

The M Word

Talking About Money

It's one thing we want to avoid at all cost — talking about money. Comments such as those in the sidebar, even when said jokingly, reflect an underlying anxiety about money.

The unease around money is evident in a number of ways — people stay at home on stewardship Sunday, ministers are fearful to preach about money; discussions about lifestyle choices are considered personal, private matters; the envelope secretary's records are classified 'top secret'. Even offering envelopes are very carefully placed upside down into the offering plate so nobody will see what is given.

And our giving is often not very joyful. Robert Wood Lynn, an American Presbyterian preacher, theologian and researcher observes that the giving of money in the church is often a "mournful recital of statistics; the lament centres on the gap between what Protestants can and should give and what they actually contribute."

Lynn says that talking about money in the church is a taboo, and taboos have power. By not talking about money, we unwittingly give it power; and because we don't talk about it we do not know how much power it does have in our lives.

And yet Jesus talked about our relationship to money and possessions more than anything else except the kingdom of God. Somehow for Jesus this topic was at the heart of the spiritual journey. Jesus understood the power of money to mimic God in a person's heart. He taught that if money has our allegiance, God will not have it.

Jesus' words ring in our ears . . .

... where your treasure is, there will your heart be also.

... it is more blessed to give than to receive.

... the widow who gave two coins gave more than all the others.

When asked what a particular person wanted from a stewardship workshop, she answered, "I want something that doesn't feel like going to the dentist."

One minister marked the years to retirement by the number of stewardship sermons he had yet to preach — three sermons, three years.

Helping people to make connections between faith and money can be an opportunity for personal and congregational spiritual growth. It can help people recognize the fears and anxieties that operate in their daily lives. It can also lead to an acknowledgement of God's many blessings and freedom from the tyranny of the consumerism that pervades our culture.

Bishop Robert Morneau says about stewardship, "Stewardship has tremendous power — it changes the way we live — it will lead to conversion when theology is connected with everyday life."

Generous giving does not happen automatically. It is learned. Personal stories of people who are learning to give generously or who are struggling with how to live faithfully in a consumerist society can be an encouragement and motivator for others. When we refuse to talk about money we deny these opportunities for growth.

In your congregation, provide avenues for discussions about faith and money:

- through small group Bible studies where participants can freely discuss lifestyle choices, intergenerational transfer of money, ethical investing and other related topics
- teaching and sharing in church school, communicant's classes, new member's classes, parenting groups
- year-round preaching in which these issues are addressed — not just stewardship Sunday
- at session meetings: Since the session is to take a leadership role in stewardship, begin by having elders share their stories of faith and giving at the beginning of a session meeting. The short exercises on the following page may be adapted for this purpose.



A Study About Giving

The Parable of the Rich Fool

And he said to them, "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions." Then he told them a parable: "The land of a rich man produced abundantly. And he thought to himself, 'What should I do, for I have no place to store my crops?'" Then he said, I will do this: I will pull down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry." But God said to him, "You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?" So it is with those who store up treasures for themselves, but are not rich toward God.

Luke 12: 15-21

The Widow's Offering

He looked up and saw rich people putting their gifts into the treasury; he also saw a poor widow put in two small copper coins. He said, "Truly I tell you, this poor widow has put in more than all of them; for all of them have contributed out of their abundance, but she out of her poverty has put in all she had to live on."

Luke 21: 1-4

- The farmer and the widow were both rich and poor. In what way are they both rich and poor at the same time?
- When you hear the word **giving**, what experiences or people from your lifetime come to mind?
- Why do you think people give of their time and money? What motivates them?

Sharing stories of faith and money

Select a few questions. Divide into pairs and discuss. Come together as a group to see whether there are common themes in your stories.

What is your earliest recollection of using your own money to give to others or the church?

Who are the people or what are the experiences that have influenced you most in giving to the church?

- parents
- mentor or friend
- sermon
- involvement on a church committee
- counting the offering
- a life experience
- other

What factors motivate you to give to the church? (rank the top three)

- the purpose for which it will be used
- to help achieve the budget
- the economic times
- your personal financial circumstances
- your personal conviction of God's will
- other

How do you decide how much you will give to the church?

