

ESSENTIAL ELEMENTS OF SUCCESSFUL STEWARDSHIP PROGRAMS

THE THEOLOGY OF STEWARDSHIP

First, let's talk about The Theology of Stewardship. Most successful Stewardship Programs emphasize the need of the giver to give. In survey after survey, people say that their primary reason for giving is gratitude to God for the blessings they have received. Christian people, from newborn believers to mature disciples, seem to realize that giving is intrinsic to being a Christian. Our need to give arises from believing that God sent his only Son to us to make him known to us and his Son gave his life for us. His love for us is unconditional. Giving is a grateful response to God. Martin Luther once said, "Every Christian goes through three conversions in life – first the heart, then the head, and finally the purse." For God to be really first in the lives of Christians, all three are necessary. Many Christians find that the last to be converted, the last to be committed to the Lord, is our wealth.

STEWARDSHIP vs. FUND RAISING

Churches with high levels of giving accent the need of the giver to give, rather than the need of the congregation to receive. Emphasizing the need of the giver places Stewardship in a spiritual realm. Stressing the need of the congregation to receive places Stewardship in the arena of fund raising. There is a basic difference between the two. Good Stewardship raises funds, but good Stewardship does not stop with fund raising. Fund raising is a matter of putting together enough money to pay an organization's bills.

- Churches that try to finance their ministries through fund raising techniques consign themselves to eternally mediocre results.
- Stewardship relates to the way we live out our commitment to Jesus Christ.
- Talk about money has developed a bad reputation in many congregations. One reason is that leaders too often focus their energy on trying to raise money rather than trying to raise the spiritual level of their members.
- Congregations that experience significant growth in Stewardship do exactly the reverse. They do not raise money by asking, "How much money does the church need?" They know that this is the wrong question because it is a fund raising question.
- The spiritual question is, "How much money does God ask from me as a spiritual response of faith?"
- Paul counsels that we are to give as we have prospered. Nowhere in the New Testament are we told that we should give just enough to pay the church bills.
- Churches that emphasize giving to pay the bills are putting a lid on both their total income and the spiritual growth of their members.

One writer has said that, "Setting the church budget first puts us in a situation that might be called 'the gravy bowl' syndrome." If you have ever been to a family style dinner where there is a roast, mashed potatoes, and a big bowl of gravy for dinner, you know how much of that gravy is yours. No one has to measure it out; each person around the table knows how much his or her fair share is.

The same is true of a church budget. “The gravy bowl” system builds the church budget first, and then tries to raise enough money to pay the bills. A church that continuously stresses the need of the church to receive rather than the need of the giver to give will hold down the level of giving. People are encouraged to think of the giving as payment of dues for services rendered. Everybody knows his fair share. If this approach is used, churches are lucky to get a 2-5% increase in giving. On the other hand, even more detrimental than the lack of funding for programs is the fact that the church is blocking people from hearing the really important spiritual message inherent in Stewardship. The question is never, “What does the church need to receive?” but rather, “What does God call me to give?” Let me repeat, the question is never, “What does the church need to receive?” but rather, “What does God call me to give?”

TWO VITAL ELEMENTS

There are two vital elements to a Stewardship program, the annual appeal and a year-round education program. Let’s talk about the annual appeal; the annual appeal should stress the need of the giver to give rather than need of the congregation to receive. Many people in the congregation will whisper, “Spending money to raise the level of people’s consciousness about money is wrong or even sinful.” In truth, an effective Stewardship campaign is not about spending to make money but on spending money to enhance the spiritual growth of our members. It is no different than spending money on Sunday school materials. The most expensive Stewardship appeal is the one that is not held or the one that fails. The key ingredient for increasing Stewardship in a congregation is an effective annual Stewardship campaign.

