrative budget meaningful to members of the congregation is the descriptive paragraph that clearly says ministry has been accomplished with the funds spent in each area. It is also helpful to include a picture of some aspect of ministry being accomplished in each ministry area.

An extra benefit to preparing a narrative budget is a deeper understanding of how your congregation actually works and a sense of joy in being able to transfer that understanding to other members of the congregation. Developing a narrative budget for the first time is probably the most time consuming. However, once you have established the process and the worksheets you need, each following year will be easier.
Sample Worksheet #1

Please estimate the percentage of your time spent in supporting the bold, underlined categories. This will be helpful in preparing material for this year's Stewardship Campaign Narrative Budget.

<table>
<thead>
<tr>
<th>Ministry Area</th>
<th>Staff Time Allocation [percent]</th>
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<th>Staff Time Allocation [percent]</th>
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<tr>
<td><strong>Worship &amp; Pastoral Care Ministries</strong></td>
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<td><strong>Mission Outreach Ministries</strong></td>
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<td>Traditional Worship</td>
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<td>Hands on Mission</td>
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<td>Contemporary Worship</td>
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<td>Local Outreach</td>
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<td>Mission Teams</td>
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<td>Care Teams</td>
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<td><strong>Education Ministries &amp; Youth Ministries</strong></td>
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<td><strong>Fellowship &amp; Membership Ministries</strong></td>
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<td>Children's Education - Sunday</td>
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<td>Social/Fellowship Groups</td>
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<td>Youth Ministries</td>
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<td>All-Church Activities</td>
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<td>New Member Activities</td>
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<td>Re-engaging Current Members</td>
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<td>Book Study Groups</td>
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We are living into our vision for the mission and ministry of First Presbyterian Church with new facilities and the addition of new staff members. Through the Kirkwood Pres and stewardship mailings, we hope you have seen how the leadership of the church has responded to God's call to minister in this place at this time. The resources necessary to carry out this ministry, both personnel and material, are significant. Without your financial support and more than 29,000 volunteer hours we receive each year, the church would not be able to sustain its ministry.

The expenditure of our resources, both personnel and material, has been allocated to six basic ministry areas. These areas support our mission statement: To grow spiritually as disciples of Christ through worship, learning, fellowship, and service. A short narrative on each of the ministry areas is given below together with the approximate percentage of the budget and volunteer hours that support these areas.

**Worship and Pastoral Care**
Personnel and Financial(16%)
Volunteer-9,825 Hours

Three distinctly different styles of worship are offered each Sunday. A early communion worship is followed by the Arise! worship service. The third service of the morning is a traditional service with music leadership provided by the chancel choir. Children are always welcome in worship, and are invited to enjoy a Children's Bulletin or a Worship Workbook. Leadership in worship is provided by clergy and lay leaders. Pastors are on call at all times for emergencies. Special services such as weddings, memorial services and services of healing are held periodically and may be held in the Tree of Life Chapel or the Sanctuary. Pastoral counseling is provided for couples planning marriage, in the event of a death or loss and for anyone who may request it. Ongoing pastoral care is also provided by other groups in the church such as Stephen Ministers and the Deacons Care Teams.

**Christian Education-Youth Ministries**
Personnel and Financial(14%)
Volunteer-6,240 Hours

The good news of Jesus Christ is shared through our educational ministry in a full range of classes and programs for children, youth, and adults. Learning opportunities for all ages are available, not only on Sunday morning but also at various other times during the week. Sunday church school classes, adult offerings, short-term special studies, youth ministry, Vacation Bible Camp, Camp Kirkapresqua, and leadership training for new officers are all supported by your giving. The Senior High Fellowship has conducted a mission trip on behalf of the church for 40 years.

Music Ministries
Personnel and Financial(10%)
Volunteer-6,175 Hours

Music is an integral part of the life and work of our church. Through music, God is glorified and our worship services are enhanced. Leading and participating in the music programs of the church provides a ministry for many members of the congregation. In addition to the choral music groups for children and adults, we also provide opportunities to participate in hand bell choirs, an orchestra, and an Arise! Worship Praise Band. The Muiskgartin program helps the youngest children develop an appreciation for rhythm and melody as well providing a social and supportive environment for the parents and grandparents that bring the children to the programs. Through participation in music, children and youth find opportunities to assist in leading worship. Music programs also serve as an outreach to our community.
Mission and Outreach
Personnel and Financial (26%)
Volunteer-2,140 Hours

Mission Outreach at our church happens in a number of ways. Our largest financial support of mission comes through the Benevolence Budget. The Benevolence Budget supports many different agencies locally and worldwide. Major contributions go to our denomination's Presbytery, Synod and General Assembly missions. This budget also supports many local mission causes as described in the Benevolence Budget Brochure mailed to you in January. Our mission outreach also occurs through mission trips such as the annual senior high workcamp. Our hands-on mission efforts such as help to Meacham Park residents, Room at the Inn, Habitat for Humanity and many more all depend on your support, both financially and through your volunteer participation.