Share one thing your congregation has done in stewardship that was a positive experience for you.

Components of a Financial Stewardship Program

- **Worship**
 - Preach about stewardship-related themes regularly — not just on stewardship Sunday
 - Offering — make the offering a meaningful and joyful part of worship (The Offering As Worship*)
 - Liturgies and Prayers (Here's Something You Can Do: Stewardship Themes for Intergenerational Gatherings in Worship; The Gifts We Bring)
 - A moment for mission — tell stories of mission
- **Get involved in mission**
 - Get started. Don't wait for the big opportunity before you get started — it may not come.
- **Mentoring**
 - We learn from the examples of others: Utilize testimonials and real-life experiences during worship, in bulletins and newsletters.
- **Involve children and youth**
 - Involve them in the congregation's stewardship programs
 - Invite them to use offering envelopes (Share the Gift children's offering envelopes may be ordered from the Bookroom free of charge.)
 - Involve them in the offering part of the worship service
 - Involve them in mission programs where they can share their time, abilities and money
 - Call the Bookroom or stewardship office for a list of available stewardship resources
- **New member classes**
 - Have discussions about faith and money
 - Be clear about the financial needs of the congregation
 - Give new members a set of offering envelopes
- **Set a standard for giving** — people generally move forward or downward, according to what is expected of them.
 - Talk about the tithe (10%) and the modern tithe (5%) and proportionate (percentage of income) giving.
- **Do an analysis of the congregational givings.**
If 20% of the people give 80% of the money, find ways to motivate the other 80%:
 - Involve them in the community and mission of the church
 - Inform them of the need — maybe they are unaware
 - Take into account that people give to different things — provide a variety of giving opportunities



- **Provide regular, consistent information about the church's financial needs.** Don't assume that people know what the needs are.
 - Provide regular updates in the church bulletin and newsletter
 - Mail financial giving statements to households on a monthly or quarterly basis
 - Prepare charts of giving information. For example, show the number of households that give within various categories, e.g., x households gave more than \$5,000; y gave between \$4,000 and \$5,000; etc.

- **Personalize mission givings** — people give to understood needs
 - Tell stories about what is happening in people's lives because of the church's ministries and mission
 - Create a narrative budget out of the annual budget, linking money with ministries of the church (see **A Declaration for Mission** resource)

- **Provide opportunities for people to review their financial commitment annually.** You may want to use a variety of approaches, for example:
 - Year One: Commitment Sunday (**Consecrating Stewards**)
 - Year Two: Relay 'pony express' method (see **Dessert First Giving** magazine)
 - Year Three: Group meetings in homes
 - Year Four: Congregational mailing

- **Provide opportunities for people to give in different ways**
 - Automatic bank withdrawals (order **PAR** brochures from the Bookroom)
 - Stewardship of accumulated resources (bequests, annuities, securities, etc.)

- **Be caring of all members**
 - Some can give generously
 - Some have little money to give but can give in different ways that are equally important (Make everybody feel a part of what you are doing.)

- **Remember to say thank you**
 - Thank people in a variety of ways — by letter, phone, from the pulpit
 - Throw a party to celebrate the church's participation in ministry
 - Be positive and encouraging

The italicized items above are available from the Bookroom.
 ***The Offering As Worship** is available from the stewardship office.
 For more materials and information call the stewardship office at
 1-800-619-7301 or 416-441-1111, Ext. 267 or 272.
 Email: kplater@presbyterian.ca; hchappel@presbyterian.ca

Opening New Doors of Giving

It's a New Day — We Need Some New Ways

Congregations typically plan to receive all their money in one way — through the weekly offering on Sunday mornings. This money goes to a common pot in support of the congregation's annual budget. Some congregations have a separate line on the offering envelope for **Presbyterians Sharing** or for a capital fund.

