

THE Stewardship System

SECOND EDITION



*How to grow generosity of
time, talent, & treasure
in your church without fundraising*

Denis Greene

The Stewardship System:

*How to increase generosity
of time, talent, and treasure
in your church
without fundraising*

Denis Greene

StewardshipSystem.org

Kansas City, MO 64113

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How to increase generosity of time, talent, and treasure
in your church without fundraising

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As a church, we are failing at stewardship. The average member gives 2% of their income and less than an hour a month to their church. The Stewardship System provides a comprehensive, systematic approach on how we as a church can reverse this dramatic failure and usher in a new era of generosity of time, talent, and treasure.

*-Dr. Dan Dahlquist, Pastor
Grace Church of Centennial Colorado*

1

INTRODUCTION: IN SEARCH OF GALILEE GIVING

Stewardship Is ... and Is Not

Stewardship is a way of life.

Stewardship is the belief that God has blessed us with all we have and that we are temporary stewards of those blessings. We need to be good stewards of all that God has given us: our time, talent, treasure, prayer, health, families, churches, relationships, environment, property, institutions, and communities; the list is long.

It is up to us to figure out how to use those blessings in ways that please God.

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.

1Peter 4:10 (NKJV)

Stewardship is not fundraising. Fundraising is asking for a donation. Fundraising is the secular way. Stewardship is the spiritual way. In stewardship, we facilitate the discovery of God's blessings and the prayerful discernment of how to share those blessings.

Peter Drucker once said, "Good marketing makes selling superfluous." I say, "Good stewardship makes fundraising superfluous."

Outward evidence of stewardship is giving money and volunteering time, so that is what we will refer to regularly.

Stewardship System

We've based this book on scripture and research.

We have discovered the specific processes that facilitate the discovery of stewardship resulting in generosity of time, talent and treasure. In this book, we have gathered stewardship research and organized it into a coherent system that you can replicate in your church.

Good Stewardship News

I've got good news and bad news for the church when it comes to the world of stewardship.

From my experience of working with nearly 200 churches over the last 30 years, I know that becoming a good steward leads a person on a rewarding path of spiritual growth. This is a desire God has for all his followers. I desperately wish for all Christians to experience the joy that comes from tapping into God's generous nature.

Since 1981, I have worked in the field of stewardship. I have studied the extensive research available on giving and have worked with churches of various denominations across the United States. These experiences have given me insight into how we can encourage members to embrace stewardship so they can experience God's best for them.

My experience has convinced me there is a simple and systematic way for all of us to increase the level of stewardship among our members. The purpose of this book is to share that good news with you.

I propose a “Stewardship System” that includes how to organize your stewardship committee, communication tools to teach and promote stewardship, an annual stewardship campaign, and specific methods you can use to build a culture of generosity. In addition, I’ll share a number of case studies that demonstrate the success we’ve had in churches that have applied our methods and seven reflections that personalize The Stewardship System.

By employing the Stewardship System, your church can be successful at building a culture of generosity. That is very good news indeed.

Experiencing the Flow of Joy

C.S. Lewis in his book *Surprised by Joy* (Lewis 1956) explains the true source of joy. The greatest state of joy flows when an individual, in a selfless, altruistic act, fully expresses the gifts that God has given that person.

Joy is the infallible sign of the presence of God -Pierre Teilhard de Chardin

Similarly, Mihaly Csikszentmihalyi (Csikszentmihalyi 1990) discovered a surprising level of joy in his study of Eastern Block athletes. He found that when elite athletes performed at a very high level, they entered a euphoric condition and achieved a state “without awareness of time and space.” These athletes entered into “the flow,” the term he coined to describe this phenomenon. Flow happens to more than just world-class athletes. It can happen to each one of us when we discover (and then employ) the gifts that God has given us. When we start to work vigorously to use

those gifts and skills as He wants us to do, we too enter a spiritual “flow” zone.

Abraham Maslow (Maslow 1954), famed for his seminal research on human behavior, looked at this concept in a different way. He popularized the term “self actualization” as the pinnacle a person can reach in terms of their hierarchy of needs. A self actualized person, besides having his or her more base needs met, achieves a state of contentment where moral, creative, spontaneity, and problem solving needs are fully satisfied. As members of God’s family, the greatest degree of self actualization comes when we live out God’s blessings.

Stewardship is everything you do after you say yes to Jesus Christ.
- Clarence Staughton

Stewardship is using God’s blessings to serve others and live out God’s love in the world as He directs. You might consider it spiritual self-actualization. Jesus tells a parable in Matthew 25 about an owner leaving talents with his servants as he travels to a far away country. He expected his servants to be good stewards of those talents. Upon his return, he required each servant to give an account of his use of the resources. Similarly, God will ask us to give an account of our stewardship. God has blessed each one of us. It is up to us to recognize the time, talents, and treasures he has provided and then discern how we can use those blessings in ways that please Him.

A critical point to grasp is that stewardship is *not* fund raising. Giving is evidence of stewardship, and stewardship is an element of discipleship. On a deeper level, giving is evidence of spiritual maturity. Fundraising is often important and needed, but it is simply methods to secure money for a project. Stewardship, as we’ll see, may result in more resources for ministry. However, it is deeper, wider, and fundamentally more spiritual than merely raising money. The apostle Paul tells us that we are to be rich in good works and be ready to distribute

our gifts (1Timothy 6:17-19). He also tells us that giving proves the sincerity of our love (2Corinthians 8:1-12). Because our time, talents, and treasures come from God, he desires us to use those gifts in ways that please him. When we do, he calls us wise stewards (Luke 12:42-48). Giving of our time, talents, and treasures is evidence of good stewardship and will result in unspeakable joy in our lives.

The Bad News

Now, for the bad news. From my observation, we fail at teaching stewardship in the church. The average church attendee gives between 1% and 2% of their income to their church (Hoge 1996). It is incomprehensible to me that, after centuries of sermons and teachings on tithing and giving, only 5% of God's people give at least 10% of their income to charity. Worldwide, the Church has been an abject failure at developing members into good stewards. This is bad news for a number of reasons. It is disappointing not only for the way it limits the Church's ability to spread the gospel, but for the way it limits the spiritual development of those followers who are missing out on the joy, fulfillment, and richness that can only be manifest in your life when you are following the path of stewardship.

My Personal Journey

A SHAKY BEGINNING

My personal faith journey began when I was in my early 20's. Prior to that time, I displayed the most self-centered, infantile set of behaviors imaginable. My only goal in life was to have a good time. This destructive (yet often adventurous) lifestyle brought me to the Central African country of Zaire on a float trip down the Congo River. My voyage retraced the

steps of Colonel Kurtz from the book *Heart of Darkness* by Joseph Conrad (Conrad 1902) and took me back in time thousands of years. I observed current-day residents clothed in animal skins, residing in mud huts, and living off the river. It was as though I'd used a floating time machine.

As my trip concluded, I arrived at the mouth of the Congo River. After entering the Atlantic Ocean, I beached my craft, exited the boat, set up camp on the beach, and went for a walk. Unaware, I strolled into a war zone. The Province of Cabinda was attempting to secede from Angola, and Angola had called in Cuban mercenaries to curb the revolution.

Unfortunately, for me, at that time I was sporting curly brown hair, a brown beard, a very dark tan, and was wearing green pants. I looked just like a Cuban mercenary! Not surprisingly, that is exactly what the Zaire military police mistook me for when they confronted me on the beach that warm, sunny day. Events turned from bad to worse when they came to think I was a coward because I had no weapons with me. They were also not impressed with my laissez-faire outlook on life which resulted in me carrying no identification that could inform them I was a hapless tourist rather than a hated enemy.

After two hours of interrogation, the Zaire military policemen were at their wit's end. The younger said, "We need to get on with our day," which meant something akin to: "Why don't we shoot this guy and go eat dinner." His remark that no one would know if they made a mistake by eliminating me certainly got my attention. He cocked his weapon and prepared to execute me.

Since I had grown up a Catholic and attended a Baptist college, I knew two different ways to pray. In this all-time emergency moment, it seemed to me that neither method was adequate for the challenge of facing the loss of my life. Because I was not living a Christ-centered life, it was surprising that the prayer

that came to my mind was strangely similar to the prayer Christ prayed while he was on the cross: “Dear God, into your hands I commend my soul.”

In that moment, my life was changed. As I committed my soul to God, He took it, and I have been a different person ever since. Miraculously, the policemen lowered their guns and told me to leave. Needless to say, I did not require any extra encouragement to hightail it out of there! From that point on, the self-centered, egotistical, materialistic Denis Greene of my youth was gone. In his place came a new man trying to discover a way to make the world a better place.

MY LIFE’S MISSION

My life’s mission became discovering and sharing what would naturally facilitate the increased flow of God’s blessings through people. In a word: stewardship. I’ve devoted my life to stewardship and serving churches and charities in their pursuit of nurturing generous giving ever since my encounter at the wrong end of a machine gun. Along the way, I’ve sought to imitate Orville and Wilbur Wright. The Wright brothers may have been the first men to get an airplane in the sky, but it took them years of mistakes and failures to get airborne. Like those aviation pioneers, I’ve been a keen student of failure analysis to help me discover what not to do in church fundraising.

Just like Wilbur and Orville, I have made many mistakes. However, I’ve also studied virtually all the research related to failure and success in the area of stewardship. The single most influential volume to me on the subject is, *Why Catholics Don’t Give* by Charles Zech (Zech 2008). This failure analysis from Villanova University examined the underlying causes why Catholics are the poorest givers among Christian denominations. Catholics give on average 1.2% of annual income to their church, which is about 100% less than every other denominational average. As I

examined the reasons why Catholics are such poor givers, it gave me key insights into what churches need to start doing to succeed at teaching stewardship.

Proverbs 29:28 (KJV) says: “Where there is no vision, the people perish.” My vision for this book is to help churches communicate this message to their members: “As a Christian, I recognize the gifts that God has given me, and I will use those gifts to make the world a better place.” Imagine if everyone embraced the concept of stewardship? The first thing that would happen is that people would stop self-destructive behaviors and stop injuring others. The level of creative thought that went into selecting one’s work life would change. We would be less materialistic and more altruistic. More funds would be available for the church to fulfill the Great Commission.

As you read through the next section on how to use this book, I encourage you to take to heart the best practices for stewardship ministry I will share and then begin implementing them in your church to increase generosity.

How to Use This Book

Regardless of how your church has approached stewardship in the past, this book can be your guide as you embark on building a vibrant culture of generosity.

The Stewardship System will help you gain insight into the factors that will increase the flow of generosity in your church, avoid mere fundraising, and implement The Stewardship System (for more information on how our monthly Stewardship System program can help you increase generosity in your church, go to www.stewardshipsystem.org).

There are seven measurable principles I've discovered that organically improve the flow of God's blessings through people. I will cover these seven principles in detail and include a corresponding set of best practices that you will want to implement to increase the flow of generosity in your church.

While we would be delighted if you read this entire book, we understand that you may have a pressing need for information related to an immediate stewardship project or challenge. If that is the case, do not hesitate to go directly to portions of the book that seem the most relevant to your situation.

A quick glance at the Table of Contents will reveal the modular nature of the book's organization. Following are some approaches for dipping into selected portions of the book.

For...	Read...
a picture of stewardship "success" and a bit of inspiration	The Blessed Life of Tithers.
Ideas on what to implement that will bring immediate benefits	Best Practices within the Application Ideas section of each Stewardship System component. Then work with your leadership team to implement the ones that you believe will have the biggest impact.
Ideas on guiding your stewardship committee	The Stewardship Committee: a Necessity. Then use the self-assessment tools to generate a discussion with your committee. Finish by developing an action plan.
Research that supports and inspires the development of a stewardship system	the Research Insights section of each Stewardship System component.

For...	Read...
An understanding of the concepts inherent in a stewardship system	the Summary of Principles section of each Stewardship System component.
Experiences of churches who have implemented components of a stewardship system	Case Studies in each Stewardship System component.
Help in planning your annual stewardship campaign	Growing Into a Fully-developed Stewardship System. Then review the Sample Stewardship Calendar.
Help in planning a capital campaign	Stewardship-based Capital Campaigns.

For more ideas and case studies, visit our website:

www.stewardshippystem.org

The Seven Components of the Stewardship System

The next seven chapters describe the components of a fully-developed stewardship system.

1. Teach Stewardship
2. Pray
3. Involve People in Decision Making
4. Connect People Socially
5. Engage People as Volunteers
6. Ask
7. Say Thanks

For each component, we provide the following info



Illustrations to show the importance of the component



Summary of Principles related to the component



Research Insights that support the principles



Application Ideas or suggestions for



implementing the component
(You will see a Best Practice
in each set of application ideas.)



Case Studies which share success stories from churches where our firm, Church Development, has led capital or annual stewardship campaigns (www.church-development.com).



Personal Reflections as stories from my life history that, I hope, will amuse and inspire you.

2

STEWARDSHIP FAILURE

This may seem harsh, but as a society and as a Church, we have failed to help people embrace stewardship. It obviously does not work to just tell people they need to give. Pastors have been beating that drum for centuries.

I think we need to take an honest look at what this approach has produced. If you are using tithing as the barometer (those who give 10% of their income back to God), then the age-old approach to preach about giving has produced a 95% failure rate. According to top Christian researcher George Barna, (Barna 2008) 95% of Christians don't tithe. Why don't more people understand stewardship? I think it is because we are living in a Dead Sea culture.

My favorite illustration of the concept of stewardship comes from the waters of the Hula Valley in the Holy Land. Rain falls on Mt. Hermon and trickles down the Golan Heights seeking a tributary that directs this cool, clear water into the Jordan River. The Jordan flows into the Sea of Galilee where the water is drawn out to nourish the fertile fields that sustain the people that live in the villages that adjoin the sea. The area around the Sea of Galilee is teeming with life, and the sea produces fish that nourish the people and animals nearby.

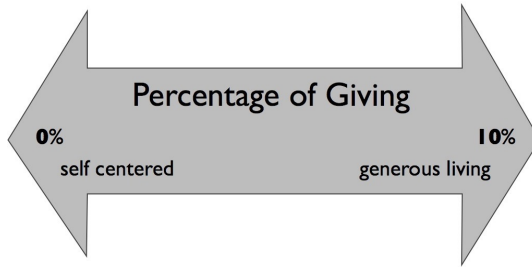
Next, the Jordan River flows out of the Sea of Galilee south to the Dead Sea. In the Dead Sea, the same water becomes stagnant and sustains no life for one

simple reason. Water flows in, but it does not flow out. The Dead Sea takes in all that it can, and it keeps it; it does not share. Like a Christian that receives God's blessings of time, talent, and treasure but does not give back, the Dead Sea holds tightly to the water that once gave life when it flowed through the Sea of Galilee.