Fellowship and Membership Growth
Personnel and Financial (9%)
Volunteer-2,355 Hours

A strong church family is developed in two basic ways: regular participation in worship and involvement in small groups formed around fellowship, study, and service. Church membership is increased by personal invitation to others from members who are actively involved in the life and ministry of the church. Our Session has challenged the church through the goals it has set forth to strengthen the area of Fellowship and Membership Growth. Studies show that 80% of new visitors to a church come because they were invited by a member or friend.

Operations Ministry
Personnel and Financial (25%)
Volunteer-2,246 Hours

Tin: Operations Ministry of the church involves everything that is essential to permit all of our ministry areas to function efficiently and effectively, as well as to provide any assistance that might be needed or requested by members of the congregation. All bulletins, newsletters, and other publications are produced in the office. All church records are produced and maintained by the office staff. Computer systems to store financial and membership information as well as communication systems function through the office. A ministry area that needs solid, consistent funding is the upkeep of assets that have been entrusted to our use by those who provided the resources to make them possible. With major new facilities, it is essential that we adequately provide the funds to maintain these facilities in a way that will keep them current and ensure their longevity for future ministry.
Welcoming visitors and assimilating new members is important to St. Stephen.

The 2008 budget reflects this:
- Increased communications and advertising
  Expanded use of our website, www.ststephen-pcusa.com, including a "Pastor's Blog"
- An even more welcoming Narthex
- Trained ushers and greeters
- Engagement of new members in church life through opportunities like Grounds Committee, playground improvement, Bible studies, and House Meetings
- New Member Classes 2-4 times a year
- Development of a specialized pastoral care training course for Deacons

“This church welcomes all who seek God through greater knowledge of Jesus Christ”

St. Stephen Presbyterian Church
Narrative Budget 2008

Our Mission

St. Stephen Presbyterian Church is an intentionally inclusive community of believers dedicated to glorifying and enjoying God through the maintenance of divine worship. This church welcomes all who seek God through greater knowledge of Jesus Christ. We value our church as a place that nurtures and educates and challenges us to become thinking and acting Christians in our community and world.
Mission is what God's people are called to do.

Every aspect of the budget serves the purpose of the mission to which God has called the church. This year's narrative budget separates budget into four mission areas. We've also broken down salaries and property expenses the usage way; i.e., we have "quartered" them, allotting 25% of salaries and property expenses each of the four areas.

Worship
$198,251

We are an intentionally inclusive community of servers dedicated to glorifying and enjoying God through the maintenance of divine worship."

St. Stephen's beautiful, majestic sanctuary, her "high lip" style, her excellent choirs and organ music, her commitment to thoughtful and provocative preaching, have long established us as a unique presence in the Fort Worth area. In 2007 we saw:

- Two Youth Sundays
- Special Music and programming for Christmas Eve, Passion Week and Easter, Pentecost, World Communion Sunday, and Christ the King Sunday
- The formation of a Liturgical Dance Troupe
- A retreat for the St. Columba Guild

The 2008 budget reflects continued creative intent about the true worship of God and our continuing commitment to inclusion at this exciting time of church growth.

"Be Thou Our Vision"

A mission statement is both path and goal. St. Stephen's mission statement continues to challenge us, helping us to evaluate the present and directing us toward God's vision for the future. Mission is a living thing that grows and changes.

Education
$186,251

"...a place that nurtures, educates and challenges us to become thinking and acting Christians..."

2007 saw an infusion of families with children into St. Stephen. They were drawn in part by our strong children's church school and youth programs. The energy and enthusiasm of our Director of Christian Education supplements a program designed by dedicated and inventive church members, and the tradition of heavy volunteer engagement in Christian Education continues.