A stewardship program without an annual campaign is like trying to make bread without dough. An effective campaign does far more than just asking members to increase their giving. There are four elements of an effective annual appeal:

1. It tells the age-old story. This story is the story of Jesus and his love and it is a mandate for effective Stewardship. People want to hear the good news of Jesus Christ.
2. It tells the new story of mission. Every Parish, large or small has 30 or more ministries that are a regular part of its mission. Each of these ministries has a people story to tell. People regularly need to hear this story of what their congregation is doing for Christ’s sake. In fact, people give when they are excited about the mission of their congregation. The way to generate that excitement is to keep them continually informed about what the entire congregation is doing. Helping members be aware of the broadness of the congregation’s ministries will encourage new ideas for further mission and increase the level of spiritual commitment.
3. Be sure the appeal inspires confidence in the life of the congregation. When people are aware of a ministry, they are more supportive. When they feel they are on the outside of information, they begin to have reservations. When people feel they are part of something great, they want to give to it. An effective Stewardship program can inspire a contagious enthusiasm reminding people that the church is here for the right reasons. God is being served, and people are receiving the blessings of the Holy Spirit.

4. The annual appeal must encourage a concentrated look at personal giving. This important ingredient in a successful Stewardship campaign gives members an opportunity to reevaluate their personal financial commitment. Many parishes find it effective to make a presentation about current giving patterns in the parish. This helps people to understand what a good pledge is and why every pledge is important.

This vital question can be asked in many ways, but all members need to be given the opportunity to:

1. Reflect on the manner in which they have responded to God's saving grace during the past year.
2. Make an intentional decision about what their sacrificial involvement would be during the coming year.
3. Ask themselves, "How much will I grow in my giving during the coming 12 months."

Having said these things, we need to recognize that 20% of our members tithe or are strong proportionate givers. They usually contribute 80% of the funds. These people understand why they give. The other 80% of the people will give 20% of the funds. Most do not understand why they are giving. Stewardship campaigns or annual appeals should focus mostly on the 20%; they will understand the message. On the other hand, year round Stewardship education programs must work to help the 80% understand why they give and why they would want to give.

Some people ask the question, "Why do we have to ask people to fill out a pledge card or estimate of giving card?" When we ask someone to put down in writing what they estimate their giving to be, the odds are that they will give it serious prayerful consideration. Parishes with high level of giving realize that people who estimate their giving or pledge do give more. Studies show that Parishes who ask their people to make an estimate of giving had a 30.2% higher average giving those who do not ask for a written commitment. Furthermore, people who fill out an estimate of giving card give 2 times as much as those who do not. Those who fill out an estimate of giving card become intentional about their giving. Parishes with an annual campaign have 23.3% higher giving level than those with no annual campaign. Congregations that ask members to consider tithing report a 19.6% higher giving level than those who do not mention tithing. Congregations that do all 3 of these things, ask people to fill out an estimate of giving card, have an annual campaign, and ask people to tithe have a 38.5% higher giving level than those who use none of these techniques.

According to Herb Miller, author of the *New Consecration Sunday* annual appeal program recent research about "What causes high per capita giving to congregations" reveals the following:

1. Churches with no annual financial stewardship campaign, who only take offerings, receive on average of 1.5% of their member's income to support their church.
2. Churches who build a budget and ask people to write on a pledge card the dollars per week or month that they will give to support the budget receive on average 2.9% of their members' income.

3. Churches that ask people to prayerfully consider “What percentage of your income is God calling you to give?” receive on average 4.6% of their members’ income. The budget is built after the pledges, which translate the pledge into dollars, are received .

ROLE OF THE RECTOR

Before moving from consideration of the annual appeal to year round Stewardship, let’s stop for a moment and talk about the rector’s role in the Stewardship program. For pastors to address the question professionally they must come to terms with the matter personally. One of the most powerful Stewardship Resources that any Parish has is the rector and his or her own personal example. Education is what the congregation needs, not fund raising gimmicks. Congregations that are above the national average in their giving have strong pastoral leadership. The rector gives leadership to the Stewardship ministry in at least 5 ways.