As I explained this reality to my children, I asked the question, "What do you want your life to be like? Do you want to be like the Sea of Galilee where God's blessings flow through you? Or, do you want to be like the Dead Sea where God's blessings flow to you and then stop as you clench tightly to that little bit with which you've been blessed?" My three year old son, John, said: "I like sharing. It feels good." We each must decide if we will let God's blessings flow through us. Our Dead Sea culture is thirsty for Galilee giving.

I have found that a great sermon may help a person gain insight, and a good joke causes the mind to leap ahead. The church needs to combine these two cognitive phenomena so that our people will both gain insight and the ability to look ahead and see how stewardship affects the big picture of ministry work. The key to increasing giving is to enable people's ability to see a greater stewardship vision, fostering their discovery of the transformative properties of stewardship. For a person to give at a high level (which we will define as 5% to 10%), it really does require someone to nurture their understanding of stewardship with methods that go far deeper than a 30-45 minute sermon can accomplish.

Look at the behavioral spectrum below which depicts a range of responses from complete self-centeredness to complete altruistic generosity. Based on giving levels, it would appear that many in our country live more on the left-hand side of the chart. Where along that scale do you see yourself and members of your congregation?



With the Stewardship System, I feel I've created a tool which will help churches teach their people so that stewardship discovery and transformation will be natural and seamless. As churches implement the Stewardship System, people will begin to progress from the left side of the behavioral spectrum to the right, and they will grow in the grace of giving.

Ours is to Question Why

Research from Empty Tomb, Inc., (Empty Tomb, Inc. 2009) verified Barna's basic findings that only 5% of the population gives 10% of their income to charity. My question then is this: What is causing that 5% of people to give at a level so much higher than the national average (2%)? Further, how did the 5% learn to give so generously? What were the influences or factors that contributed to their generosity? If we can identify why certain people give at much higher levels than normal, it may help stem the tide of stewardship failure I observe in many churches.

In conducting research and working with churches across the nation over the last 30 years, my stewardship consulting firm, Church Development,

has discovered some common factors that tend to limit generosity. I'll list them below.

UNDERLYING CAUSES OF LACK OF GENEROSITY

1. Churches fail to effectively provide stewardship education to their members. As a result, members do not truly understand stewardship.
2. Churches fail to tap into the power of prayer to release the flow of generosity.
3. Churches fail to involve members in decision making to gain their buy-in and support.
4. Churches fail to bring members together as a connected, supportive community.
5. Churches fail to develop volunteers into ministry partners.
6. Churches fail to ask for support in a compelling way.
7. Churches fail to adequately express thanks to those who do give.
8. Churches fail to establish a dedicated stewardship committee to oversee stewardship ministry.

My basic position as to why we struggle with stewardship is bound up in these eight factors. I suggest that if a church starts to implement strategies to address these eight areas, people will begin to "get it" and overall giving as a percentage of income will begin to increase.

TOTAL SYSTEM FAILURE

Do you remember the terrible tragedy in 1985 when the space shuttle Challenger exploded on lift off? I'll never forget the irony of the first comment from mission control after the explosion: "Obviously a major malfunction." That was the understatement of the century. It was a tragic loss beyond measure for our country and the families of those on board the spacecraft. My observation is that like this infamous NASA breakdown, the church is often dealing with a major malfunction in terms of stewardship.

And just as a major system failed on the space shuttle, I would contend that the main cause of stewardship failure in the American church is also systematic. Our short comings in the area of stewardship are an organizational failure. It is truly systemic in the sense that most churches I encounter do not employ an organized, systematic approach to building a culture of generosity. There is a vague hope that people will decide to give or maybe hear a great sermon that will move them. More often, there is a lurking sense of guilt around money and the fear that at any minute, someone might utter the dreaded “F” word, fundraising.

It is vitally important to not confuse your church’s stewardship efforts with a fundraising plan. As noted above, fundraising and stewardship are two very different things. Many churches offer a myriad of fundraisers – often too many of them. However, few churches have a year round stewardship plan. A good stewardship ministry will result in raising funds for ministry, but stewardship is far from fundraising as clouds are from ground fog. Both involve money and asking for support, but the nature of each pursuit is fundamentally different.

The main evidence of organizational failure in stewardship cultivation is:

- **No Stewardship Committee:** Most churches do not have leadership that is exclusively dedicated to stewardship. Only 12% of Catholic churches and 17% of mainlines Protestant churches have a stewardship committee. (Church Development 2009). Most churches have no budgeted funds for stewardship ministry. A typical stewardship budget for a church is 1% of total income compared to 15% for secular nonprofit organizations.
- **Lack of Stewardship Communication:** Many churches see securing resources for ministry as fundraising, and they do not adhere to our

definition of stewardship: “God’s blessings flow through me.”

- **No Stewardship Campaign:** Half of all churches do not run an annual stewardship campaign. (Barna 1999) Of those that do offer a yearly pledge drive, this is all they do in terms of stewardship for the year. These churches are certainly ahead of many of their brothers and sisters; however, three sermons and a pledge card hardly constitute a culture of generosity.
- **Missing a Culture of Generosity:** No year-round activities exist to build stewardship. Churches often lack human resources for stewardship efforts along with lack of funding. They do not have the training, support, or professional quality materials to effectively build and communicate a culture of generosity.

Money Mechanics

It’s time to send in the money mechanics. If you had the opportunity to make changes that would overcome the church’s general failures at promoting stewardship, what changes would you make? Who would you ask to make them?

My first suggestion is to take some pressure off your pastor in this area. The reality is that most pastors receive little or no training in the area of financial management, stewardship, or fund raising (for lack of a better term). If your board is thinking: “If Pastor Bob would just preach better sermons about giving, we’d not have any financial problems,” you are on a very slippery slope.

If the transmission goes out on your car, who do you want to do the repairs, a novice or a trained professional? Just as you would take your car to an expert trained in the special systems that govern transmissions, would it not follow that to fix any

stewardship problems, it would behoove a church to consult with experts in stewardship systems? Churches need the Stewardship System.

Stewardship Is Not Fundraising

Another key reason why we've failed at stewardship cultivation is that many God followers have equated stewardship with fundraising. In Christian stewardship, God entrusts His resources and creation to people. Those people then must manage well what He has provided. Stewardship is not peripheral; it is central. But it is clearly not fundraising tactics. God creates us and calls us to give ourselves to the world for His glory. We are His servants (stewards). In summary, Stewardship is managing God's resources for His purposes (Larabee 2003). However, if we simply use fundraising models and tactics on God's people, the result will obviously be people who feel churches have ulterior motives and only care about getting into their wallets.

When those who share the goal of seeing everyone embrace stewardship see the evidence that only 5% of the population behaves like stewards, we can definitively declare we have failed. The definition of neurosis is to do the same thing over and over again and expect a different outcome. If we continue to approach stewardship as we have been, we've become neurotic.

To get past the neurosis, we must do something differently and we must begin doing it now. It's obvious that the Sunday sermon alone does not work. One of the reasons it does not work is because so few pastors will present a Sunday sermon explaining stewardship. Other things that are not working are: lecturing, admonition, scolding, Sunday bulletin inserts, and annual "time, talent and treasure Sundays." Those things have brought our national giving level to about 2%.

The only thing Church Development (Church Development 2009) has found that does consistently work is to facilitate revelation. Individuals must discover stewardship on their own and make an internally directed decision. Stewardship must come from within. The obvious question is, “How on earth does that happen?” Church Development’s most exciting research has been to survey those who are very generous with their time, talents and treasure.

We asked them:

- Why did you begin to give (tithe)?
- Why do you continue to give (tithe)?
- How is your life different because of giving (tithing)?

That information is absolutely gold for those of us who want to increase

stewardship among the rest of the population. A quote from one survey respondent summarizes the heart of the matter, “When I tithe, I have a greater sense that God’s blessings flow through me.”

The habit of giving only enhances the desire to give.
- Walt Whitman

The joy that our survey respondents articulated is so substantially different from the attitude of the overwhelming majority of people, that it merits a devoted attempt by church leaders to facilitate the discovery of stewardship in all members.

Stewardship is a way of life. It is about “turning total control of our lives over to God.”
- Mark Alan Powell

3

THE BLESSED LIFE OF TITHERS

God invites Christians to tithe. In Malachi 3:10, scripture invites us to “test me and see.” We are to tithe to plant more seeds, to share more of our blessings generously in building the kingdom. God invites us to observe the results of our generosity.

Tithers are a different breed. They report looking at the world differently. They feel different. (Helper’s high is similar to runner’s high including heightened endorphin levels.) Tithers have immune systems that function better.

In the book, “Give to Live,” Douglas Lawson (Lawson 1991) cites two research studies that indicate those who give more than 2% of their income to charitable organizations experience an increase in productivity of immunoglobulin and in T- cells.

Apparently, the more generous an individual is, the healthier their immune system is. Anecdotally, among planned giving professionals in Christian churches, the common wisdom is that when one remembers a church in his will it is a virtual guarantee that the person will live to be a centenarian, thereby avoiding any gift to the church until the person is well over 100 years.

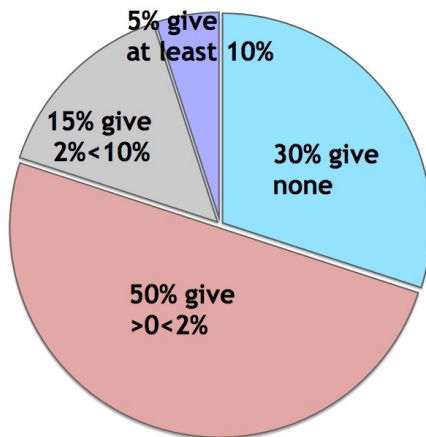
Tithers have different expectations and intentions. In short, tithers feel like they have discovered the fountain of youth.

Tithers use language about things being effortless and working out right often in unexpected ways. They are experiencing a spiritual flow. In their case, it is God's blessings that are flowing through them. As Jesus said in Luke 6:38, "Give, and it shall be given unto you."

CHARITABLE CONTRIBUTIONS BY LEVEL

We can easily stratify the population of the United States into four groups that correspond to their level of contributions to church or charity.

- Those who give nothing. In the United States, 30% of people make no charitable contributions.
- Those who give more than 0% but less than 2% of their income. In the United States, 50% of the population falls into this category.
- Those who give more than 2% but less than 10% of their income. This category represents 15% of the US population.
- Those who give at least 10% of their income. We define these as tithers. Only 5% of the US population are tithers. See chart below.

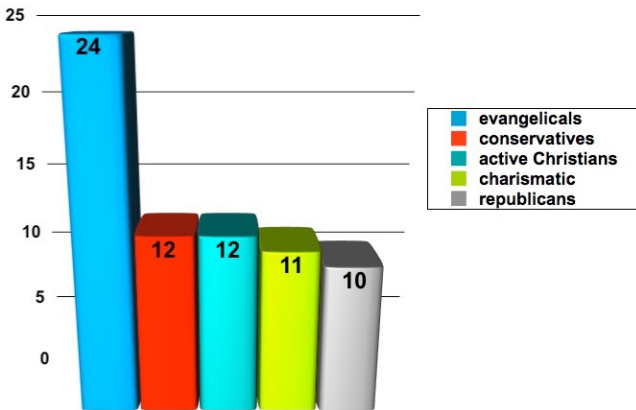


CHARITABLE CONTRIBUTIONS BY DEMOGRAPHIC GROUP

According to Barna Research (Barna 2008), certain demographic groups are more inclined to give at least 10% of their income.

- The most generous were evangelicals, 24% of whom tithed.
- Next was conservatives, 12% of whom tithed.
- Of active Christians, 12% tithed (those who had prayed, read the Bible, and attended a worship service during the past week.)
- Of Charismatic or Pentecostal Christians, 11% tithed.
- Of registered Republicans, 10% tithed.

Those Likely to Tithe



Barna Research (Barna 2008) also reported that several demographic groups are least likely to tithe.

- People under the age of 25
- Atheists and agnostics
- Single adults (never married)
- Liberals.

In 2007, 1% or less of the people in each of those segments tithed in 2007.

Giving USA (Giving USA 2003) reports that church attendees give an average of 2.3% compared to non-

attendees who give 1.1%. Protestants are four times as likely to tithe as Catholics (8% versus 2%).

There is a significant difference between those who give less than 2% and those who give more than 2%. Those who give more than 2% show a greater level of effectiveness of their immune system. (Lawson 1991)

CORE DISCOVERIES ABOUT TITHERS

Our researchers have made four core discoveries regarding tithers.

- At some point in their lives, tithers made a **deliberate decision** to tithe.
- Their **lives changed** dramatically as a result of tithing.
- Tithers say there is **no going back**. Once they have made this change in their lives, they are never going to go back to not being a tither and giving less.
- They report a sense of being **closer to God**.

Following are some client comments from a survey we conducted in 2010.

SHARING IS A NORMAL THING:

"I once visited a small island nation where poverty was the norm. Now, I realize how wealthy I am. I think sharing is a pretty normal thing."

IT IS LOGICAL:

An attorney stated, "It is logical. I did not pay for the buildings of the university where I learned my profession. I did not pay for the church in which I worship. It is like parenting. All of us received our childhood as a gift from our parents, and we pay it forward by being good parents. As a member of the human race, when I tithe, I am planting seeds for the next generation."

TITHING TO AVOID HELL:

Only one subject in our study deliberately chose to tithe in order to avoid hell. That subject took a legalistic view and cited the Baltimore Catechism section 1033 that states "We shall be separated from God if we do not meet the serious needs of the poor and little ones..." That person is the only joyless tither I have met in 30 years of doing this work.

MADE TO SHARE BLESSINGS:

A more common perspective was that espoused by a man who worked as a firefighter "I am so blessed. Just as an apple tree is made to produce apples, I am made to share my blessings."

WHAT FACTORS PROMOTE TITHING?

So how does a person come to the conclusion that tithing is the right thing for them? We found significant trends in our research.

- Awareness precedes intention. There was a major "aha" moment that motivated the individual to action. The "aha" almost always happened when a person's life was in transition.
- A culture of generosity. The idea of sharing was not new, but an integral part of their community (their birth family, adult family, church, neighborhood, or study group).

BECOMING A TITHER

According to the research on thousands of near-death survivors, their lives change so dramatically after that experience that I am tempted to recommend everyone have a near death experience! The obvious key to the effectiveness of this idea is to survive the near death experience. If you can do that, you will most likely have a very aware, deliberate life from that moment forward. God has brought major life events to all of us (major illness, death of a loved one, birth



of a child, financial disaster, and divorce). Those who turn to God for comfort and guidance during those events are likely to experience a change in life priorities and a desire to give back to God. This can become the springboard to tithing or expanded giving.

ADVICE FROM TITHERS

Tithers have advice for us on how we can help others discover tithing.

SUGGESTION 1: TRY TITHING TO SEE WHAT HAPPENS

Invite everyone to try tithing to see what happens. "My pastor invited us to try it and see how it works for us individually. He gave a sermon on Malachi 3:10 which basically says, 'Try tithing and see how it works for you.' I did, and it works. My life improved. I think it is because I am more aligned with God now."