Planned for 2008:

- An intergenerational "Music & Drama" Camp
- Vacation Bible School
- Annual Youth Mission Trip
  - Programming for Older Adults
  - A Pastor-led "How to Read the Bible" Class
  - Leadership Training for officers and new members
  - Confirmation Class for Teens

"The Church Reformed, Always Reforming."

Community Ministry and Outreach: $214,851

"...thinking and acting Christians in our community and world."

In 2008, St. Stephen is committed to:

- Campus ministry at TCU
- Strong volunteer and financial support for Presbyterian Night Shelter, Samaritan House, and Habitat for Humanity
- "Room in the Inn," an "in-church" ministry to the homeless on the worst nights of the year
- Expansion of our partnership with Presbyterian Children's Homes & Services
- Work with local public schools to offer ESL classes to non-English speaking parents
- Continuation and expansion of St. Stephen's engagement with local neighborhood associations
- The Special Music Series
- St. Stephen Presbyterian Day School

Fort Worth is changing around us. Our own neighborhood is changing: property is being redeveloped, Berry Street has expanded, new housing is appearing and the land north of the church is to be developed. Homelessness is a pressing issue for the city.
Annual Financial Campaigns

Called to Serve
by Leo B. Waynick, Jr.
LeWay Resources, Inc.
1-800-72-LEWAY

- This program invites the congregation to explore stewardship as it relates to vocation.
- Members are challenged to consider how they serve Christ in the church, in the community, in the home, in the world, and in the workplace.
- The program culminates with volunteers telephoning each household to discuss the church's ministry and each household's financial commitments.

Celebrate the Faith
by Leo B. Waynick, Jr.
LeWay Resources, Inc. 1-800-72-LEWAY

- Focuses on the actions people can take to develop a strong personal faith.
- Invites members to commit themselves to one or more faith disciplines for a five-week period.
- Encourages financial commitments being received on Celebrate the Faith Sunday.

Celebrate the Gift
by Leo B. Waynick, Jr.
LeWay Resources, Inc. 1-800-72-LEWAY

- Helps a congregation develop a joyous spirit as it celebrates the gift of faith, the gift of fellowship, and the gift of community.
- Focuses on a prayer connection that unites members in prayer for one another.
- Helps members - through the use of celebration cards - identify positive characteristics about their church, its members, and its mission and ministry.

Courage to Care
by Leo B. Waynick, Jr.
LeWay Resources, Inc. 1-800-72-LEWAY

- Members are invited to commit themselves to at least one act of caring through a "Care Connection."
- Visitation teams share with members in their homes aspects of next year's program. Well-trained visitors discuss with members the ways that God is calling the church to ministry.
Cycles of Discipleship
by Jack Phillips
614-798-8943

- A new, innovative year-round stewardship program — not a one-time emphasis — based on three annual renewal cycles. Each cycle is designed for a four-month period.
- Introduced through four special Sundays — Celebration Sunday, Vision Sunday, A Place for You Sunday, and Discipleship Sunday.
- Motivates people to give as a response of their gratitude for God's grace.
- Kit includes 9 program guides, a training video, resource materials CDROM, age-graded Discipleship Lessons, and online support with updates and resource materials.

Giving: Growing Joyful Stewards in Your Congregation
by Ecumenical Stewardship Center 1-
800-972-0433

- An annual journal filled with stewardship articles, including a basic annual stewardship campaign.
- The journal offers a different theme each year.
- The journal provides an announcement letter, cover letter with estimate of giving card, financial enlistment timeline, and other theme material (available from Cokesbury).

In the Light of Grace
by Resource Services, Inc.
1-800-527-6824

- A two-Sunday budget program with mailers that stimulate congregations to examine giving in a new light.
- Lessons and seminars further help church members apply stewardship to their daily lives.
- All the components build toward a churchwide experience called Commitment Sunday.
- The program is available in two versions: The first presents the Bible's precepts on tithing; the second emphasizes general stewardship and growth in giving.

Living Stewardship Program
1-800-443-2872

- Focuses on a different theme each year.
- Provides separate, custom printed material for targeted audiences, such as current contributing members and inactive members. Bases pricing on church membership.
- Enables different approaches to be used in reaching various segments of the congregation.