1. The Rector’s life sets an example.
2. The Rector’s words set an example. Most Priests find it effective to share their Stewardship story. Some Priests hesitate to talk about their giving, as they are afraid that it may be considered bragging, but consider the difference between boasting and giving witness. God calls all Christians to give witness to their faith and their commitment.
3. The Rector is the chief Bible teacher and theologian of the Parish. As a Priest, his or her Stewardship Education should communicate a Biblical understanding of Stewardship and a contagious enthusiasm for Stewardship.
4. The Priest’s Biblical teaching of proportionate giving and tithing set an example. Tithing means giving 10% of one’s income. It has historic roots in the Old Testament. Yet today only about 20% of the members of a church tithe and only a slightly larger percentage practice proportionate giving of any kind. Even more alarming, only about 50% of parishioners even know what percentage of their income they give. In view of these statistics, Priests seem in little danger of overstressing Biblical teaching regarding the tithe and proportionate giving.
5. Through sermons and other teaching opportunities the rector connects the mission and vision of the parish with the stewardship of church members’ time, abilities and money.

The bottom line is we need to see the clear fact that members of a tour group seldom go where their tour guide has not already been.

YEAR ROUND STEWARDSHIP EDUCATION PROGRAM

Now let’s turn our attention to the second vital element, a year-round Stewardship Education Program. If you are a gardener, you will understand this analogy. When it is time to plant our garden, we don’t simply throw the seeds on the ground and hope they grow. We need to do the necessary preparation before we plant the seeds, till the soil, rake and level the soil and take care of the seedlings so that whatever we planted grows. By the same token, an annual appeal without a year round Stewardship Program will have limited effectiveness. The purpose of the year round Stewardship Program is to strengthen and support members of the congregation in their knowledge

and understanding of their role as God's Stewards. Year-round Stewardship is rooted in the understanding that Stewardship is a way of life. This is our opportunity to help people understand why they have a need to give. We need to help people to have a joyous feeling and a sense of gratitude for the abundance that we have been given. We want to be able to help people understand and evoke a sense of gratitude from within. Two benefits of a year round Stewardship Program are:

1. It allows time to address nonfinancial dimensions of Stewardship more fully.
2. A year-round Stewardship Education Program enables members to connect the meaning of Christian Stewardship to other ministries of the Parish.

In our study of Stewardship in the Diocese of Bethlehem we found that Parishes with a year-round Stewardship Education Program had nearly a 50% higher level of giving than parishes without a year-round Stewardship Program.

The first step in developing the year-round Stewardship Education Program is to form a Stewardship Committee who pray, study, and learn about Stewardship as a small group. Once your Stewardship committee is meeting, praying and studying together they are ready to embark on a year-round program. The year-round program should attempt to clarify how the programs and activities of the Parish proclaim the gospel. You should present the Theology of Stewardship to the congregation's leadership to promote their understanding. It is also helpful to have a vestry Stewardship statement that tells what the vestry believes about Stewardship. We should work for every vestry member to understand Stewardship as a faith response.

My observation over the years is that attempting to depend solely on adult forums to educate church members about stewardship does not work. Attendance at adult forum is generally very limited and often tends to be the same people who are in the group who already have an understanding of stewardship and why they give. It seems to me that we need to begin the education in the church services and what peoples desire to learn more at a series of adult forums or at a week-night series or a Saturday program.

Stewardship consists of financial giving, giving of our time and using our talents for the Lord's work. Generous financial giving is the fuel that supports all our ministries. Without financial resources very few if any of our ministries can take place. For that reason I would like to look at powerful influences that work against generous Christian financial giving. Some of these are:

1. Generous, voluntary Christian giving is faced with a powerful culture and advertising and media industries that promote mass consumption. Our church members are faced with this materialistic consumption message very waking moment of every day. They are encouraged to perpetually spend, borrow, acquire, consume and discard.
2. A significant number of Christians are somewhat uniformed or confused about the expectations and purposes of faithful Christian financial giving. They have not resolved the conflict between their biblical belief in the ultimate divine ownership of all their possessions and thus the call to faithful, generous

stewardship as opposed to their individualistic beliefs in their private ownership of their own wealth and their right to spend it as they chose.