Now imagine this scenario:

- One congregation took a few smaller budget items out of their annual budget (camp scholarships, children's work) and, with little advance planning or notice, invited people on selected Sunday mornings to give generously and spontaneously to these projects. The congregation found that far more money was received this way than when these items were in the general budget. People liked to give to a specific cause that they readily connected with.
- The same congregation took a few other budget items that were earmarked for special causes, such as significant ongoing mission endeavours. They carefully planned five offerings throughout the year for these causes. Again, they received far more than if they had kept these items 'hidden' in the annual budget. Not only did they receive more money, but these offerings became opportunities for mission awareness and prayer support.
- And the good news is that these special offerings did not decrease the weekly givings to the annual budget! What the congregation was discovering was that by opening new opportunities for giving, they were reaching out to all the people in the congregation and helping them to become generous givers.

Dr. Kennon Callahan, the keynote speaker at Stewards by Design in April 2001, observed that people move through different stages in their giving pilgrimage. God calls all people to be generous, cheerful givers. By opening many giving doors people are helped to grow forward in a spirit of generosity. Two of Callahan's six giving doors were opened by the congregation in the scenario above.

Dr. Callahan used the image of sprinters and marathon runners to explain that people give the way they live.

Marathon Runners have typically been in the church for a long time. They respond well to Bible studies that are six or more sessions in length. They are happy to sit on committees that continue year after year after year.

Marathoner's giving patterns are a reflection of this. They give in a steady way, week by week, year round. They understand giving to the annual budget.

Sprinters, on the other hand, like one-time, seasonal, or short-term events (three to five study sessions at most). They may be boomers or younger. Sprinters hesitate when asked to join a committee for an indefinite period of time but will be actively and keenly involved on a short-term committee that will disband when its task is done. After that they will enthusiastically join another committee to do another piece of work.

Sprinters are just as committed as marathoners, but prefer short term giving opportunities. While sprinters may give as much as marathoners, they enjoy opportunities to give to a designated cause. When that is completed, they will give to the next cause.

Callahan's Six Sources of Giving provide a variety of opportunities for both sprinters and marathoners to participate and give.

Six Sources of Giving

Spontaneous Giving Opportunities — plan to do 3 — 5 per year

- Spontaneous giving opportunities occur with little advance notice or preparation.
- Take a few items out of the budget. Choose items that have integrity and value; that help people directly; that have popular appeal, e.g., children's work; a cause that will benefit poor people.
- Have a one-time invitation for people to give spontaneously to these causes.
- Save two spontaneous giving opportunities for disaster relief or some other unexpected need that may occur during the year.

- People will give generously and will not decrease their giving to the regular givings.

Major Community Sunday — plan 8 — 10 per year

- Invite the community to special worship services.
- Focus for special worship services:
- Life stage (high school graduates; birth of newborns; newly marrieds)
- Human hurt and hope (newcomers in community; bereavement; addiction)
- Community interest and concern (celebrate teachers, firefighters, police)

This is the church's gift to the whole community. Be hospitable and welcoming. This is not about increased offering but about service to the community. It is about mission. It is about drawing people into the church. It is about ministering to their needs and celebrating the life of the entire community. When people start worshipping, they become members and adherents and they begin to participate and give.

Special Planned Giving — plan 2 — 4 giving opportunities per year

- In contrast to spontaneous giving, this giving opportunity involves thoughtful advance planning.
- Select a few budget items that have a mission focus, e.g., denominational giving, higher education, world service. (One congregation that had just completed a building project used costs that were not part of the mortgage: landscaping, parking lot, pews)
- Plan two to four special offerings. Advent or Lent may be a good time to extend this invitation to give.