New Beginnings: My Opportunity for Giving
by Paul Wilkes 1-
800-936-0363

- My Opportunity for Giving has a simple — yet profound — goal: To make stewardship a way of life for congregants.
- My Opportunity for Giving creates an "attitude of gratitude" by carefully leading members through a thoughtful consideration of the time, the talent, and the treasure they have been given by God.
underlies the *New Beginnings* approach.

**The New Consecration Sunday**
by Herb Miller
1•800-672-1789

- A self-directed campaign.
  Requires an outside leader/speaker.
- Requires a meal for church leaders and a catered luncheon for the entire congregation,
- Emphasizes the Christian responsibility of the giver to give.
- Requires that estimate of giving cards be received on Consecration Sunday.

**Quill: The Personal Demonstration Stewardship Program**
by Church Fund-raising Services, Inc.
1•800-826-2048

- *Quill* focuses on a personalized appeal for each church member.
  The manual is lengthy (200 pages), but highly detailed with step-by-step directions.
- Handwritten letters on personal stationary in hand-addressed envelopes mailed to self-selected
  prospects with the personal witness of the author and an invitation to join him/her in increasing giving is
  the "mechanical secret" of *Quill*'s success.

**Unto Us Is Given**
by Leo B. Waynick, Jr.
LeWay Resources, Inc.
1•800-72-LEWAY

- *Unto Us is Given* is rooted in the belief that God gave us the gift of Jesus "special delivery."
- All members are encouraged to focus on receiving God's gifts and to pass them on in greater
  abundance.
- On Special Delivery Sunday, teams of two people make a special delivery of an Advent booklet to
  each member's home. During the visit, the team offers to "special-deliver" the member's estimate of
  giving card back to the church.

This listing is provided as a resource for church leaders. This listing of firms does not claim to list all companies that
produce resources and services in these areas. The list is not to be construed as an endorsement or recommendation
for any one firm or program. The listing is provided informational purposes only.

For Additional Stewardship Resources, Visit:
www.pcusa.org/stewardship
"What Jesus Had to Say about Money"

Synod of the Rocky Mountains

Reverend Bob Sheldon
Director of Funds Development
Synod of the Rocky Mountains
252 Mountain View Lane, Estes Park, Colorado 80517

Therefore I tell you, do not worry about your life, what you will eat, or about your body, what you will wear. For life is more than food and the body more than clothing. Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! And can any of you by worrying add a single hour to your span of life? If then you are not able to do so small a thing as that, why do you worry about the rest? Consider the lilies, how they grow: they neither toil nor spin, 'yet I tell you, even Solomon in all his glory was not clothed like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, how much more will he clothe you— you of little faith! And do not keep striving for what you are to eat and what you are to drink, and do not keep worrying. For it is the nations of the world that strive after all these things, and your Father knows that you need them. Instead, strive for his kingdom, and these things will be given to you as well. Do not be afraid, little flock; for it is your Father's good pleasure to give you the kingdom. Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.

-Luke 12:22-34

From everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded.

-Luke 12:48

Bible speaks a lot about money and possessions

1. Roughly 2,350 verses in Bible
2. Common theme throughout law and prophets
3. Trademark of God's people—care for the poor and needy

Jesus continued biblical tradition about money and possessions

1. One of every seven verses in first three gospels
2. About one-third (16 of 38) parables
3. 15% of everything Jesus said
4. Twice as much as prayer and faith combined
5. Only Kingdom of God gets more attention—much in terms of money
6. Today translates into 17 stewardship sermons each year

Why Speak About Money So Much?

1. Fundamental connection between a person's spiritual life and their attitudes/actions concerning money and possessions
2. Potential for dangerous bondage
3. Potential for gracious generosity
Context of Jesus' Words—the First Century

Romans ruled all the world—the values prevailed
1. Ruled by elite class of government officials—opulence and decadence
2. One-third of Rome were slaves—20% of empire
3. Jewish leadership—Jewish governor and Sanhedrin (71 members)

Religious Rule
1. Temple ruled by elite priests—governed religious lives of everyone
2. Rules on personal conduct emphasized—more than public good
3. Scriptural theme of justice for poor reserved for "lunatic fringe"

Economics of the Day
1. Most people (80-90%) lived on subsistence income—one denarius per day
2. Small, educated elite class
   • Landowners—wealthy and absent
   • Government Officials
   • Religious Leaders