SUGGESTION 2: CELEBRATE ROLE MODELS

Celebrate tithing role models. "One of my heroes when I was a young man was an older guy named Ralph. He seemed to have everything, a happy marriage, a successful business, a good attitude. So I asked him what he did to create a good life for himself. Tithing was one of his priorities. If a church could hold up its heroes as role models for emulation, we would all tithe."

SUGGESTION 3: TEACH DISCERNMENT

Teach discernment. "I took a class on discernment. Discernment is figuring what God's will is in your life. The key method is prayer, asking God to help us figure it all out. We learned the value of regular reading of scripture, the idea of supplication, and the importance of contemplative prayer where we await God's gentle hints. At the end of the class we had

applied discernment to all areas of our lives, and most of us mentioned that we were now tithers."

SUGGESTION 4: TEACH STEWARDSHIP

Teach people what stewardship is! "I remember when I first learned the definition of stewardship. I was shocked. I thought it was a church code word for fundraising. Our church really embraces discipleship, and stewardship sure fits with discipleship."

SUGGESTION 5: MAKE STEWARDSHIP FUN

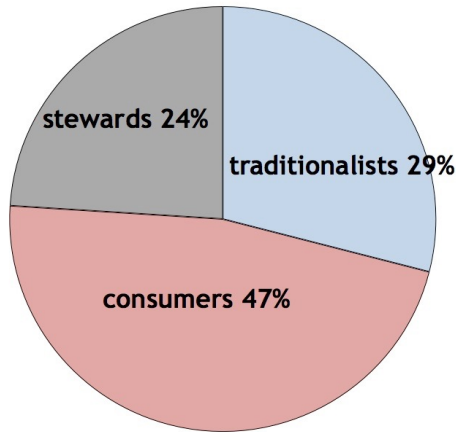
Make stewardship fun. "When our church invited all of us to participate in long-range planning my wife and I attended one of the dinners. We made some new friends and we helped to brainstorm our church's vision. My sense of ownership in our church just took a huge step forward. "

WORLDVIEWS THAT INFLUENCE TITHING

As we've noted, only 5% of the American population tithes 10% of their income. Therefore, as best as we can tell, tithers are a rare breed. We can better understand this small group of people by examining the three dominant psychographic worldviews, which are: traditionalists, consumers, and stewards. The different view that each group holds toward money significantly influences giving. The chart below reports the percentage of the US population that falls into each group. (Ray 2001)

1-TRADITIONALISTS

Most traditionalists will occasionally give a dollar in the basket and will respond to special emergency



appeals. They have to see a dramatic immediate need to respond. They scrimp and save. They are disappointed in their progeny who become modern consumers. Very few traditionalists tithe. Their giving is rooted in conforming to important Christian laws. On the occasion when they do give generously, the motivation is avoidance of the consequences of not fulfilling a commandment. The traditionalist worldview includes 29% of our population.

2-CONSUMERS

Consumers shop for everything including churches. Their criterion for success is having “more.” The better service they get, the greater the gift they give. They reason that their performance at work is why they receive pay; therefore, at church, they “tip” the collection basket based on how pleased they are with the service. They believe that money is a result of their good work and that things are a reward. From their perspective, a high level of debt is acceptable. Their short-term perspective on life focuses on immediate gratification. Very few members of this group tithe. Consumers tend to give to get something in return. Demographer Paul Ray estimates that 47% of our population has the consumer worldview. (Ray 2001)

3-STEWARDS

Stewards know that all they have is a gift from God. They believe their material gifts are in their temporary custody. Their approach to work is to use the gifts God gave them as He directs rather than to simply pursue money or prestige. They serve their values in both their jobs and volunteer positions. They feel alone in their deliberate lives, as if they are shedding the constraints of convention. Those with the steward worldview reject the consumer lifestyle and do not share the fears of those with the traditionalist worldview. They have a sense of responsibility larger than their own sphere. Tithing is an obvious progression in their giving decisions. This group is most likely to tithe. Stewards tend to give out of an outpouring of love and appreciation for God. The steward worldview includes 24% of the population.

Case Studies



CASE STUDY 1: VOLUNTEERS DISCOVER GIVING

Paul was a college administrator. After the birth of their first child, Paul and his wife got involved in their church. It became the central focus of their family life and routine. They wanted their children to grow up in a church. As their child entered Sunday school, they volunteered. Becoming part of the inner workings dispelled their naïve notions of how a church operates. They discovered that money did not flow into the church from their bishop. It did not come from fees for services. They found that volunteers did most of the work and that money was very tight. Their experience gave them the insight that “if something good is going to happen it is up to me.” Soon their commitment to giving matched their volunteering.



CASE STUDY 2: MALACHI 3:10 IN ACTION

Pat was a firefighter. After a divorce, in debt and struggling, he read the Bible. By accident, he came across Malachi 3:10. God told Pat to test Him and see what happened. Pat decided to faithfully tithe. His life changed dramatically. At first he thought it was a divine trade off, the more he gave, the more he got. The changes became an obsession. Pat gave more, then sat back and prepared himself for the unexpected blessing. He noted that his blessings occurred in many non-financial modes none of which he could have purchased. His life was not perfect. He got older, lost his hair, and gained weight; however, he also lost his anger and gained meaning in his life. He described his life as being more in the flow. Pat has developed to the point where tithing is just the beginning threshold in his giving.



CASE STUDY 3: NEAR DEATH EXPERIENCE

When Melanie was in graduate school, she was in a horrible accident. She spent months in traction. Her intense pain during her near death experience erased all distractions and illusions. While drifting into and out of consciousness she had the presence of mind to pray, and supplicate herself to the Divine. The result was not only a desire to tithe, but to daily examine what else she could do to give her time and talent. This pattern is a common theme noted by research on 3,000 survivors of near death experiences. (Atwater 1995)



CASE STUDY 4: A TALE OF TWO EDs

Why does one person give 10% and another person give 2%? Consider the comparison below.

	Ed Sr.	Ed Jr.
Giving to church	10%	2%
Giving to other charities	3%	1%
Attends church regularly	X	X
Hears four stewardship sermons per year	X	X
Graduate of personal financial stewardship class	X	X
Income above \$100,000, no consumer debt	X	X
Regularly reads church bulletin and newsletter	X	
Member of a small prayer group	X	
Involved in decision making at church	X	
Involved in decision making at other charity	X	X
Primary social connections through church	X	
Primary social connections at children's activities		X
Volunteer at church 5 hours per month	X	
Volunteer at children's activities 5hrs/mo		X
Asked for a pledge	X	X
Thanked for giving	X	X

Ed Jr. is buying the family business from Ed Sr. They work together every day. They live in the same neighborhood. They are active members of the same church and know many of the same people.

Notice the small differences that may be contributing to the difference in the amount they give.

4

HOW TO FIX IT: THE STEWARDSHIP SYSTEM

1CHRONICLES 29:10-17

1Chronicles 29:10-17 tells us that everything we have is from God. We give Him what we have received from Him.

Seeking the “Ah-ha” Moment

The flash of insight that illuminates the unexpected answer to a crisis at hand is priceless.

- There was the moment the scales fell from Saul’s eyes on the road to Damascus. How would you like to have been there to see the expression on his face? It would have been a priceless experience.
- There was a moment when Galileo was looking through his telescope and “ah-ha,” he realized that the Earth was not the center of the universe. What a discovery!
- There was the time that Mary, mother of Jesus, was searching for him frantically, fearing that her child was lost. She found him in the temple teaching the elders and the beginning of the biggest “ah-ha” in her life took place.

The purpose of this book is to give you, as a church leader, a tool that can help you bring about stewardship “ah-ha” moments for members in your church. The next several chapters describe the components of a stewardship system that can develop stewardship in members of your church.

Goal of a Stewardship System

The goal of the Stewardship System is to **facilitate revelation** that stewardship is an essential element of a Christian life.

If we are to answer the call that Jesus issued to all His disciples, “Follow me,” we must clearly understand the necessity of being good stewards. Let me share seven fundamental elements of a stewardship system that will keep your church healthy and vibrant:

1. Increase awareness that stewardship is God’s blessings flowing through us.
2. Create a church culture of prayer that continually asks, “Dear God, what would you do through me?”
3. Create a church culture that shares in decision making.
4. Create a church culture that strives, at all times, to promote a sense of community.
5. Create a church culture that involves all members as volunteer ministry partners.
6. Create a church culture that openly asks members to share their time, talent, and treasure to serve God and His mission.
7. Create a church culture of gratitude.

Benefits of a Stewardship System

The benefit of the Stewardship System is that it will increase giving, volunteering, prayer, and relationship building without the need to rely on standard fundraising practices.

When you have fully implemented a Stewardship System, stewardship becomes a core value of the community.

1-Teach Stewardship

The number one reason we fail at stewardship is that we do not teach stewardship in a systematic manner.

The typical pastor talks about stewardship once a year during the annual fundraiser. It is no surprise that members do not understand or embrace stewardship.

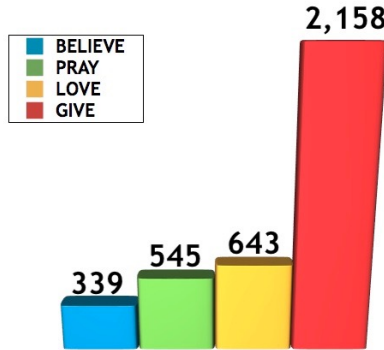
Being a good steward means that you deliberately seek the best and highest use of the resources with which God has blessed you.

What would you say are the major themes of the Bible? Your list probably includes believing, praying, and loving. Certainly, it includes love. After all, “For God so loved the world...” (John 3:16). When we consider the next few words in that verse, another key theme becomes apparent, “...that he **gave** his only begotten Son...” Yes, God is a lover. God is also a giver. He gave.

Stewardship System Components

⇒	1-Teach Stewardship
	2-Pray
	3-Involve People in Decision Making
	4-Connect People Socially
	5-Engage People as Volunteers
	6-Ask
	7-Say Thanks

Scriptures by Subject



If we compare the number of occurrences of the words believe, pray, love, and give, and their variations, we find (Strong 2001):

- believe [339],
- pray [545],
- love [643] and
- give [2,158].

Read the parable of the talents in Matthew 25:14-30. In the parable, the landlord took away the talents of the unprofitable servant who had simply buried his talents and gave them to the one who had used his well.

George Leonard in the book, *The Ultimate Athlete* (Leonard 2001), hypothesized that the ultimate athlete was not Michael Jordan or Wilt Chamberlain or Bruce Jenner or Usain Bolt, but rather that individual who took his God-given gifts and did the most with them.

We will never know who that ultimate athlete is because he or she may appear as a very average person having done spectacularly well on very limited gifts. God gives gifts to each of us. His expectation is that we use them in ways that please Him. You could say He is looking for “the ultimate steward.”



Personal Reflection

ATHLETICS

Athletics first introduced me to the concept that God gives each of us a unique gift. I was good at the long jump and hurdles, but in seventh grade I discovered an obscure event that required my distinctive skills. It was called the Triple Jump. I won gold medals at Triple Jump all the way through college. Finding my unique gift took many attempts and failures. By running out of things that did not work, I discovered what I was good at the way Edison discovered what works as a light bulb filament. Chuck Norris offered career counseling advice along these lines: “number one, find out what you are not good at, then, number two, don’t do that.” On the track team everyone else had fantastic gifts; they were just different from mine. We all seemed to perform our skills effortlessly, with joy. Pierre Teilhard de Chardin said, “Joy is the infallible sign of the presence of God.”



Illustration

JESUS, THE STEWARDSHIP TEACHER

Jesus was the greatest stewardship teacher of all. The Gospels speak of his profound concern that His followers understand the importance of stewardship. Here are a few examples.

- Matthew 6:19-21 (where your treasure is)
- Matthew 13:44-46 (treasure hidden in a field, Pearl of Great Price)
- Matthew 25:35-40 (as you have done it unto the least of these)
- Mark 12:42-44 (the poor widow)
- Luke 10:25-37 (the Good Samaritan)

- Luke 12:13-21 (the Rich Fool, beware of greed)
- Luke 16:13 (cannot serve two masters)
- Luke 16:19-31, (the Rich Man and Lazarus)
- Luke 19:10-27 (the Ten Pounds)

Since Jesus took care to teach often about stewardship, doesn't it follow that He is looking for church leaders to follow His example?



Personal Reflection

REALIZATION

Once while camping in Yellowstone Park, I saw a herd of buffalo migrating at dawn across Hayden Valley. A mother grizzly bear with two cubs bounded through the middle of the herd. When the bear stopped and stood to look and sniff around, she towered over the buffalo. The rising sun streamed over the edge of the mountain. When the light hit her, she glowed. At that moment I realized that someone in 1872 – when the park was conceived – had been a genuine steward to preserve this for me. I resolved to act in the same way to preserve it for future generations. It was a gift, and gifts – if treated with the reverence they deserve – keep on giving forever.



Summary of Principles

- Understanding stewardship is critical to the spiritual development of all Christians.
- As church leaders, it is our responsibility to provide stewardship education to our members.
- We will be more effective in teaching stewardship if we take adult learning principles into account.

Adults are more likely to:

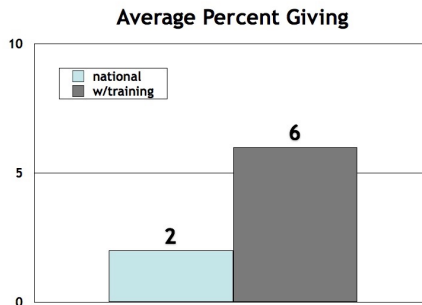
- understand a lesson if you compare it to something they already know.
- grasp meaning if you present it in a way that uses their preferred learning mode (visual, auditory, kinesthetic).
- remember a lesson if they have an opportunity to use it immediately.
- apply a lesson if you show how it relates to their short-term needs.

*I hear, I forget.
I see, I remember.
I do, I understand.
I think, I learn.
- Chinese Proverb*



Research Insights

- Those who complete personal financial stewardship training (Crown Financial, Abundant Living, and Dave Ramsey) give an average of 6% of income to their churches compared to the national average of 2% of income. (Ramsey 2006)



- By implementing Stewardship education over the past 20 years, the Wichita Diocese has increased average annual giving levels from 1.2% of income to 2.4% of income.

In the following comparison table, why would church 1 have an average giving level that is 350% greater than church 2.

	Church 1	Church 2
Average gift % of family income	2.5%	0.7%
Located in Kansas	Yes	Yes
Rural location	Yes	Yes
Well-loved pastors	Yes	Yes
annual campaign	Yes	Yes
building fund	Yes	Yes
Active volunteers	Yes	Yes
Prayer groups	Yes	Yes
Upper middle class members	Yes	Yes
4 stewardship sermons annually	Yes	No
Stewardship classes and publications	Yes	No

- Rev. Karl Travis has identified generational attitudes towards words and framing of value laden issues. (Travis 2007) We should pay attention to the use of the words “tithing,” “stewardship,” and “generosity.” There is a clear generational level of respect for each one of those. The Greatest Generation (those age 65 over) appreciates the word “tithing” and its aura of devotion, respect and honor. The Boomers appreciate the word “stewardship” and the idea that God’s blessings flow through us. They see themselves as a conduit. The Gen X generation likes the word “generous” because it is congruent with their perceptions of freedom, free choice, and deliberate action.