3. Some may harbor mistrust fostered by the frequent news coverage of abuse, embezzlement, misused funds and poor management of financial resources of non-profits.
4. American Christians do not often talk with anyone else about voluntary financial giving. Money and income are private matters for most. What anyone gives and why is entirely their own affair. Few talk even to their pastor or spouse about their giving.
5. Many American Christians seem to want to avoid having a systematic method for financial giving. Some see this as rigid and even unspiritual. The idea of allocating a certain percentage of their income off the top (“first fruits”) before any money is spent on anything else is a difficult concept for many. A realistic goal is to have 65% of your households pledge.
6. Many priests/pastors do not have any training in effective stewardship. They are uncomfortable with the issue of money and how to approach the issue with their parishioners. Some priests /pastors are sensitive to the feeling that by asking their parishioners to give generously they may be seen as trying to boost their own salary. Some priests/pastors are also individually uncomfortable with their own personal handling and relationship to money in their own lives. They may not have anyone with whom they feel comfortable to discuss this matter, even their own clergy colleagues. As a result they actively avoid boldly preaching and teaching about faithful stewardship and generous financial giving.

Despite the above issues, many churches have helped their parishioners become high per capita givers. Herb Miller in his New Consecration Sunday Stewardship Program book lists 26 ways that churches help their members become generous givers. Herb’s work is based on research and well tested principles. I urge you to get his book and apply his principles in your year round stewardship education as well as your annual campaign.

Let’s now talk about our gifts of time and talent. Christianity is not a spectator sport. Nowhere in the Bible does it say that only the clergy are expected to use their time and talent in the ministries that the church is called to. We are the church. As baptized members of the church we are expected to participate in the ministries of the church. This means using our time and talent both within our church as well as in the community where we live. If we all offer our time and skills to the ministries that our Lord is calling us to do, the burden will not be too heavy on any one of us. Our Diocesan Stewardship Commission can recommend resources for helping people discover their talents and spark ideas for time management.

Education about time and talent stewardship should not occur during the time allotted for the annual campaign. Enough time should separate these programs from the start of the annual campaign. Otherwise some people will treat them as multiple-choice options. People who chose “I’ll give time or talent instead of money “ have failed to prayerfully consider the spiritual question of what proportion of my income is God calling me to give this year.

Another effective way to keep Stewardship on the minds of the congregation year-round is to use the Sunday bulletin and monthly mailings. The key is to have breadth and diversity in the message in order to emphasize that Stewardship is what we do all the time with everything we have. Sermons and lay witness talks about Stewardship are also important in educating people about Stewardship.

RESOURCES FOR STEWARDSHIP PROGRAM

Finally, let’s talk about resources. There are 6 resources books that I would like to recommend. The first two, *Generous People* and a *Manual for Stewardship Development Programs in the Congregation*, offer helpful ideas for the Annual Appeal as well as ideas for year-round Stewardship Education Programs.

New Consecration Sunday, a manual for an annual appeal program has been used very successfully for many years at St. Gabriels in Douglassville and St. Anne’s in Trexlertown and recently by several other parishes in our diocese. This program emphasizes the need of the giver to give rather than the need of the church to receive and generates a much deeper understanding of Stewardship with members. Total giving will increase somewhere between 15 – 35% in most parishes if the program is followed faithfully.

Good sources of material for bulletins, sermons and mailings are *Stewardship Nuggets* by Herb Miller, *One Minute Stewardship Sermons* by The Rev. Charles Cloughen, Jr., *Stewardship Reflections* by Jan Charney and *Full Disclosure* by Herb Miller.

Attached is a sheet that tells where to buy these books. If you buy any of these books you will quickly see that most of the material presented here came originally from these references.

Last, but not least, I want to remind you that our Diocesan Stewardship Commission is available to provide consulting services to any Parish. Our goal is to help congregations to develop and implement a Stewardship program based on spiritual growth.