Overview of What Jesus Said About Money

Money is real—can be used or abused—can't be ignored
1. Money can be dangerous—"the love of money is the root of all evil." (1 Timothy 6:10)
2. Holder can be beholden to it—bondage
3. Security based on riches rather than faith
4. Sharp line between serving God and serving "mammon"
5. Jesus did not condemn possessions or commend poverty
6. Warned of dangers

Money as Gift
1. Life—and all parts of it—are a gift
2. What did you do to deserve your parents?
3. Must remember where it comes from—steward rather than owner
4. To forget is to fall prey to failure
5. Stewards—it doesn't belong to us
6. Stewards—we have what we have for a short time
7. Stewards—what we do with what we have is a witness to God's generosity

Generosity is God's Way
1. Giving freely frees us from money's bondage
2. Giving generously opens our lives to God's grace and provision
3. Joyful—Hopeful—Graceful
4. Giving helps those who have less and need help
5. Generosity is not welfare—it's justice
6. Generosity helps others—and us!
Let's Look at a Couple Sayings Ancient

Words

1. Who was Jesus talking to?
2. What was Jesus trying to say to them?
3. What does Jesus want them to do?

Modern Context
Most of us rank as the richest people living today. The middle-class income of a family headed by a college graduate in the United States makes us richer than 95% of people on the planet, and richer than 99.9% of people who ever lived (New York Times Magazine, June 9, 2002, page 88).

4. How does it make us feel to be considered "rich"?
5. Does this change the way we look at ourselves and others?
6. What can we do to help people with less than ourselves?

How Can We Apply Jesus' Sayings? Honor

Jesus' Example
1. Talk about faith and finances
2. Spiritual Implications—God lives today
3. Practical Implications—we get to break the ice
   What are some ways we can help this happen?

Enjoy the Gift
1. Gratitude becomes foundational attitude
2. Look and "see" people who have less
3. Appreciate our gifts—say thank you
   What are some ways we can help this happen?

Enjoy Generosity
1. Generosity becomes our trademark as Christians
2. Give joyfully to help those who have less
3. Appreciate the opportunity to give
What are some ways we can help this happen?
Some of Jesus’ Sayings about Money

Money

and Possessions
- The Shrewd Manager 16:1-8

God's Ownership
- The Master and his Servant—Luke 17:7-10
- The Shepherd and his Flock—John 10:1-18
- The Two Sons—Matthew 21:28-32
- The Unfruitful Fig Tree—Luke 13:6-9
- The Unmerciful Servant—Matthew 18:23-35
- The Wedding Banquet—Matthew 22:2-14

Human Prosperity and Poverty
- The Lost Sheep—Matthew 18:12-14; Luke 15:4-7
- The Widow's Mite—Mark 12:43-44

Gratitude
- The Workers in the Vineyard—Matthew 20:1-16
- Woman Anointing Jesus—Luke 7:36-49

Following God in Finances
- Two Masters—Matthew 6:24
- Deny Self and Follow Me—Matthew 16:24-26
- Don’t Worry About Life—Luke 12:22-34
- Good Measure will be Given Back—Luke 6:37-38
- Much Given, Much Required—Luke 12:48

Eternal Reward
- The Hidden Treasure—Matthew 13:44
- The Lowest Seat at the Feast—Luke 14:7-14
- The Sheep and the Goats—Matthew 25:31-46
- The Valuable Pearl—Matthew 13:45-46
“Annual Campaigns That Really Work!”
National Stewardship Kaleidoscope
February 28-March 2, 2011

Reverend Bob Sheldon
303-588-3409 (mobile)
252 Mountain View Lane
970-586-5533 (home)
Estes Park, Colorado 80517
Bob.Sheldon@presbynet.org (email)
www.synodrm.org (information on website)

Where is Giving Going?

A Ministry for People with Money

1. Your church’s most valued ministry—helping members make informed decisions on giving
2. Giving is a pastoral issue—encourage/empower just like other areas of ministry
3. People with money deserve special attention—everyone deserves special attention
4. People with money need help—resources mean choices
5. Where else will they learn?
6. Get over it—and help them!

The Real World of Money

1. Boston College researchers estimate that over the next half-century there will be the greatest transfer of wealth in history: $41 trillion–$136 trillion!
2. Charities stand to receive between $16 trillion and $53 trillion in the next 50 years. Other studies have estimated that the larger the estate, the more is given to charity. For estates less than $1 million, most goes to heirs and little would go to charity. For estates $1-5 million, charity usually gets eight percent. Larger estates—including those over $20 million—34% goes to charity. That’s a lot of money! Who will get this money? Those who ask for it!