Personal Reflection

CONDUIT


At my father's funeral dinner my 80 year old mother told my 11 year old daughter stories about her grandmother (GG) who was born at the end of the Civil War. My daughter MG wanted to know what grandma's grandmother's life was like when she was 11. GG was raised on a farm where they grew and canned their own food. At harvest time, no single person could bring in the whole crop, so the neighbors helped. My daughter learned that survival is a shared responsibility. Together, the community embraced its accountability for the greater good. God's blessings are meant to flow through all of us – regardless of our age or generation.



Application Ideas

Engaging the scriptures is the key to a successful application of Teaching Stewardship. For a transformative experience, we must help members get off their seats and onto their feet. Consider the following possibilities.

- Each quarter, have the senior pastor present a stewardship sermon. Most Christians respect their pastor and look for the pastor to present key Bible principles. We recommend that these sermons be distinctly separate from any form of solicitation. The objective is to bring about “Ah-ha” stewardship moments.
- Provide opportunities for members to give of their time, talents, and treasures to benefit the community.

- Provide opportunities for members to give of their time, talents, and treasures to benefit God's work worldwide.
- Each month, ask a church leader (a member of the stewardship committee) to make a three minute presentation at the end of the worship service. This takes the pressure off pastors and it provides a steady diet of stewardship education. This should be a teaching moment rather than a solicitation. For a sample script of what a volunteer might say, visit www.stewardshippystem.org. 
- Incorporate stewardship as part of your training curriculum, beginning with new member orientation, and reinforcing throughout the remaining curriculum.
- Include a paragraph about stewardship in each worship service bulletin.
- In the monthly newsletter, write a column on stewardship.

If your plan is for a year, plant rice. If your plan is for a decade, plant trees. If your plan is for a lifetime, educate children. –Confucius
- Encourage members to find a mentor who is more mature in the faith.
- Encourage more mature Christians to serve as mentors to other members.
- Set an example by being attentive to scriptures as you make decisions in your church community.
- Establish and manage a church budget that reflects good stewardship, including giving 10% to God's work outside the walls of your local church.

POTHOLES ON THE ROAD TO GLORY

Be aware of the following issues that may interfere with your successful implementation of Teaching Stewardship.

ISSUE	SUGGESTION
inadequate time and funding for Christian education	Offer a wide variety of educational opportunities that help members understand the spiritual roots of giving.
inadequate training of teachers	Make certain that all those who teach are well-grounded in the spiritual roots of giving.
thinking that a yearly pledge drive is stewardship	Weave stewardship into the very fabric of the church. Strive for a climate where people openly talk about the abundance of money rather than complain about scarcity. Make sharing our time, talents, and money a core value.
thinking it will happen by osmosis	Show hospitality to visitors in as many ways as possible. Be sure there is the welcoming presence of human contact. Make certain that you have a new members class and that the class introduces people to your beliefs, traditions, and expectations of sharing time, talent, and money.

TAKE LEARNING MODES INTO ACCOUNT

As we noted earlier, adults are more likely to grasp meaning if you present information in a way that uses their preferred learning mode (visual, auditory, kinesthetic). In any group, preferred learning modes will vary. Whenever you provide training, plan to use at least one technique related to each of the three learning modes. For instance:

visual	<ul style="list-style-type: none"> • diagrams, charts • color variety • handouts • case study (individually)
auditory	<ul style="list-style-type: none"> • lecture • music • case study (small group) • role play (with talking)
kinesthetic	<ul style="list-style-type: none"> • note-taking • audience participation (with movement) • role play (with movement) • puzzles

Case Studies



CASE STUDY 1: USE WORDS THAT DEVELOP A CULTURE OF GENEROSITY

Church of the Resurrection, one of the largest Methodist churches in the United States, no longer talks about tithing or stewardship. They talk about generosity. Instead of pledges, they use the term estimate of giving. Their leading edge approach to worship and ministry has attracted over 5,000 new families over the past five years that cluster in the age range from 25 to 45. Pastor of Generosity, Dr. Clayton Smith, reports that they've focused on developing a culture of generosity. Their efforts have resulted in giving increasing from \$10 million in 2005 to \$20 million in 2013.

As we noted earlier, tithing is a concept that appeals to the greatest generation, stewardship appeals to the boomer generation, and generosity appeals to those under the age of 45. Church of the Resurrection demonstrates that understanding their membership demographic well enough to speak in relevant terms can make a huge difference in giving levels.



**CASE STUDY 2: YEAR-ROUND BULLETIN
REMINDERS**

Every Sunday, Stewardship Director of Visitation Catholic Church, Megan Burdolski, placed a story, a quote, and scripture in the Sunday bulletin. Those three paragraphs were a constant, year-round reminder about stewardship education. For the annual commitment Sunday, she organized a workshop entitled, “Can a Person be a Faithful Steward without Tithing?” which caused a great deal of discussion around the idea of stewardship. Annual giving has increased an average of 6% each year for the past 10 years.



**CASE STUDY 3: STEWARDSHIP PARABLES
OVERCOME MARKET DECLINE**

Christ Lutheran Church designed a series of Sunday school lessons for all ages that explained stewardship. Included in the classes was participant self-examination. The key questions were:

- How has God blessed you?
- How do you share your blessings with the world?

One month before commitment Sunday, each member of the church received a booklet that contained a series of parables about stewardship. Each Sunday in his sermon, the pastor referred to the stewardship parable study guide. Christ Lutheran raised 200% of annual giving in 3-year pledges. Remarkably, their commitment Sunday occurred one month after the major stock market decline of 2008.



Personal Reflection

JOY

What is the best use of all that I, personally, have been blessed with? When I account for the gifts I have received: health, family, skills, knowledge, faith, community, relationships, wealth, experience and much, much more, it seems miserly to give back only 10% of my income for the greater good. That measure of generosity seems a paltry way to define stewardship. What if only 10% of the water in the Sea of Galilee was available to serve others? I suspect that it would end up much like the Dead Sea which nourishes no animals and out of which nothing flows. Conversely, in the Sea of Galilee all the water is used, reused, recycled, passed through for the benefit of human beings living near it. Stewardship, like the Sea of Galilee, is a conduit for God's blessings that flow through and self-actualize us. Stewardship helped me discover God's varied grace and the joy of being a channel for God's blessings.

2-Pray

Prayer is vital to everything we do as we seek the direction of the Holy Spirit to empower our lives. Ephesians 6:18; Colossians 4:2-3

According to Dr. Molly Marshall (Marshall 2009), President of Central Baptist Theological Seminary, of the four types of prayer (praise, repentance, intercession, and thanks), the prayer for intercession is the one we most use. We seek two kinds of intercession from God, (1) help with our problems and (2) enlightenment. In this chapter, our key interest is prayers to seek enlightenment. When we pray in this way, we ask God for discernment. Once we learn to base our decisions (including how we use our gifts) on these prayers, our lives begin to align with God's specific plans for us.

Stewardship System Components

	1-Teach Stewardship
⇔	2-Pray
	3-Involve People in Decision Making
	4-Connect People Socially
	5-Engage People as Volunteers
	6-Ask
	7-Say Thanks

To pray is the greatest thing we can do, and to do it well, there must be calmness, time, and deliberation.
—E. M. Bounds



Illustration

A boy and his father were walking along the road when they came to a large stone. The boy said to his father, "Do you think if I use all my strength, I can move this rock?" His father answered, "If you use all your strength, I am sure you can do it." The boy

began to push the rock. Exerting himself as much as he could, he pushed and pushed. The rock did not move. Discouraged, he said to his father, “You were wrong. I can’t do it.” His father placed his arm around the boy’s shoulder and said, “No, son. You didn’t use all your strength — you didn’t ask me to help.” — (Wolpe 1993)



Summary of Principles

PLACE PRAYER AT THE CENTER

Prayer at the center of our life means resting in God and drawing emotional and physical strength from the discipline of prayer. It leads us to “live and see through God that everything belongs” (Rohr 1999). Prayer and reflection are the primary avenues of growing and developing spiritually. Prayer ignites the energy to go forth and live out our Christian commitments of sharing and caring for others. We must build a culture in our churches where prayer is the center.

GET PAST THE REQUEST LINE

Help members understand that praying is much more than a simple request line. God desires a two-way conversation in which we listen as much as talk. Prayer opens us up to do what scripture calls us to do. Prayer opens us up to being good stewards in ways that nothing else can do because it gives God an opportunity to change our hearts about generosity. For this to happen, our members must get comfortable with prayer.

*Prayer does not change God, but it changes him who prays.
(Kierkegaard 1986)*

HELP MEMBERS GET COMFORTABLE WITH PRAYER

Individualization in prayer is a good thing. Just as people have different conversational styles, they naturally have different prayer styles. Some enjoy a structured form of prayer. Others prefer a more creative, expressive method of prayer. When we pray in a way that is natural for us, we are more likely to be drawn to prayer rather than feel forced to do something because we think we should. Encourage your members to try a variety of approaches to prayer such as the following.

pray the scripture	Select a short passage of scripture. Read it aloud a few times. Sit quietly and listen to how God speaks to you from the passage.
journal your prayers	Write each prayer in a journal. Record your experiences with God related to the prayers. Record how God answers your prayers.
listen to music	Listen to music that stills or stirs your soul. Pray.
walk the labyrinth	Walk among a labyrinth to quiet your mind and release thoughts of the outside world. Pray as you walk.
walk and pray	Go for a walk. Allow God to put you in tune with His creation. Walk and pray.
breathe	Become conscious of your breathing. Focus on slowing your breathing. As you relax, begin to pray.
Lectio Divina	Lectio divina (divine reading) is an approach that calls you to study, ponder, listen, and then pray directly from God's Word.



Personal Reflection

EVOLVING

My own approach to prayer and discernment has evolved through my sometimes reckless, but full life.

In the introduction to this book, I tell the story of my career path and how I took a 180 degree turn because of a prayer. In that instance I had been mistaken for a Cuban mercenary in an Angolan civil war and was about to be executed. The prayer changed my life forever: "Dear God, into your hands I commend my soul." I did not know that God would accept my offer, save my life, and then gently guide me into work that was in service to the church. Days after my close call with death, I contracted malaria, broke my arm, and suffered a bout of dysentery. Was this God's way of reminding me that my life would – despite these setbacks – be full of surprises?

When I recovered from my illnesses, I started a business importing sewing machine needles. The market retail price for a single foot treadle sewing machine needle was the equivalent of \$5.00, or a tailor's daily wage. In Johannesburg I could buy the same needle for ten cents wholesale. I invested everything I had in needles at ten cents each and then imported them into Kinshasa where I was living. My meager savings quickly ballooned when I wholesaled the needles for \$1.00 each. I also purchased art in the Marche De Voleurs and exported it to art shops in Johannesburg – with a 100% mark up. Entrepreneurialism was lining my pockets. With ready cash, plenty of time, and enough testosterone to power a freighter, I took off on the continental motor cycle trip of my dreams – an excursion across Africa.

continued

Everyone thinks of themselves as good decision makers. I am no exception. I assessed my ETA, (3 seconds), forecast the consequence of impact, guessed at the proximity of ambulance service, wondered what the encyclopedia said about baboons and carnivorous diet, and called to mind those who would miss me when I was gone.

I reviewed my options. I could: a) gun it and plow through like a bowling ball at 110 mph; would I get knocked off? b) slow down and ease through the pack; would they jump on my back and eat me? or c) shoot off the cliff and hopefully land in the ocean 100 feet below; were there sharks?

My conclusion: *Denis, buddy, you have no good options but to pray.* “Dear God, I am in an intractable situation, my life hangs in the balance, I give it up to you, please guide me.” God responded; he must have a thing for motorcycles, because God’s suggestion was elegant, precise and never before conceived since BMW met Davidson.

His wordless suggestion: slam on the rear brake to slow the bike and skid sideways to present a larger, menacing object to the pack. The screeching rear tire will alert them to danger, so enhance it – sound the horn, turn on the emergency flashers. In the two-seconds before impact the animals will be up on all fours ready to respond to the threat. Hammer down on the shifter to get the machine in the lowest gear with the most torque. A half-second before impact, at 10 mph, scream the engine to redline, whip the bike forward, drop it into first, pop the clutch and yank back on the handlebars with enough gusto to lift 800 pounds of BMW front end off the asphalt. Then ride a wheelie straight into the pack. The baboons will scatter.

continued

Time went into slow motion. As the bike reared, the baboons separated. The ruling male, ready to attack, bared his fangs and barked a threat. The adolescent male stood back, raised a singular eyebrow, nodded his head and seemed to say, "Well played homie." Mom, her baby clutched to her neck, shot the infant (and me) an expression of dismay: "Child, that person's an *animal*!"

It worked. I sailed through like Moses parting the Red Sea.

At a wide spot in the road at the southern most point of Africa, I pulled over, sweating, heart racing, full of joy to be alive. I pulled off my helmet and jacket, killed the engine and waited for my pal, Ken.

"Did you see it?" I said when he arrived. "The peak of my life, man. A wheelie through the baboons!"

Ken said, "What baboons?" Since then I have learned that some people seek humility, others have it thrust upon them. I fall into the latter category.

I've learned to respond to challenges by supplanting my desire for control. I prepare to do my best, invite God in with prayer, and get ready for great, unexpected results.



Research Insights

Commerce Bank (Commerce Bank 2002) surveyed 39 churches who conducted capital campaigns. Those who conducted their campaigns without a prayer emphasis raised an average of 1.4 times annual giving. We compared those results to a group of 39 churches who conducted prayer-based campaigns. Those with prayer-based campaigns raised an average of 2.5 times annual giving. Another

way of viewing the data is that non-prayer based capital campaigns will raise about 60% of what prayer-based campaigns will raise.




Application Ideas

- Conduct a 24-hour prayer vigil in which people sign up for a prayer time. Each person commits to a specific 30 minutes of prayer. They may come to the church building or they may pray at home. It is helpful to give them suggestions of what to include in the prayers.

Behind every work of God you will always find some kneeling form. —D. L. Moody

- For instance, you may ask that they pray for the success of an upcoming capital campaign or that God bless those who participate in the upcoming stewardship training.
- Have a concert of prayer. Pleasant Valley Baptist conducted a 2-hour concert of prayer each evening for a week. Their choir led prayerful praise for an hour. One of the leaders followed with a short presentation. Then they closed the session with more singing, prayer, reflection, and scripture reading. Their campaign raised 150% of annual giving in 3-year pledges compared to the average result of 110%. This was a 40% improvement.
 - Create a 30-day prayer booklet. First Presbyterian of Topeka had members of their congregation write the booklet. Each day in the booklet included a favorite scripture, a two or three paragraph reflection from a member, and a drawing by one of the children.