Short-term Major Project — do one every 3 — 4 years

- Raise money through pledges, over and above the regular offerings, over a period of three to four years.
- Choose a cause or a group of causes that have broad-based appeal, such as:
 - a new children's or senior's program
 - new staffing for a program
 - capital improvement
 - worship and music
 - debt reduction

Annual Giving

- prepare a mission (narrative) budget to help people make the links between their weekly givings and the ministries of the church

Enduring Gifts Program (Endowment Plan)

- People look for ways to leave gifts that will have lasting value.
- Many of these gifts are made while people are still alive. Others are given as bequests in wills, or through annuities, insurance policies and other gifting vehicles.
- Select 5 — 8 special projects that have
 - balance — something for others as well as for us
 - integrity — they have lasting value
 - broad-based appeal — all people are drawn to one or more of the projects (mortar, mission, etc.)
- Set goals for each project and a date by which you plan to achieve it.
- Plan to spend the investment income on the selected projects.
- Share the goals with the congregation and invite them to consider making a gift.
- Having an enduring gifts program in place will provide guidelines for those wanting to make a gift. Much feuding and fussing may occur when a congregation receives a gift that is undesignated. Often there are as many ideas about what to do with the money as there are members in the congregation. This does not encourage others to give.

Callahan's book, **Giving and Stewardship in an Effective Church**, is an excellent resource for every congregation. It is available through the Bookroom. The book will provide further information about the Six Sources of Giving.

Videos of Callahan's presentations at the Stewards by Design event are also available from the stewardship office.

Growing Generous People

1 Stewardship education is about nurturing a SPIRIT OF GRATITUDE AND GENEROSITY.

The words of the psalmist, “What return can I make to the Lord for all that the Lord has given me?” (Psalm 116), encapsulate two fundamental aspects of stewardship:

- Gratitude: Thankfulness is at the heart of the Christian journey. To know God is to be thankful. It is to know at the outset that everything comes from God — everything, even the breath we breathe. Stewardship education leads people to a deeper recognition that “The earth is the Lord’s and all that is therein.”
- Generosity: We need to give, not primarily because the church needs money, but because we are made in the image of God, the great Giver. We reach our fullest potential as we learn to give. It is a recurring message throughout the Bible, that in giving we are blessed. Stewardship education helps people to understand giving as an expression of faith and helps them to joyfully share the many things they have freely received.

Giving in the church so easily becomes a matter of duty and obligation. Not that duty and obligation are necessarily bad but when they are divorced from joy and a recognition of God’s blessings, we miss the mark. When all the stewardship talk focusses on paying the congregation’s bills, the central aspect of stewardship is sidestepped. Our **stewardship** (what we **do**) comes out of our identity as **stewards** (who and whose we **are**).

The following famous quotation sums it up well:

“Stewardship is everything I do after I say I believe.”

Ask yourselves: Do our stewardship initiatives lead people to a sense of gratitude and generosity? Do we do year-round stewardship education or do we only talk about stewardship when we fear there will not be enough money to pay the bills? Are people being helped to grow in their faith through giving?

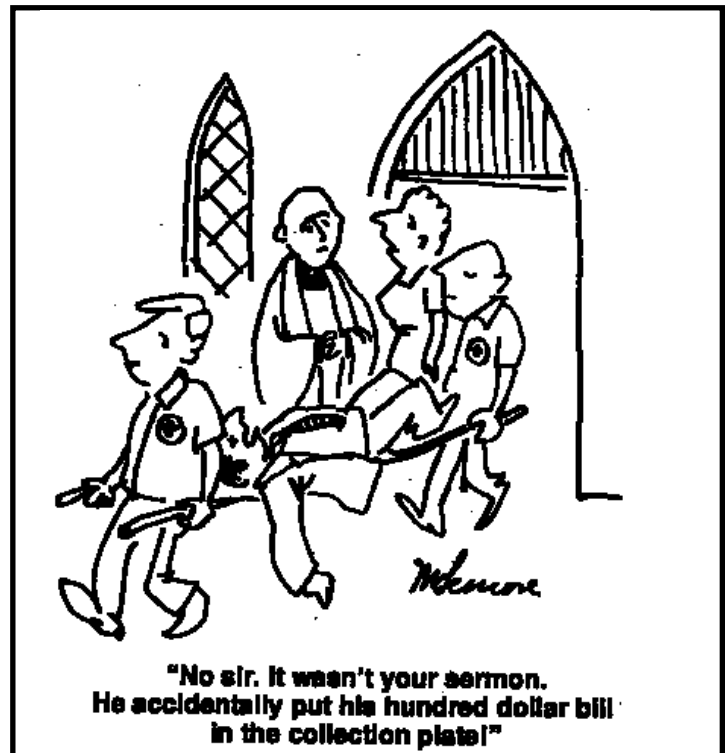
2 The importance of MISSION in giving.