The Real World of Church

1. Most churches today are struggling to fund their mission
2. Cost of doing ministry is rising faster than contributions
3. Mission giving shrinks when sessions must choose between salaries and mission
4. Many congregations have shifted to maintenance mode—vision is fading
5. Entire mission effort of the church suffers

Members Want to Support the Church’s Ministry

1. Members are asking, “How can I be a better steward with what God has given me?”
2. Unfortunately here’s the usual order of events:
   a. People want to support the church’s mission
   b. Church is uneasy talking about money
   c. People give the money to someone else!
3. We can help them—just by sharing information!

Three Financial Groups of People

1. People who spend more than they make—average family has over $9000 credit card debt
2. People who spend about what they make—breaking even, but not getting ahead
3. People who have more than they spend—looking for places to share/invest
4. The church can help each of these groups to address their financial concerns
Changing Patterns of Giving
1. Most faithful and generous supporters are “going home”: everybody moves, quits or dies!
2. Those replacing them are younger and financially overextended
3. Tend to be “investors” rather than “givers”
4. We must orient our younger members and teach them about giving
5. We must encourage our older members to help support the church of the future

Most Given by a Few
1. 10% of members give 50% of support
2. 10% give 30% (20% give 80%)
3. 30% give 10%
4. 50% give 10% (33% give nothing at all)
5. Different situations, resources and interests: Does it make sense to treat all people the same?

Earned Income and Accumulated Assets
1. Traditional stewardship and income—tithe, proportional giving, annual campaign, etc.
2. More people prefer to give from assets:
   a. Aging
   b. Expanding economy
   c. More assets to share
3. Address this reality at every opportunity—annual campaign, sermons, classes, etc.
4. This is the area where most new income will arise
5. Personal contact is most effective means to encourage and receive

What Can We Do to Help our Members Give?

Begin with a Healthy Congregation—or the Best One You Have
1. It’s all about relationship!
2. Best to have healthy church of healthy people—rarely all at same time
3. Take some time to introduce healthy atmosphere and giving habits prior to campaign
4. Session is vital in setting the tone and standard—begin with confession: “We haven’t been doing a very good job leading in the area of financial stewardship…we are going to try to do a better job…we have asked the pastor…and the CE committee…..”

Begin with Stewardship—“The earth is the Lord’s….” --Psalm 24:1
1. If we don’t help our members, society will be happy to fill the vacuum with consumerism!
2. The only subject Jesus addresses more than money is the kingdom of God
3. Year-round stewardship education is a biblical mandate—37 stewardship sermons a year!
4. Don’t talk about “need to give” during annual campaign—talk about “pledging” and mission

Mission Interpretation—we have to have something to support!
1. Members give to a variety of charities—why should they give to the church?
2. Interpretation helps us understand how God’s assets are being used in our midst.
   • Mission—what we’re here to do
   • Values—why it’s important
   • Stories—people’s lives are being changed
3. People do not give to the church because it has needs…
   People give to the church because it meets needs!
Financial Development—fertilizer and fruit of Spirit—Romans 12:4-8

1. Giving is a spiritual gift—key is generosity
2. Open and honest about money—integral part of life
3. Empower individuals
4. Emphasize values
5. Encourage involvement
6. Lead by personal example

Four Types of Gifts

1. Annual Gifts—ongoing ministry of the church
2. Campaign Gifts—special offerings, capital needs
3. Special Gifts—donor-selected ministries/missions; may be impulse or planned
4. Deferred Gifts—usually out of estates
   Let’s use all four types of gifts to fund each one—think about it!

Priorities and Options

1. Be clear about priorities—“The annual fund provides the foundation for our ongoing ministry. We want each of you to give your first and best gift to the Annual Fund.”
2. Offer options as opportunities—“We want to provide as many options to support the church’s ministry as possible. We want to share more choices than before, so we want to be clear that you are not expected to support all of them—just the ones you like.”
3. Offer at least 60 special offerings per year—some outside the church
4. Tailor options for certain members—share projects/areas person consistent with priorities

Annual Campaigns Are the Best Way to Help!