- The best practice for prayer comes from St. James Episcopal Church in New York City. They commissioned a board of volunteers to call all members of the church to ask them how the church might better meet their spiritual needs and what they could pray for in the life of the congregant right at this moment. Giving increased by 16%. 
- Create a prayer guide. At Antioch Bible Baptist Church, Shawn Barr, the Associate Pastor, worked with several members to produce a 2-week prayer guide. Tragically, one of the authors passed away right before the capital campaign. Although this was very sad, it intensified the prayer effort.
- Teach prayer and discernment in a fun way. At Pine Ridge Presbyterian, a musically gifted associate pastor educated the congregation one Wednesday evening per month with entertaining concerts focused around prayer and discernment.

Case Studies



CASE STUDY 1: GATHER PRAYER REQUESTS

St. James Episcopal Church in New York City increased their annual giving by 16% as a result of a single prayer activity. The Board of Elders of the church divided up the entire membership among them. They personally called each individual on their list. They asked each person, “What might I pray for on your behalf?” The Board of Elders then conducted a devoted effort to address every single one of those prayer requests. Everyone in the church knew about the effort and many others volunteered to assist. The result was a congregation that grew together

spiritually. Their level of generosity increased at the same time.



CASE STUDY 2: PRAYER GUIDES

At Breakpoint Church in Overland Park, Kansas, innovative Pastor Tom Kinnan sought to create a new kind of church that was Biblically based, evangelical, and relevant to the growing population of Johnson County. He has had many, many new Christians join this church during his tenure as senior pastor. One of the keys to his success has been a dynamic culture of prayer within the church.

To prepare members to make a commitment to the campaign, Pastor Tom launched a series of sermons that educated his congregation about prayer. He sought to equip his members to make prayer-based decisions about giving. His sermons taught the Biblical basis tied to specific methods of prayer. He then published a prayer guide so that individuals could read about and implement a specific prayer method in the weeks before their campaign commitment Sunday. As the Sunday approached, Pastor Tom very deliberately referred to the prayer guide numerous times during his sermons. The prayer guides were available to all attendees at the church after worship services.



CASE STUDY 3: BLESS THIS STONE

At First United Methodist Church of Lawrence, Reverend Honor Powell was a former district superintendent for her district and knew well the personality of the congregation. She had the good fortune to be the pastor to the National Championship NCAA basketball coach during her campaign. Her campaign focused on raising funds

for a building. Her creative personality was a tremendous benefit to the campaign effort. Reverend Powell's committee gave every man, woman, and child a small, silver-dollar sized smooth river rock. They instructed each member to carry that stone with them in the three weeks leading up to commitment Sunday. Whenever they touched the stone, they were to say a quick prayer, "Bless this stone and bless our church." Shortly after commitment Sunday, all members of the church were invited to come to the site of the new worship space to deposit their stones into the foundation forms into which the builders would pour concrete to form the footing of their new worship space. Every member of the congregation had a sense of their church being built upon their prayers.

3-Involve People in Decision Making

There is a direct correlation between the level of involvement in a decision and the level of support to implement that decision. The more I am involved in it, the more I give to it. Where my treasure is, there will my heart be, Luke 12:34.

Though the statement in Luke seems like common sense, it took Stanford researchers, under the guidance of Jim Collins (Collins 2005), five years to discover this truth in the corporate sector. The Pew Forum (Pew Forum 2009) on religious studies spent thousands to discover this truth in the church world.

When church leaders invite the entire membership to participate in discerning the vision, members are much more likely to invest themselves and their resources in achieving the vision.

Stewardship System Components

	1-Teach Stewardship
	2-Pray
⇒	3-Involve People in Decision Making
	4-Connect People Socially
	5-Engage People as Volunteers
	6-Ask
	7-Say Thanks

Discussion leads to understanding which leads to ownership. Ownership leads to support by the sharing of time, talent, and treasure.



Illustration

THE MOSES SYNDROME

Consider the experience that Moses had in Exodus 18:13-24. Moses took all the burden of decision making upon himself. Moses was exhausted, though this was only part of the problem. Prospective leaders did not have the opportunity to develop their leadership skills. The people were getting tired and frustrated waiting on Moses.

Does your organizational structure effectively involve members in decision making or are you trapped in the Moses syndrome? Involving members can lead to broader sharing of time, talent, and treasures. When we involve members, we can gain the following benefits.

- We are likely to make better decisions.
- There will be more active participants and fewer bystanders.
- More members will share the workload.
- Leaders and members will become more aware of the need to be good stewards.



Summary of Principles

In every church, there is a consistent group of people who regularly give of their time, talents, and treasures. The size of this group as a percentage of membership varies considerably from church to church. The key to increasing the size of this committed group at your church is to provide members more opportunities to participate in decision making. Priority setting is the type of decision making that makes the most difference.

When members participate in setting priorities for the year ahead, the plan reflects their values. They in turn tend to give more of their time, talents, and treasures to support the plan.

*"If the patrons write the plan, they will underwrite the plan."
-Angela Yarman,
Atlanta public school
consultant*

USE PICKAXE QUESTIONS

In his book, *The Future of Management*, Gary Hamel speaks of the importance of individuals in an organization asking the right questions, not just occasionally, but repeatedly. He calls these "pickaxe questions." (Hamel, *The Future of Management* 2007) A pickaxe has a hard, sharp head. When you repeatedly strike a surface with a pickaxe, the surface breaks to reveal previously unknown treasures. By encouraging all members to ask your pickaxe questions, you ensure their involvement and keep your church true to its vision. Here are some possible pickaxe questions.

- What do we believe as a faith community?
- Can we challenge this belief, refine it, and make it better serve God's purposes?
- Can we draw reassurance or comfort from this belief?
- Do we need to get beneath the surface of long held beliefs to root out any dogma that exists there?

I AM THE CHURCH, YOU ARE THE CHURCH, WE ARE THE CHURCH TOGETHER!

In *What Google, Whole Foods Do Best*, Gary Hamel points to three companies that place great value on a broader base of decision making than is customary in the business world (Hamel 2007).

Involve People in Decision Making

- “Whole Foods believes that critical decisions... should be made by those who will be most directly impacted by the consequences of those decisions.”
- Google’s approach is, “We want people to commit to things rather than be assigned to things” which leads to a “top to bottom anti-authoritarian vibe.”
- At W. L. Gore (famous for Gore-Tex), there are no organizational charts. Few people have titles. No one has a boss. The goal is to make money and have fun. Leaders gain influence by demonstrating that they can get things done.

*The ear of the leader
must ring with the
voices of the people.
– Woodrow Wilson*

One lesson we can take from these examples is how important it is to empower the individuals in our church, especially those who are most directly impacted by the consequences of decisions. We need communication that is more horizontal than vertical. This promotes good stewardship of those who are involved. In other words, I am the church, you are the church, we are the church together.

TAKE A HARD LOOK AT YOUR CURRENT PROCESSES

Talk openly and objectively about your current organizational structure. How well does it engage members? Keep what is working. Revamp or discard what is not working. Trust the Holy Spirit to guide you as you enter into prayerful discernment.

Doing a reality check will not rob your church of its vision. Rather, an enhanced or new vision will emerge. Those participating in the review will tend to be empowered to be all they can be. Being engaged in the process sparks members’ desires to invest and give more of themselves.

DO TOO MANY COOKS SPOIL THE STEW?

If a group of cooks simultaneously and indiscriminately dumps their favorite ingredients into the pot, the resulting stew will not be appetizing. On the other hand, if the cooks commit to decision making, using their knowledge while showing equal respect for the experience of the other cooks, the stew can become a culinary delight.

What can we do to welcome other cooks into our leadership kitchen? Here are some ideas.

Keep an **ongoing dialogue** with church members about the church's mission and vision. Use every possible venue (small groups, classes, ministries). Scott Peck notes that there is no greater way to build community than to engage everyone in big picture decisions (creating church vision, designing a new building, setting priorities for the year ahead) (Peck 1988).

Our opinions do not really blossom into fruition until we have expressed them to someone else.
—Mark Twain

Decentralize decision making. Set the goals and any constraints, then let the work groups decide on the details. Bring key leaders and members from each ministry together to share ideas and develop plans. This approach makes it easier to support one another's ministries. In this environment, participants are more likely to share aspirations, talents, gifts, and financial resources. Good stewardship emerges naturally.

Encourage **radical thinking**. When creating a budget, dream big and think radically. Give church members an idea of what their time, talent, and treasures can do. Distribute an annual report that shows both what the church has done and what it can do. Find ways to provide an inspiring insider's view of needs. This could be a tour, a video, or a brochure

that celebrates the results of giving and opportunities that exist.

Make **leadership development** a part of the culture of your church. Include presentations or training that ignites innovation. Introduce new ways of doing things. Encourage leaders to ask your pickaxe questions. Foster mutual accountability. Help leaders recognize how each of their ministry pieces fit together to support the overall vision and mission of the church.

WATCH FOR EUREKA MOMENTS

Establish an environment that welcomes and nurtures eureka moments. Be willing to experiment. Question mandates. Give new or even outrageous ideas reasonable consideration before entering into the feasibility and narrowing part of the decision making process.



Research Insights

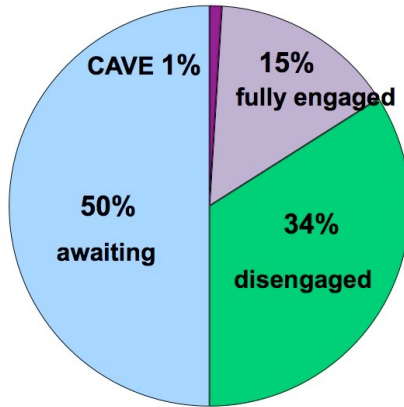
Pew Forum (Pew Forum 2009) published a study in 2009 that explored why people leave the Catholic church. More respondents stated “lack of involvement” than any other reason.

Gallup Polling, Inc. (Gallup 2009) has a church-specific research tool named the ME25. The tool surveys members then separates their responses into four categories:

1. **Fully engaged:** 15% of the average congregation are fully engaged [regularly attend worship services, regularly serve as volunteers, are socially active with other members of the congregation, are generous donors, and participate in the decision-making process of the church]

2. **Awaiting:** 50% of an average congregation is in this category [partially involved people who are willing to do more, attend more, and get more involved. They are awaiting a personal invitation to participate. They are modest donors of time, talent, and treasure.]
3. **Disengaged:** 34% of an average congregation is disengaged. [Members of the eminently departing group are typically CEOs (Christmas and Easter only). They do not volunteer. Their cash donations of a dollar in the basket and their occasional attendance reflect the limit of their generosity. These people have very little commitment to church in general or a specific church in particular.]
4. **CAVE:** About 1% of the average congregation falls into the CAVE category. [They are quite vocal, “consistently against virtually everything.” Their angry, disgruntled confrontation with church leaders at every juncture is a symptom, less of their opposition to any ideas than, to their dissatisfaction with not being invited to become more deeply engaged in the life of the church. There is a direct inverse correlation between a high level of involvement and a high level of angry confrontation from the members of the CAVE group. Modern research says the CAVE group will always be with us and let us know their opinions.]

Norms vary by denomination; however, the following chart shows how members of typical churches respond to the survey.



If less than 20% of your members align with the “engaged” category, this is a danger signal. Members in the “engaged” category volunteer more than two hours each week in their communities and give up to three times more money to their churches. Unfortunately, many pastors and leaders cater to the CAVE group rather than the engaged group.

Consider the giving patterns of a single person, the CEO of Exxon. For charities in which he was simply a donor, he gave \$10,000/yr. If he was a board member for the charity, he gave \$100,000/yr. If was a member of the executive committee, he gave \$500,000/yr. For those charities where he was the chairman of the board, he gave \$1,000,000/yr. This is a remarkable illustration of level of involvement correlating with level of giving.

Jack Stack (Stack 1994) studied the Springfield Remanufacturing Company and found the reason for their growth in stock value from \$0.10 to \$16.00 was their use of consensus-based decision making.


According to Stanford professor Jim Collins (Collins 2005) and his researchers, the top 11 among 1,400 publicly traded companies between 1965 and 2000 had two factors in common. The top 11 had corporate cultures that embraced sharing the brutal facts and

they had CEOs who lead as facilitators rather than dictators.



Application Ideas

WAYS TO INVOLVE MEMBERS IN DECISION MAKING

- Publish financial reports, educating members on how donations supported ministries.
- At least yearly, invite all ministry leaders to participate in vision casting and priority setting.
- Ask leaders of major ministries to meet with their leadership team at least yearly (before the church leaders vision casting) to discuss priorities and assess how well the ministry is supporting the church's vision. Ask them to meet after the vision casting to refine their plans to best support the vision. 
- Hold a set of town hall meetings in which you ask every person to participate in setting priorities for the year ahead. This should precede the annual pledge campaign by about 30-days. The outcome of this planning process will be a) to increase member's awareness of what's going on in the church; b) to give them an opportunity to hone their priorities for the year ahead; and c) to see a direct correlation between their giving and that which the church can accomplish.
- Encourage all members to share success stories of how ministries are affecting their lives personally and the satisfaction they have gained in being a part of the church's vision.
- Conduct a Percept study (Percept 2009) in which all members complete a survey that clarifies the wants and needs of members.

Involve People in Decision Making

- Conduct a Natural Church Development survey (NCD 2009) that compares your church programs and attitudes to those of 10,000 other churches according to eight criteria.

Case Studies



CASE STUDY 1: PARTICIPATIVE PLANNING

Presentation Parish in Lee's Summit, Missouri, had a strategic planning process that involved hundreds of people. They asked participants to state their long-term priorities and short-term priorities. Participants gave paying down the church debt as one of their priorities for both long and short term. As a result, the church did not implement a capital campaign. The participative planning process alone yielded a surge in giving to pay down the debt. It equated to a 15% increase annually for six years.



CASE STUDY 2: FACILITATOR HELPED BUILD CONSENSUS

First Baptist Church in Ottawa, Kansas, had a significant dispute over their redesign of the worship space. They invited a facilitator to conduct several town hall meetings to resolve the conflict. The Chairman resigned over the conflict; however, the facilitator was able to build consensus and achieve agreement among participants. Shortly afterward, the church conducted a very successful capital campaign which raised four times the annual giving level.



**CASE STUDY 3: MEMBERS PARTICIPATE IN
VISION CASTING**

At United Believers Christian Church, a passionate pastor, Daren Lamont Edwards, sought a vision for the church in prayer and came up with his own vision of what the church needed. He asked for donations to that vision and raised 20% of annual giving with his capital campaign. Two years later, the church went through a prolonged, intense strategic planning process designed to build consensus. During the process, they revised the vision. The result of that participative decision making process was a capital campaign that raised 2.5 times annual giving. Involving members in refining the vision yielded more than ten times the level of giving that the church achieved when the pastor cast the vision without involving members in the decision.