It has been said that money follows mission. Kennon Callahan (*Giving and Stewardship in an Effective Church*, p.4) writes about two kinds of congregation that never have enough money:

- Dying and declining congregations never have enough money because they have forgotten mission. “When the focus of meeting after meeting is primarily on getting enough money to balance the budget, people’s generous impulses wither.”
- Congregations involved in mission never have enough money. “These congregations are giving away more money than they have. They are always living on the edge of their resources.”

When you create a ministry that people care about, they will support it generously with their prayers, their actions and their money.

Ask yourselves: Is our congregation involved in mission? Do we have a vision and an enthusiasm to share the love of Jesus with others, in word and action? Do we provide opportunities for people to get involved in mission — in our congregation, in our community, and further afield in Canada and globally?



3 The importance of **COMMUNITY** in giving.

Much of the church's raising of money is an appeal to loyalty and commitment. An older generation understands words such as loyalty and commitment, but younger people and people new to the church may not feel loyal or committed. When seeking a new church, the denominational 'brand' will not play as important a role as what the local church has to offer. If they see a vibrant, caring community, if they see a church that will make a difference in their lives, a church that will offer the services they are looking for (e.g., children's program, music, etc.), they are more likely to participate fully. People give where they feel connected.

Ask yourselves: Who lives in our community? Families with young children? Seniors? Business people? Farmers? How are they included in the life of our congregation? Do we have events that draw us together as a family?

4 The importance of **SELF-ESTEEM** in giving.

Congregations that feel good about themselves will have an easier time getting people involved with their time and money — and their enthusiasm. When we recognize our value and gifts (as individuals and as congregations), we feel proud of what we have to offer. We are courageous and are not shy to reach out and share with others. Congregations that spend a lot of time bickering or thinking only about themselves have forgotten that their value comes from God. And they have forgotten their purpose. Typically, conflicted congregations are not successful in doing stewardship initiatives.

Related to the above is the importance of positive motivation when asking for money or people's time and abilities. Being clobbered over the head and made to feel guilty (e.g., "you should . . . you ought to") are not good motivators, and probably work in the negative. Inviting people to participate and share in a grand Christian adventure is more engaging.

Ask yourselves: What metaphor describes our congregation? Does this provoke positive or negative images? What could we do to develop good self-esteem in the congregation (e.g., in worship services, prayer meetings, church ministries and activities)? Do we celebrate the good things that happen in the church? Do we thank people for their gifts of time and money?

5 The importance of **COMMUNICATION** in giving.

Frequent, clear communication about the financial needs of the congregation is very important. Don't assume that people know what is needed to run the church. Unless they sit on the board and pay the bills, they may not have given it much thought. Provide regular, consistent feedback about the financial needs. Be transparent about how the money is spent. Make connections between the money and the ministries it makes possible.

Ask yourselves: Do we provide regular financial reports in the church bulletin and the newsletter? Do we send out quarterly statements of giving to each household, along with an expression of thanks and a few sentences about some new things the congregation has undertaken in the past few months? Do people know how their money is being used in ministry? Have we considered doing a narrative budget?

6 The **ROLE OF THE SESSION**

"The session is responsible for all aspects of stewardship and mission, both spiritual and material, within the congregation." (Book of Forms, Section 11)

Read the Book of Forms, Section 11 and ask yourselves: How does our session fulfill its commitment to oversee all aspects of stewardship and mission, as outlined in Section 11?

Quotations for Bulletin Boards and Church Bulletins

A paradigm for stewardship —

“What return can I make to the Lord for all that the Lord has given me?”

Psalm 116:12

“Entrenched giving habits and the desire to live affluent lives are two powerful forces clergy and lay leaders encounter in trying to create a congregation of generous people.”