Think of the Annual Campaign as a “Campaign”

1. Same process for a capital campaign can be put into the annual campaign
2. Confidential—not secret—information (only those who need to know will know information)
3. Carefully selected committee—connection, concern and capacity—keep small (2-4 people)
4. Farm out parts of campaign—mailings, dinners, gatherings, etc.—to include more people
5. Clearly articulate purpose—why support the church’s ministry—don’t assume people know!
6. Contact church leaders and key members for leadership gifts—called the “silent phase”
7. Help everyone be a part—called the “public phase”

Do a Good Job

1. It rarely matters what we do—as long as we do it well!
2. Personality of the campaign should be similar to personality of pastor and congregation
3. “Stretch a little” by making a little more crazy or a little more refined—shows importance
4. Be honest about money and what it will do—“This is what we are doing…and this is what we would like to do…these are not my/our priorities…these are the values this congregation has identified …these are our values…these are our ministries….”

Have a Plan…and Follow It!

1. This is important—demands time, attention and resources
2. Begin early—January is best, but summer will do
3. Set deadlines—meet regularly and hold people to them—shows value and importance
4. Presentation is vital—use your best people in public
It’s All About Relationship—Treat Different People Differently!

1. Talk to your most generous givers before the public campaign—these people can help you!
2. Enlist them on your committee—or at least as advisors
3. Ask them to make advance/leadership/encouragement pledges
4. Ask leaders—staff, session, deacons, leading supporters—to pledge before public campaign

Send different letters to different people—Give Specific Requests

1. Members who give nothing—ask to consider pledging $10 per week
2. Members who give but don’t pledge—ask to pledge half of usual gifts—but give all of it!
3. Members who pledge and give regularly—thank them/ask percent increase of gift or income
4. Most generous members—thank them and personally deliver top ten percent (best for pastor)

Visit Some Members Every Year

1. Average letter is held less than four seconds—including the ones they read!
2. Personal contact is most effective way to share information—shows respect for person and importance of mission
3. Share with members who can make the biggest difference—who has most potential?
4. Don’t coerce or pressure—thank them for past support and share future ministry
5. Let your personality, their personality and your relationship determine your conversation

Visit Everyone—Every Now and Again

1. Called an “Every Member Canvass”
2. Can be done anytime of year—Session Check In and Check Up
3. If done as part of annual campaign, take time to talk about church
4. Volunteers are the key—and greatest risk!

Talk about the Mission of the Church

1. Help members understand importance of giving beyond self
2. Session models for members—personal giving (all pledge/give) and budget gifts to mission
3. Pictures of what mission does as well as ministry
4. Be proud to be a Presbyterian—we often take for granted the special attributes of our church
5. Contact Presbytery/Synod/General Assembly for materials on “mission beyond our doors”

Address the Stereotypes

1. “They don’t need my money—they have $1million in the bank”
   a. Talk about ministry income—those who are willing to understand will get it
   b. Talk about operating reserve—3-6 months operating expense to protect church
   c. Talk about endowments—opportunity to help them see the value of endowments (“they keep giving each year…”)
2. “He’s just saying that because he wants a raise.”
   a. “I want a raise—or at least to break even with a COL increase. Doesn’t everyone?”
   b. “We have a wonderful staff who serves us generously throughout the year. God has given us the responsibility to take care of them as they take care of us.”
3. “They’re just trying to manipulate me by ‘guilting’ me into giving.”
   a. “Guilt is not always a bad thing—especially if what you’re doing is wrong!”
   b. “Stewardship is a vital part of discipleship. We talk about it all year long in terms of time, talents and treasure. At this time of year, we talk about treasure—because that’s
what we’re doing now. We’re talking about funding the ongoing ministry of this
congregation and the Presbyterian Church around the world.”

Components of a Good Narrative Budget

**Budgets can be Confusing**
1. Some don’t understand the numbers—most don’t understand why they should care
2. Few understand why the church needs money when they have some in the bank
3. Many just want to be sold—explained, interpreted, challenged

**Narrative Budgets Connect the Dots**
1. Put faces on the numbers—help members see where the money comes from and goes to
2. Use present budget—not next year’s dream budget—leaders can thank and church celebrate
3. Talk about income and investment—many don’t know how to give most effectively for them
4. No “Administration,” “Personnel,” “Facilities”—these are included in the ministry areas
5. Order items as people experience them—worship is usually over half of ministry investment