Personal Reflection

**GRANDMA'S PARTICIPATION IN ALLIGATOR
WRESTLING SAVES AUTHOR'S BUTT**

As we have seen, when you invite others into the decision making process, better decisions result. My best shared decision making experience comes from my mother, who is also the 80-year-old grandma to my children.

Each summer for the past 15 years we have piled into the car to visit grandma in Colorado. On the way, we pass "Colorado Gators" which prominently advertises the opportunity to hold an alligator. Not only can you tour the facility, see 350 alligators and hold one, for the right price you can take an alligator wrestling class!

continued

That sounded downright appealing to me. Since recovering from cancer, I no longer put adventure on the back burner. I called before summer vacation to arrange a visit.

The time finally arrived. Grandma, grandson, and I stood by the “Colorado Gators” entrance. A sign greeted us: “This facility has been accident free for 1 day”. Just inside the door, a photo of a previous alligator wrestler waved hello with all four remaining fingers of his right hand.

My class started on time, seemed well organized, and focused on safety. However, it omitted a key calculation: is the thrill factor (X) worth the cost factor (Y) times the disaster possibility (Y divided by X to the power of 2)? Although in high school, I never made it past Algebra I, I knew endeavors of this nature had a cost. Could I live with giving my basketball team mates a high *four*? Sure. It was worth it.

We spent the first two hours on how to lunge for the back of the jaws on the smaller, one to three-foot critters. I had no idea that:

- If you simultaneously hold a gator by the back of the jaw and tail, then pull the spine straight they become docile.
- The ridges on the back of the tail were perfect for dragging a gator from the swamp.
- Every person who toured the facility and watched gators swimming around me thought I was crazy.

Then we progressed to the larger animals.

continued

The steps to success for taking on a six-footer included:

1. Choosing your gator among the 30 swimming around you in the swamp;
2. Grabbing it by the tail using the interlocking finger technique;
3. Dragging it backwards out of the swamp onto the sand bar;
4. Hiking it between your legs;
5. Clamping both hands behind the jaws as you sit down on its back;
6. Lifting its head and posing for a quick portrait;
7. Changing your diaper.

I found my gator in 30 seconds, dove for the tail and furiously began to drag it backwards to the sand bar. The gator, in four-wheel drive, flung mud and sand at me, alternating between trying to escape, and trying to whip around and chomp off my leg. Finally at the sand bar, I was about to hike the gator between my legs and pounce on the shoulders when it paused – as though gathering its 200-million-year-old wits.

At that moment, Grandma's warning – a mere muttering: "Just watch, that gator's going to try to sweep the knee" – is the observation that saved all of my ten digits and four limbs. It was a well-timed reminder that evil predators exploit the hero's weakness at moments of vulnerability; I learned this from a movie that mother and I watched when I was a child. The gator flicked its tail, whipped his open jaws in the opposite direction, leapt from the ground and prepared to "sweep the knee" with dozens of four inch teeth. We'd go into the death roll and I'd be done for.

continued

But, his airborne position exposed the soft underbelly of the beast – and his strategy. I yanked his tail between my knees, dove for the shoulders and pinned him down for the count of three. The gator, me, my mother, my son, the crowd – all of us – were stunned into silence. Then the instructor said, “Smile for the camera” which I did.

Grandma and grandson have often talked about the time grandma helped dad make a decision which saved dad’s bacon from the gator. Like I said, shared decisions are better decisions.

4-Connect People Socially

When individuals have social connections within a community, it contributes to their quality of life. It also makes them more likely to support the community by giving and serving.

Scott Peck, bestselling author of the book, *The Road Less Traveled*, also wrote a book on community building titled *The Different Drum* (Peck 1988). In that book, Scott Peck talked about not only the necessity of connectedness to a community for longevity in one's own life, but also the necessity for a dynamic participation in that community. It does us no good to just be a member. An individual has to be an alive, active part of a social structure to live fully.

Victor Frankl wrote about this same phenomenon in his book, *A Man's Search for Meaning* (Frankl 1959). His perspective on those people who survived compared to those people who perished in the concentration camps of World War II was simple. He said those who had a sense of being connected to something larger than themselves, beyond the walls of the prison with a lifetime that exceeded their own possible grasp, were the ones who survived. Those

Stewardship System Components

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⇒	4-Connect People Socially
	5-Engage People as Volunteers
	6-Ask
	7-Say Thanks

A community is only a community when the majority of its members are making the transition from "the community for myself" to "myself for the community." –Jean Vanier

who had no such greater connection lost hope early and perished.

1Corinthians 12:12-27 tells us that we are members of the same body. Each of us is necessary for the health of the church body. Each of us depends on the other members of the church body for our own spiritual health.



Illustration

Stanley Kropf grew up in a farming family where the community believed daily work and Sunday services were both worship. When he reflects on his early training, he notes two strong influences that helped the family become stewards. First, they believed that each person is a sanctuary of God. This ever-present God made all life holy and all work worship. The second influence was the Christian community that required believers to be accountable for their life of discipleship (stewardship). Stanley notes that it is difficult to live the steward's life in isolation.

WHAT MAKES A COMMUNITY

Israel Galindo says, "The reasons why individuals join a congregation are varied, but common, having everything to do with meeting the needs – actual and perceived – people believe can be provided only through the shared grounding of religious experiences that a congregation as a faith community offers. Congregations are genuine faith communities because they are places where people come together to participate in and practice their shared religious values that form both corporate and individual identities." (Galindo 2004)

BENEFITS OF COMMUNITY

When a sense of community exists in a church family, you can expect:

- the best effort from those who are serving God.
- good stewardship, the desire to share time, talent, and resources generously.
- members to desire to carry what they learn as a church out to a world in need.
- members to look for needs that exist in their community.

*If a link is broken, the whole chain breaks.
—Yiddish proverb*

True community helps individuals become the sharing, giving people God intended us to be. Good stewardship is a natural outgrowth of a sense of community.



Summary of Principles

3 ELEMENTS OF COMMUNITY

A culture that actively promotes a sense of community will include three basic elements: interpersonal relationships, a sense of identity, and community-wide celebrations.

1-INTERPERSONAL RELATIONS

“In Jerusalem I had a landlady in her fifties. Her TV set was broken and she called a repairman. It took him four visits to fix the screen. ‘But you knew even before he came the first time what was wrong. He could have brought the correct tube and fixed it immediately.’ She looked at me in astonishment. ‘Yes, but then we couldn’t have had a relationship, sat and drunk tea and discussed the progress of the repairs.’ Of course, the goal is not to fix a machine but to have relationships.” —Natalie Goldberg, in *Writing Down the Bones* (Goldberg 2006)

Human beings are social animals (Goldburg 2006). We need one another to be all we can be, to provide a check and balance on our thinking, and to achieve what we could never do apart. In 1Thessalonians 5:11, Paul tells us to encourage one another and build up one another.

As members of a church, we are members of one body. Paul teaches the Corinthians that when one of them suffers, they all suffer, when one receives honor, they all share in the joy. 1Corinthians 12:26-27

Connections between people are the essential elements of community building. Our challenge as leaders is to provide opportunities for those connections to occur. Consider the following.

- Provide a space where people can interact. A current trend in church architecture is a foyer size that is one third the size of the worship space. This space encourages interpersonal interaction. If a large foyer isn't possible in your current facility, explore other options such as any large space that you can convert into a community space.
- Offer a Membership 101 session where prospective or new members can get answers to their questions. Present the following types of information:
 - ▶ Vision and mission of your church
 - ▶ Explanation of opportunities for new members to participate (small groups, opportunities to serve)
 - ▶ What the church expects of its members
 - ▶ What members can expect as a result of giving their time, talent, and treasures
 - ▶ How the leadership structure works
 - ▶ Frequently asked questions plus time to answer any other questions they may have

- Provide opportunities for shared experiences. These will vary. Examples are small study groups, missions support groups, women's groups, men's groups, parenting groups, singles groups, athletic teams, and community service projects. Also, consider ways to make the worship service be a shared experience rather than a spectator event. You may want to include some times for audience response. Note that people will be more likely to respond in a room with adequate lighting. A dark room sends the message that the audience is there to observe.

2-SENSE OF IDENTITY

Peter tells us that we have an identity as part of a spiritual house. In 1Peter 2:5, he refers to Christians as living stones.

To build and maintain community, members need a sense of identity. Without a sense of identity, we lose our focus and the community begins to dissolve. It helps when all members regularly ask themselves the following questions.

"A community creates opportunities for being together where the possibilities of shared values can move members to action in the public square, undertaken in a context of mutual concern and inspired by a corporate vision of the Church's mission in the world." (Galindo 2004)

- What does it mean to belong to this community?
- What are the values our community holds dear?
- What commitment level do I have to our community?

- What commitment level do I see others demonstrate?
- How does our community live out its values?
- Do members of our community share their resources generously?

Stories: Stories can shape a community's identity for the rest of its life, with each new generation adding its own variation to the foundational themes. Creating ways for the congregation to tell its story is an important part of building

*"...beneath the surface of most constituencies are dormant volcanoes of emotion and motivation."
(Gardner 1990)*

community. One effective technique is the timeline presentation. The timeline presentation recalls key church events from the birth of the church to present day including times of trial, times of triumph, times of grief, times of joy, and times of special recognition. When the underlying theme of the presentation is commitment and overcoming obstacles, it reinforces the church identity and acknowledges the importance of stewardship. The presentation can be extemporaneous, calling leaders forward to recall a key event or the presentation can be a narrated video with snapshots from the key events.

Church Projects: Build identity with your church family in deliberate ways. Working together as a church on community service or missions projects allows members to point to something concrete their church has accomplished in the larger community. These types of projects tap into dormant emotions and motivation in a positive way for the work of the church and for the spiritual development of the individual.

3-COMMUNITY-WIDE CELEBRATIONS

Celebrations are affirmations that help individuals know they are contributing members of a community that is striving to make a difference in a world that is complex and confusing.

Examples of celebrations include:

- ceremony and food to celebrate a significant anniversary date for the church
- ceremony to “burn the mortgage” when the church finishes paying a building loan
- thank you dinners for ministry partners
- welcome celebration for new staff members
- ministry or church-wide picnics
- party to decorate the sanctuary for a special event
- dedicating a new building
- wrapping up a successful community service event

Church as a Starting Place: You might think with all this emphasis on creating a nurturing sense of community that the church would be a place to rest, curl up, and bask in the good feelings. We must remember that the church is not a stopping place. It is a place where individuals have strong interpersonal ties that nurture and join them with other individuals willing to go beyond their personal needs to minister to others as God calls. Church is a place where individuals can feel fulfilled because of the vision of the joined community.

Our role as leaders is to facilitate ways for the community to be together doing meaningful things,

then to celebrate the accomplishment of those meaningful things.



Research Insights

Giving USA (Giving USA 2003) reports “worship participants were highly likely to be donors to their congregations (94%).”

George Barna found that the leading criteria for church selection among church shoppers was “seeking friends with similar values and beliefs.” (Barna 1999)

In 2001, Church Development compiled the campaign results for 21 congregations totaling over 2,000 donors. We found that if an individual participates in a community building activity associated with a campaign, there is a 95% probability that he will contribute financially to the campaign. When structuring a campaign, make certain that community building social activities are a key component.

At this point, the profession of church development has been so refined that we can measure the effect of community building on a congregation. To illustrate the point, researchers at Villanova University (Zech 2008) have discovered that churches who provide donuts and coffee after every worship service have giving levels that are 9% higher than average. Thus, we can see, when a church attempts to foster activities or fellowship it has a direct, bottom line impact.

The second example of the concept comes from design architect Mike Shaughnessy, a Founding Principal of SFS Architecture (Shaughnessy 2013). He said, “The single most influential trend in church facility design today is that a church foyer is now

33% the size of the worship space.” Compare that to the size of the foyer of the church of your childhood. Mine was the size of a phone booth. It did not foster any interaction. If you tour any dynamic, growing church, you will discover their foyers are large enough to facilitate community building.

Contrary to common sense, a key finding from the Gallup ME 25 study indicates that “belonging leads to belief.” Author, Dr. Albert Wiseman in the book *Growing an Engaged Church*, (Wiseman 2007) shares with us the research that indicates social connectedness and a sense that “the church needs me” leads to elevated levels of generosity. If we wish to increase one’s level of generosity, we will facilitate opportunities for social engagement.



Application Ideas

Possible methods to build social connections and sense of community include the following:

- A well-designed welcoming program that makes it easy for visitors to see how they might become a member of the church community
- Church-sponsored charities such as a soup kitchen or Habitat for Humanity
- A large foyer that encourages member interaction (consider about one-third the size of the worship space)
- Church-wide celebrations
- Small group activities: (Develop cell ministries [geographic, interest based, life-stage based] to assist individuals in developing a connection between themselves and other people. There



should be at least an annual meeting for all those in those small groups, such as a summer picnic right before school resumes in the fall. Food, activities, social interaction, and activeness to the church all result in a greater awareness of others who are committed to the same church.)

- Mentors for new members.

Case Studies



CASE STUDY 1: SMALL GROUP DINNERS

In 1998, the pastor of St. Terese Parish in Parkville, Missouri, conducted a traditional capital campaign which caused a great deal of stress and strife to church members. Many members departed. Annual giving decreased. Three years later, a new pastor arrived to find significant debt, a high-pressure coercive capital campaign, residual anger, and threats of non-participation. Father Mike Roach sought to design a campaign to rebuild the sense of community. The leaders held over 20 small group in-home dinners to informally discuss the vision of the parish while increasing social connections between members. The campaign was an enormous success, raising almost 300% of annual giving. A further indicator of success is that along with the capital campaign, regular annual giving increased 5%.



CASE STUDY 2: LISTENING AND BUILDING COMMUNITY

In 2001, Church Development (Church Development 2009) conducted 100 interviews as part of a widespread feasibility study for Village Presbyterian Church. The interviews provided an opportunity for people to cathartically vent over their frustrations

and disappointments with previous capital campaigns. As a result of that catharsis, they let go of the past. Church Development also conducted 24 community building events at a country club adjacent to the church. The result of that community building effort raised \$12 million. This compared to the \$2.5 million they had raised in the previous campaign.



CASE STUDY 3: SPAGHETTI DINNERS GAINS

In a deliberate effort to involve every member of his parish, Pastor James Healey (St. Mark the Evangelist Church, Independence, Missouri) introduced the idea of combining their long-range planning process with spaghetti dinners. Pastor Healey reported more members involved in decision making. They planned and executed a series of dinners through the long-range planning process, the master planning process, the church conceptual design, and then the concrete, specific design of the church. There were many opportunities for every person to get involved and there was always food. Father Healey had a remarkably successful campaign in raising funds for the new church. The campaign reached such a level of acclaim that he wrote about his experience. A publisher purchased the rights to the story and it is now a best-selling book on how to build a new Catholic Church.