Michael Durall, **Creating Congregations of Generous People**

“Generosity is the virtue that emerges as the antidote for money’s destructive grip on our lives and spirits. Generosity emerges from gratitude.”

J. Hudnut-Beumler, **Generous Saints**

“How silently, how silently the wondrous gifts are given. We don’t talk about money, and don’t know how our best friends give. It is a mystery to most of us.”

“Anatomy of a Giver,” **Christianity Today**

“Almost all budgets are compromised, watered-down documents. The average budget provides no reason for generous giving and countless excuses for token giving. It is at best hesitant and fearful and at worst static and apologetic.”

Michael Durall, **Creating Congregations of Generous People**

“You can’t preach the gospel and leave out money when two-thirds of Jesus’ parables had to do with possessions and how he handled them.”

Rev. Basil Lowery, Presbyterian minister, at **Stewards by Design 1999**

“The congregations who do the best in church finances have a rich, full, abiding compassion for mission. They are motivated by a theology of service, not a theology of survival. Their compelling, driving spirit is one of giving, serving, loving mission.”

Kennon Callahan, **Effective Church Finances**

“Once we discover that we’ve been created to give, that our very nature lies in giving, we’ll begin to feel the real joy and freedom God has intended.”

Stewards by Design 1999

Quotations from participants at the Stewards by Design event in April 1999

Stewardship is . . .

Everything I do after I say I believe — it's my whole life

How I look at all of creation, the resources of the world, at other people; how I relate to Christ and to the church; and how I handle my own finances

Living a life under the grace of God and responding accordingly

Giving the gift of self to God in gratitude for all God has given

The transformation of hearts

We are not our own; we belong to God

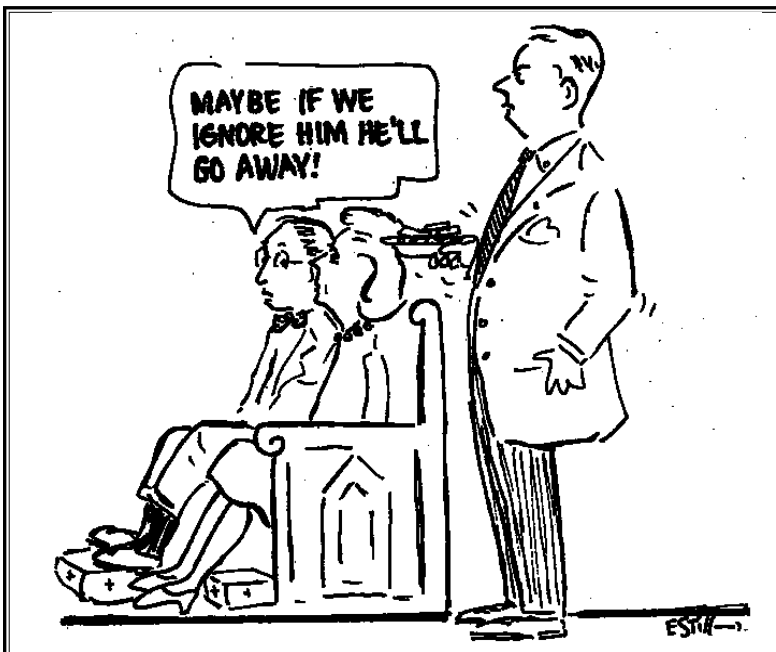
All that we have and are is a gift from God, entrusted to us, to be used in ways that reflect God's character

Being thankful

Helping congregations move from a perception of scarcity to a vision of God's abundance

The responsibility of caretaking all of life's gifts

Our response to what God has done for us is our stewardship.



What is the most meaningful understanding for you?

Consider one definition from the list and offer one of your own.

Scripture references:

Psalm 24:1; I Chronicles 29:14; Genesis 2:15; Proverbs 3:9; I Corinthians 4:1; I Peter 4:10; II Corinthians 8, 9; Acts 20:35; Proverbs 11:24-28; I Timothy 6: 17-19; I Corinthians 16:2

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