**Try to Be “Normal” When Talking About Money**

**The More “Normal” You Are, the More You Can Help**
1. Most people are conditioned to feel uncomfortable talking about money in church
2. You can help them by being “normal”—be yourself
3. Just be honest about what you’re planning to do and how much it’s going to cost
4. Your members will appreciate it and respond with their own “normal”
5. They will call you later with more offers to help

**Don’t be afraid to Ask**
1. Most members don’t have a system for determining their pledge
2. “What other people think is an appropriate amount for me to give.” How squishy is this!
3. Give specific examples
   a. Tithe—income or assets—“this is the biblical standard and a good place to begin”
   b. Proportional Giving—based on percentages
   c. Planned Growth in Giving—increase 1% of income each year
   d. Special Gifts—in addition to pledge—to support particular ministry or mission
   e. Endowments—endow pledge; endow ministry/mission area; endow “wherever it’s needed most”
4. Most people respond better if asked in person

**Say Thank You**
1. Easiest piece of process to forget—and the most important!
2. Say thank you in at least four different ways:
   a. Say Thank You within twenty-four hours—email, telephone, personal contact
   b. Hand-written Note—mailed next day
   c. Formal Letter from committee or session—hand-signed by each member!
   d. Phone calls—“Thank-a-thon” with youth
   e. Newsletter or Website
   f. Personal Visits—to deepen relationship, admit how you felt while meeting with them
3. What do we do after we have their money? Do we ever want another gift?
4. It’s all about relationship!
Thank you for serving our church…we’re all in this together!
# Congregation Stewardship Approach Inventory

## Best Practices for Enhancing Congregational Stewardship

<table>
<thead>
<tr>
<th>Practice</th>
<th>Do</th>
<th>Don’t Do</th>
<th>Don’t Know</th>
<th>Should Do</th>
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<tbody>
<tr>
<td>1. Develop a year-round Stewardship calendar</td>
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<td>2. Thank your givers regularly, offering new opportunities to give</td>
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<td>3. Engage in congregation-wide discernment process to determine what God is calling your church to be and do</td>
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<td>4. Evaluate all of your processes for handling funds in your church to assure they pass the “above reproach” test</td>
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<td>5. Do an environmental impact audit on your building</td>
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<td>6. Ask you members for an annual commitment</td>
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<td>7. Develop a “narrative budget”</td>
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<td>8. Implement EFT (Electronic Funds Transfer)</td>
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<td>9. Run the commitment program before you do the line-item budget</td>
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<td>10. Make it clear that the pastor is aware of what each member gives to the church</td>
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<td>11. Make sure that the pastor and elders are committed to moving their giving toward the biblical principle of the tithe as a commitment to their own spiritual growth and congregational leadership</td>
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<td>Practice</td>
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<td>12. Explore alternative opportunities for giving along the continuum from annual campaign to planned giving</td>
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<td>13. Begin teaching about the importance of giving to spiritual growth to the children and to new members</td>
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<td>14. Establish ministries/programs for assisting members in relating their financial lives to their Christian discipleship</td>
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<td>15. Preach about financial stewardship at times of the year other than Pledge/Estimate of Giving program season and don’t always make it about giving to the church</td>
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<td>16. Determine if your congregational leadership/stewardship team would like to have a conversation with a member or members of Presbytery of Giddings-Lovejoy Stewardship and Missional Development Team</td>
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Useful Books about Stewardship

Title: Ask, Thank, Tell— Improving Stewardship Ministry in your Congregation
Author: Charles R. Lane
Publisher Augsburg Fortress (Minneapolis),

Title: Not Your Parents' Offering Plate
Author J. Clif Christopher
Publisher: Abingdon Press

Title: Whose Offering Plate Is It
Author: J. Clif Christopher
Publisher: Abingdon Press

Title: Creating Congregations of Generous People
Author: Michael Durall
Publisher: Rowman & Littlefield

Title: Rich Church, Poor Church: Keys to Effective Financial Ministry
Author: J. Clif Christopher
Publisher: Abingdon Press

Title: Bounty: Ten Ways to Increase Giving at Your Church
Authors: Kristine Miller & Scott McKenzie
Publisher: Abingdon Press

Title: The Spirituality of Fund Raising
Author: Henri J. M Nouwen
Publisher: Upper Room Books

Title: The Church Money Manual
Author: J. Clif Christopher
Publisher: Abingdon Press

Title: Climb Higher
Authors: Scott McKenzie and Kristine Miller
Publisher: Abingdon Press