Personal Reflection

CONVERGENCE OF COMMUNITIES

On a hot summer day in 1976 at Ward Parkway pool, my devoted practice to perfecting the perfect cannonball off the high dive was interrupted by Casey Walsh. “Get down off there, you are too young for that,” he yelled at his little sister. As she climbed down the ladder backwards, she slipped and fell, just as I was placing my hands on the ladder. I caught her. I looked at Casey with an expression of “Do I get a medal?” Casey shrugged. The girl ran off crying.

Twenty-two years later, on a hot summer day in 1998 my devoted practice was now getting my house painted. I was a volunteer in a Tibetan refugee settlement program. Two Tibetan refugees were helping me paint my house. The ladder got away from us and fell into an overhead power line. A hundred thousand volts zapped the ladder – and me along with it. I fell off the ladder but no one caught me.

Electrocution – even when it fails – is no fun. For two days I could barely move or speak. My vision was blurry; I thought I saw human auras. On the third day I felt good enough to attempt to hit a bucket of golf balls. On the edge of the driving range volunteers from the Senior Center were setting up tables for a fundraising golf tournament.

The center did good work, so I stopped to make a gift. I asked a distinguished looking woman, who I recognized from my church, where I could make a donation.

continued

She took me to her daughter who was hawking raffle tickets. I was instantly enchanted. She looked like Athena, but in a golf shirt and shorts. No makeup, tanned arms, a welcoming smile.

"May I buy a raffle ticket?" "Yes," she said, "and I guarantee that you will win... something, like maybe your reward will be in heaven." Well, okay then, this is going well, I thought to myself. "May I also buy an extra-large T-shirt?" I asked. Forget the shirt. I was buying minutes to bask in the glow of her awesomeness. On the way out, I looked back over my shoulder, and she smiled at me. *Maybe I should volunteer in Athena's senior center.*

The next day, I was at Redemptorist Church. A month earlier, I had volunteered to give the pastor some stewardship coaching. While touring the parish hall to better understand their fundraising needs, the pastor introduced me to a young woman herding a passel of first-graders down the hall. "Denis, this is Jennifer our first-grade teacher."

"I think we met yesterday," we said to each other – simultaneously. Like milk in coffee, our two communities had again swirled together.

One week later, I had volunteered to serve as a speaker for the annual diocesan fundraising appeal. I was assigned to Redemptorist and the lay speaker at the 9 a.m. mass I was assigned to sit beside was Jennifer.

A week later, I had missed my usual Sunday morning mass at St. Peters so I went to the 5 p.m. mass at Redemptorist. Jenny and I pulled into the parking lot from different directions and parked next to each other, opened and shut our doors at the same moment.

continued

Our eyes met. She spoke first. "I don't know anyone who goes to this Mass. May I sit with you?" "YES," I shouted. That came out a bit too loud. I better throttle that back.

As the routine of week three began, the Redemptorist Pastor asked me to interview a school staff representative for the fundraising assessment. We were to meet during the children's lunch period. The school's assigned rep was Jennifer, hawker of raffle tickets. Go figure.

The pastor invited me to a spaghetti dinner a month later at the senior center. In retrospect, I wonder if he knew about my attraction for his first grade teacher. I entered from the north door, she entered from the south door, and we met at the table where you get your name tag, arriving at the same moment. "I don't know anyone here, may I sit with you?" I asked. She shrugged and said, "Sure."

Being male and therefore inept in all manner of emotional relationships, I shied away from asking her out. Instead, I called to ask her opinion about a house I was thinking of purchasing. "I'll look at it with you if we can go in the convertible," she said. That won my heart and softened my hesitation.

We both joined the campaign Thanks Committee. Soon we had become friends through sheer volume of contact over the months. At one point, she phoned me to see if I was interested in joining a young adult bible study. Sure I was. I took this as a green light to ask her out to lunch, which I did.

"Oh, Denis, I'm sorry. That ship has sailed. I'm seeing someone." Jennifer sounded annoyingly chipper. "But, you could come over Saturday night. I'm having a little get together."

continued

A few days before her party, she called about car trouble. Could I help her deliver the car to the mechanic? By the time we were done, it was late and we were both hungry. I asked if she'd like something to eat at Carmen's. That evening I found out she had dumped her boyfriend right after my call. "That ship has sailed," took on new meaning. It had, indeed, sailed – but she wasn't on it. Her previous relationship had encountered stormy seas and now she was free. Our dinner lasted until the restaurant closed. When I took her home, we talked until midnight.

At the Saturday party, I introduced myself around and recognized Casey Walsh, the kid from the community pool 20 years earlier. "It's great to see you, Casey. What are you doing here? What's your connection to Jenny?"

"Jennifer's my sister."

I felt a convergence of communities shift the floor into a slight tilt. I turned to Jenny. "When you were six, did you start backwards down the high dive ladder at the Ward Parkway swimming pool and fall into the arms of a guy coming up the ladder?"

Her eyes narrowed. "Yeah, but that was 20 plus years ago... How did you know?" I tapped my chest. "It was me. I caught you." I could see her mind racing, as was mine: *High dive, golf raffle ticket, pastor with first graders, volunteer diocesan appeal, the parking lot, the interview, spaghetti dinner, thanks committee, transmission trouble....*

If not for riding the confluence of new social connections, I would never have met Jennifer, now my wife and mother of our three children. Making and renewing social connections – that's what I got from the winning raffle ticket.

5-Engage People as Volunteers

When people make a commitment of time and energy to a church ministry their corresponding giving increases dramatically. This may seem like common sense, though you may be surprised that to discover that a 2009 study by the Fidelity Fund (Fidelity 2009) reported a 1,000% increase when a person shifts to become an engaged volunteer, departing that large group of the functionally inert.

Stewardship System Components

	1-Teach Stewardship
	2-Pray
	3-Involve People in Decision Making
	4-Connect People Socially
⇒	5-Engage People as Volunteers
	6-Ask
	7-Say Thanks

Ministry leaders who listen to the members they serve and develop a vision in partnership with them automatically have a committed group that will strive to bring the vision into reality. Great leaders help everyone find their place in the vision. When we find our place in the vision, we want to be a good steward. We want to share time, talent, and resources to accomplish the vision we helped bring to life.

Warren Bennis (Bennis 1985) spent five years researching great leaders. He concluded that great leaders:

- Spend a lot of time listening and thinking to form the vision.
- Spend a lot of time talking about the vision.
- Help everyone find their place in the vision as a ministry partner.



Illustration

A Weight Watchers study of dieters touts the importance of being in community to succeed at weight loss. They claim that you can be three times more successful if you have supporters around you than if you attempt to lose weight by yourself. Partnering with others can be a primary contributor to the success of any undertaking. This is also true for our church ministries.



Summary of Principles

WE ARE ALL IN MINISTRY TOGETHER

It is neither necessary nor productive to have the pastors and staff do all ministry tasks. All members can be ministry partners. Throw away the term volunteer; use the term ministry partner instead.

Service is a key part of spiritual growth and personal transformation. To evolve, we must get involved. As leaders who desire spiritual growth for all members, we must help them become ministry partners.

*Albert Schweitzer said:
"The only ones among you
who will be really happy
are those who will have
sought and found how to
serve."*

When we put God first in our actions (Psalm 127:1), all service is an act of devotion to God. We draw closer to God as we draw closer, in loving service, to each other.

WILL YOU FUSS AND BEG OR DEVELOP MINISTRY PARTNERS?

When there are no volunteers for the tough jobs, do we fuss and beg to fill the jobs? Do we bring out the time, talent, and treasure surveys just before a stewardship drive? There is an alternative.

Why not establish a ministry partners program? The program would serve to match the gifts of members to the mission and ministry opportunities of the church. Here are some key components to include in a ministry partners program:

- An overall plan for the ministry partners program
- A means to discover the gifts (individual interviews, gift inventory instrument)
- A method to match individual gifts with the church's mission and ministries (mentoring, ministry fairs, database)
- A brochure that gives a brief description of ministry tasks (include length of commitment and time requirements)
- Training and mentoring for ministry partners
- Method to support, supervise, and encourage ministry partners
- Method to evaluate the outcome of the ministry partners program and the individual ministries

Nothing is more vital to the renewal of an organization than the arrangements by which able people are nurtured and moved into positions where they can make their greatest contributions. (Gardner 1990)

For additional perspective, see the discussion about Ministry Partner Management at the end of this chapter.

MINISTRY MENTORS

Once you have identified an individual's gifts and found a compatible place for the member to serve, consider providing the member with a mentor.

Ministry mentors should be well-respected, faithful members of the church community. Ministry mentors will also need some guidance and training from the pastoral staff to be effective in the mentor role.



Research Insights

Citibank 2009 Study of High Net Worth Individual Donors (Citibank 2009)

- Donors who volunteered 1-50 hours per year gave an average of \$32,000 per year.
- Donors who volunteered 51 plus hours per year gave an average of \$120,000 per year.
- The primary reason they decreased or ceased giving was “not being engaged with the organization.” Looking at the following table, what do you believe are the reasons that the members of Church 1 gave more than the members of Church 2?

	church 1	church 2
annual giving as a percentage of family income	4%	1.2%
average family household income	\$72,000	\$72,000
number of families	200	300
location	102 W. Main	103 W. Main
number of ministries	17	7
average number of hours per month in ministry volunteering	5	2

Dean Hoge (Hoge 1996) in *Money Matters: Personal Giving in American Churches*, states that:

- Protestants volunteer 3.1-3.5 hours per month at their church and give 2.2%-4.8% of their income.
- Catholics volunteer 2.2 hours per month and give 1.2% of their income.
- Among all churches, the more programs a church has the more people give.

The 2009 Fidelity Charitable Gift Fund study (Fidelity 2009) discovered that:

- On average, those who have volunteered in the last 12 months donate 10 times more money to charities than non-volunteers (\$2,593/year vs. \$230/year).
- Two-thirds (67%) of those who have volunteered in the last 12 months say they donate to the same charities in which they volunteer.
- Nearly half (44%) indicate that if an organization cannot take advantage of their specific skills, they will likely volunteer elsewhere.



Application Ideas

Annually hold a ministry fair that educates all members about the volunteer opportunities both within and outside the walls of the church. Tied to the ministry fair must be a clear statement of the expectation that all members give 10% of their time. It matters less where they volunteer. It matters more that they do something every week. The ministry fairs should give opportunities for members to explore where they might fit and also see how the gifts they are already sharing is making a difference in supporting the church's mission.



Offer your ministry partners some assistance in discovering their gifts. One option is an instrument such as the Clifton StrengthsFinder (StrengthsFinder 2007).

HAVE FUN DISCOVERING GIFTS

Jean Morris Trumbauer (Trumbauer 1998) suggests ideas that can help turn volunteers into ministry partners such as the following.

- Put a gift tree in the sanctuary. Members write a gift they have on a “leaf.” During a designated time, they come forward to place their gift leaf on the tree.
- As an icebreaker exercise in meetings, have each person state a gift he/she possesses.
- Place 10-15 feet of paper on a wall in a central gathering area of the church. Have a ministry partner make a rough drawing of the interior of the church. Invite members to write their names and

*Hide not your talents.
They for use were
made. What's a
sundial in the shade?
-Benjamin Franklin*

gifts on the part of the drawing that corresponds to where they use or will use their gifts.

- Encourage members to share stories of how the gifts they share fit into their overall stewardship.

STEWARDSHIP OF SELF

Think about how we can give a gift to others by sharing our values, dreams, passions, weaknesses, and wounds. This vulnerability at the right time and in the proper venue can strengthen our community. What a precious gift the stewardship of self is!

Jean Morris Trumbauer (Trumbauer 1998) challenges us to consider how we relate as ministry partners in this manner, "...the local congregation lies at the intersection of three gifts-the gift of self brought by the church member, the unique character of a local congregation, and the gifts of God's presence and the dream of the reign of God in the universe."

PREPARE TO BE AMAZED

A child grabbed an adult's hand and said, "Come with me. I want to show you something amazing." The little girl led her to a copy machine. She carefully placed her crayon drawing face down on the glass plate. She lowered the cover. She punched the copy button with the flair of a magician. The copy machine dutifully spewed out a replica of her drawing. She turned and said, "Isn't that amazing?"

While the adult expressed delight, she did not really regard it as amazing. Sometimes it appears that we adults have joined the Society for the Suppression of Amazement.

As we equip our members to be ministry partners, one challenge is to look at the accomplishing of the church's mission with new eyes-to see the amazing things we can do if we join together as ministry

partners. Church members may not clamor to be ministry partners; however, if we are more encouraging and optimistic, we might be amazed at the result. We can embrace our power to share what we have. We can put the means in place to unwrap the gifts of our members and match them to ministries that further the church's mission.



Personal Reflection

THE SPLINTER

One never knows how circumstances (even serendipity) will result in positive outcomes with volunteers. Take my daughter, Kelly Ann, for example....

On my first sunny spring day after my cancer was successfully treated, I felt like I had just woken up from a Rip Van Winkle nap. Maybe it was the newness of exercise after my illness or gratefulness for being alive, but for the first time in years I didn't mind mowing the yard. The smell of lawnmower exhaust and fresh cut grass brought backs feeling of invincibility – of being 15 again and mowing lawns for a living.

It was the perfect moment to resume work on installing the new swing set that had languished during my year of cancer. My daughter, Kelly Ann, heard the plans and put her new vocabulary word into action. "I volunteer to help," she announced.

We laid all the treated 4 x 4s out on the fresh cut lawn and bolted them together. I held each bolt with a vice grip and Kelly Ann operated the half inch ratchet.

continued

Then I did something stupid. I drilled through the 4 x 4 overhead without goggles on. As luck would have it, a sliver of wood fell and lodged in my left eye. It was right at that tender point where the pink tissue contacts the eyeball.

The moment the sliver hit my eye, I knew I'd been harpooned. If I blinked it would probably drive the half-inch sliver in deeper. If I tried to grab it, I might do even more damage.

So, I dropped the drill, opened my eye as wide as I could, and used my fingers to hold it open.

"Kelly Ann, honey," I said as calmly as I could, "upstairs in my bathroom, second drawer, a package of q-tips. Get two. Run like the wind. Don't hesitate. I need you."

My daughter, who is easily distracted by unicorns and rainbows, said, "I'm on it" and off she went.

Thirty-seconds later, she was back. By then I was sitting on the ground and struggling to keep my eye from closing.

She took a deep breath and – half to me, half to herself – whispered, "It's time to man up." As though testing the very sharp end of a unicorn's horn, she delicately reached in with the two q-tips, gently captured the sliver between the cotton tips and slowly extracted the splinter. I blinked a few times. It was gone! She did a perfect job. It may have been a healing reaction, or fear, (or pride), but my tears washed away any residue of wood and made me feel better.

We went in and sat down at the kitchen table to recuperate. Then my wife, Jenny, came into the room. She could see we were very somber and quiet...

continued

Before I finish the story, you need to know that Kelly Ann was also responsible for my cancer's detection. She was doing cartwheels in the front room. As I walked past, her foot caught me in the gut. The pain was unusually intense so I went to the ER. A diagnostic sonogram found a small tumor. Because of Kelly Ann's random gymnastic stunt, my tumor was discovered early enough to be treated. The doctor said, "You're fortunate to have received your daughter's blow because we're going to be able to take care of this and prevent any future problems."

Back to the story...

Jenny said, "It was so nice of Kelly Ann to volunteer to help put up the new swing set. How is it going?" I told her the whole story from A to Z. When I was done, Jenny patted Kelly Ann on the back and just beamed.

"Kelly Ann, you removed a wood splinter from your dad's eye. That's really something. How do you feel about that?"

That's when Kelly Ann reached out to place her petite, six-year-old hand in the center of my palm. My scarred old hand wrapped around hers like a catcher's mitt holding a baseball.

"Well, dad, I guess that's twice now that I've saved your life in the past year." She looked up at me with her big green eyes. "I wonder what's next?"

All of us smiled and laughed. I asked myself, "Was it something I did? Was it the mutton busting rodeo, camping in Yellowstone, climbing sand dunes, Daisy Scouts? How did my darling daughter develop another facet of her personality that acted and sounded like John Wayne?"

Ever since then, Kelly Ann will often place her hand in mine and look at me as though focusing on the splinter in my eye. We both silently recognize her intensity. Then I get a brief glimpse of her 30 years into the future, and it is formidable.

Case Studies



CASE STUDY 1: THE LIVING PARABLE

A pastor solicited donations from friends and church members. He amassed \$40,000. The pastor divided it into envelopes with \$50 for adults and \$10 for children. In the Sunday worship service, he preached on the parable of the talents in Matthew 25. Then the deacons distributed the envelopes. The pastor explained that the money had come from several anonymous donors. He challenged the congregation to use their talents to become active ministry partners as they raised money for missions. There was no pressure to participate.

As the recipients of God's grace, we are called to perform deeds of grace.
-Henri Nouwen

At first, there was much consternation. Some even called the challenge “kooky nonsense” and “sheer madness!” Many took the challenge including:

- A retired Navy pilot with a four-seat Cessna 172 Skyhawk used his \$50 to rent air time at the local airport. He charged \$30 for half-hour rides and netted \$700.
- A woman used her \$50 to buy three pecks of tomatoes. She used an old family recipe and canned tomato soup which she sold for \$5 a jar, making \$180.
- A “crafty” person made pendants from bead and sea glass and raised \$450.
- A physician took shifts for other doctors in his partnership raising \$3,000. He used his \$50 to pay for gas to get to the hospital for those extra shifts.

- An 81-year-old knitted whimsical stuffed dolls raising \$90.
- A 9-year-old who loved origami sold paper stars, sailboats, and dragons, raising \$68.
- A group of teens raised \$550 selling flip-flops converted to funky footwear.
- An elegant evening dinner party with a harpist from the Cleveland orchestra went for \$50 a ticket, making \$1,200.

Talents began multiplying at such a rate that the church held a bazaar after services on two consecutive Sundays to give people an opportunity to display and sell their wares.

By the close of the challenge, the initial \$40,000 was repaid along with an additional \$38,159. Money continued to come in after that. The church divided the final sum between three charities:

- A school library in South Africa where the church is involved in an AIDS mission
- A micro-loan organization that provides seed money for small businesses in developing countries
- The Interfaith Hospitality Network in Cleveland to support their programs for homeless women

The living parable challenge did much more than raise money for ministries. The members learned to function as ministry partners to accomplish a goal that none of them could have done alone.

Listen to the power in the following comments from two participants.

- “The pleasure is in doing something you like to do, sharing that pleasure with someone else, and at the same time knowing you are accomplishing something for a greater good made the experience meaningful for me.”

- “Anyone can open their wallet and give cash. This was just an extraordinary process of exploration and discovery and of challenging ourselves. It became bigger than any one of us or than any individual talent.”

People discovered their talents enabled them to give more than they imagined possible. They gained a true sense of community.



CASE STUDY 2: EPISODIC VOLUNTEERING STRATEGY

The Church Business Administrator at First United Methodist Church of Kalamazoo, Michigan, was pursuing a graduate degree in church business administration. He had studied the impact of volunteerism on giving and sought to identify methods to involve members as volunteer decision-makers throughout the process. In particular, he was successful in designing a series of episodic volunteer opportunities. He gave people opportunities that were brief but intense. There were many opportunities when any individual could come to the church for a single meeting to perform a volunteer task. Members could also conduct volunteer activities from their homes. This episodic volunteering strategy paid off in dividends as the church raised enough money to build a new wing on their campus.



CASE STUDY 3: USING A VOLUNTEER FACILITATOR

The church leadership group at First Presbyterian Church in Kirkwood hired a person to facilitate volunteer participation. They could have asked him to work on the tasks directly, but wisely decided that increasing volunteer participation would be a more

effective strategy. Using this strategy, annual giving went up by a steady 7% per year. They conducted three capital campaigns for a significant expansion of their facility.

Ministry Partner Management

Ministry partners know they are valued when the environment is positive and they have adequate support and tools to do their assigned tasks. One way to know if ministry partners feel valued is to ask two questions.

1. What are some things that turn you off as a church member when you give of your time, talent, and resources?
2. What are some things that make you feel good when you give of your time, talent, and resources?

As much as possible, minimize the barriers or frustrations indicated in their replies to the first question and maximize the reinforcements indicated in their replies to the second question. In the table below are common barriers or frustrations along with ways to overcome them.

Frustration, Barrier	Possible Solution
The job responsibilities are much different from I thought they would be.	Create job descriptions for each ministry task. Provide a copy to prospective ministry partners. Review the job descriptions yearly to be sure they are accurate and informative.
I had no training for the task I was supposed to do.	Conduct regular training events for ministry partners. Follow up with ministry partners to assess how helpful the training was.

Frustration, Barrier	Possible Solution
I signed on for one year of service and it has been five years now. The church tells me they are still looking for a replacement.	Honor agreements for length of service. Actively seek ministry partners for all jobs, with special emphasis on those jobs most in need of replacements.
I don't feel appreciated for what I do.	Develop a variety of ways to show appreciation for ministry partners. Understand that not all people respond to the same form of appreciation. Get to know the preferences of ministry partners.
The workload is too heavy.	Assign a support person for each ministry partner who will help find others to lighten the load.
I don't know who to go to when I have questions or need resources.	Assign a support person for each ministry partner who will find the answers to questions and obtain the necessary resources.
I know how to do the task and what I am charged with getting done, but there are no funds available.	Make sure there is adequate funding for a task before assigning it to a ministry partner.

Ministry Partner Needs

Take a few minutes to consider, from a ministry partner's point of view, what he or she needs. If you asked a ministry partner to state needs, you would likely get replies such as the following.

As a ministry partner:

- I need a sense of belonging, a feeling that you honestly need me for my total self, not just for my hands or ability to take orders.
- I need to know that you give my ideas a fair hearing.

- I need to know that the goals are within reach and that they make sense to me.
- I need to feel that what I am doing has real purpose and contributes to the church's mission.
- I need to have a role in making the rules that will guide us in the ministry.
- I need to know in clear detail what you expect of me, what authority I have, and what the constraints are.
- I need to have responsibilities that challenge me while being within my range of abilities and interests.
- I need to see the progress that we are making toward the goals we have set.
- I need to be informed so that I can perform my tasks well and also to reinforce that you value me as a ministry partner.
- I need to see leaders treat me and others in a consistent, fair, respectful, and appreciative way.

In brief, it doesn't matter if the ministry partner's role in the organization makes sense to you unless the whole thing makes sense to the ministry partner.

6-Ask

Ask and you shall receive. (John 16:24)

The one prerequisite to every donation is “the ask.” To set the giving process in motion, you must first ask.

In 1989, Yankelovich, Skelly, and White (Yankelovich 1989) conducted a survey on giving in which they discovered that 60% of

all donors would give more if someone asked them. The fact that most people only give 1%-2% of their income works in our favor. Most people are aware of the concept of tithing. In the words of Henri Nouwen (Nouwen 2011), we need to “invite others to participate in the vision and mission to which God calls us.”

Stewardship System Components

1-Teach Stewardship
2-Pray
3-Involve People in Decision Making
4-Connect People Socially
5-Engage People as Volunteers
⇔ 6-Ask
7-Say Thanks

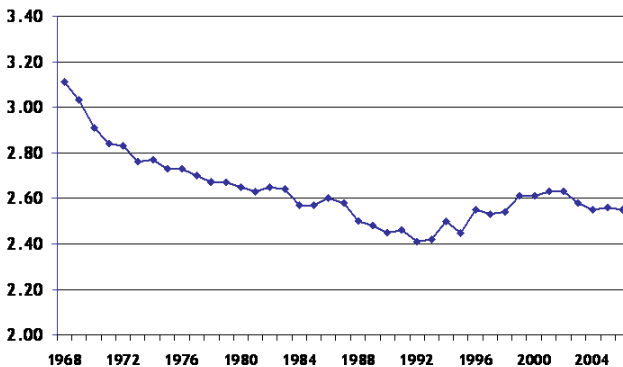
We make three common mistakes related to asking.

1. The most common mistake is that we repeatedly ask for the same thing. (Asking is more effective if we ask for four different reasons spread throughout the year. Typical asks are annual support, capital funding, year-end giving, and emergency needs.)
2. The second most common mistake is to ask for a donation with the reasoning “give because we need the money.” People are not generally motivated to give to compensate for someone else’s poor planning or mismanagement.
3. The third most common mistake is not to ask at all.

Since each church has a unique culture, members vary in how they like for someone to ask them. Do you know what types of asking work best for your members? I recommend that you survey members to discover this and then tailor your asks accordingly.

George Barna (Barna 1999) in his insightful book, *How to Increase Giving in Your Church: A Practical Guide to the Sensitive Task of Raising Money for Your Church or Ministry*, states, “Christian congregations in the US are, on average, the richest churches in the world.” In spite of this, there has been a downturn in giving since the 1960s according to Christian service and research organization, Empty Tomb Inc. (Empty Tomb, Inc. 2009) www.emptytomb.org

**Per Member Giving Percent
1968-2006**



While we can speculate on a multitude of reasons – psychological, sociological, economic, and cultural- it is safe to say that Christians over the last several decades have neglected to seriously apply the biblical mandate to share from their abundance. One reason they give less is that we ask less. We may ask

*Heaven is full of answers
to prayers for which no
one ever bothered to ask. –
Billy Graham*

less of our members if we also ask less from God (James 4:2-3).



Illustration

Consider the change in giving levels that the First Baptist Church of Ottawa experienced when they implemented a pledge campaign that included a monthly envelope service. After beginning the campaign, giving levels increased by 8%. See the table below for a before and after comparison of giving levels.

	Before Campaign	After Campaign
Giving per giving unit	\$ 1,624	\$ 2,100
Dip in giving during summer months	21%	7%



Summary of Principles

WHAT IS THE PURPOSE OF MONEY?

Many would say the purpose of money is to meet our basic needs. After we meet those, how do we use the rest? What do we do with the abundance? What is our attitude toward money? Most of us believe we understand the facts of money. Having money is good. Lack of money is bad. It is better to have more money than less money. Is this really true?

Consider the man (Luke 12:13-21) who asked Jesus to tell his brother to divide the family inheritance with him. Jesus replied by cautioning the man to be on guard against greed. Then he told the parable of a rich man who stored up large amounts of earthly treasures believing this would make him happy. God told the rich man he was a fool.

Contrast the rich man in Luke 12 with a modern day rich man, Gary Maxworthy.

When Gary Maxworthy's wife passed away in 1993, he began to ponder his own mortality and the imprint he would one day leave on the world. He was 56. He gave up a six-figure salary in the food distribution business and launched the nonprofit Farm to Family. In 2007, Farm to Family delivered 34 million pounds of fresh produce for free to low-income neighborhoods throughout California.

Maxworthy is part of a small movement of people leaving a solid career at mid-life to rediscover a sense of purpose. They could work longer and possibly stash away enough to enrich a favorite charity upon their death. They choose to live their legacy now rather than leave a legacy at life's end. (Kadlec 2007)

We may not be a Gary Maxworthy, but we each have something to contribute. In our church family, we must create an environment where we can comfortably ask members of our church family to share from our abundance.

EVERYDAY STEWARDSHIP VS. MAJOR CRISES

When a major crisis occurs (flood, famine, or disaster), leaders ask people to share, to help those in need. People respond generously. The question becomes, how can we focus attention on everyday stewardship as effectively as we do when a crisis occurs? Following are some thoughts and suggestions.

1-SPIRITUAL GROWTH

On the path to spiritual maturity, we hear God's Word, we think about what the Bible is calling us to do, we figure out how this applies to the world in

which we live, act out the Word in visible ways, grow interpersonally, and relate interpersonally.



The sequence above describes the pathway to the potential we hold for living out the Gospel. It is interesting how the sequence parallels Maslow's Hierarchy of Needs (Maslow 1954). Through the sharing of our time, talents, and treasures, we can help build a shelter, feed the hungry, interact socially, engage in creating something new, and act in an altruistic manner. As we progress up the hierarchy, we experience a sense of fulfillment.

Our church assists us in moving along the pathway, nurturing us spiritually, acting as our agent of transformation. As leaders, we have a tremendous responsibility to ensure that we are doing all we can as a church to promote the spiritual growth of our members.

2-DEMANDS OF THE KINGDOM

The sermon is often the main ingredient in our spiritual diet. John Addison Dally offers this criticism of what we frequently hear from the pulpit, "...sermons are shaped by the needs of the church rather than the demands of the kingdom, and therefore cannot avoid becoming consumer products available in a variety of shapes and sizes to be purchased by the religious listener / shopper. Isn't that why the books on preaching proliferate like cookbooks? There is always the hope that the offering can be improved and generate more customers for the franchise, perhaps even resulting in a bonus or promotion for the manager." (Dally 2007)

While this is certainly a harsh analysis of what church members sometimes hear in prime time on Sunday mornings, it is cause for reflection. Perhaps it

would be appropriate for us to consider some changes to better support the spiritual growth of our members.

“The more convinced people are of the veracity and relevance of biblical insights and the importance of the personal application of those insights, the more consistent and generous they are in their support of the church’s ministry efforts.

The challenge, then, is perhaps little more than discovering how the church can effectively become an agent of transformation in a

Whether people respond to our fund-raising with a ‘Yes,’ a ‘No,’ or a ‘Maybe’ is less important than the knowledge that we all are gathered as on the holy ground of God’s generous disposition toward us. In prayer, therefore, we learn to trust that God can work fruitfully through us no matter where we are or who we are with. –Henri Nouwen

person’s life. Clearly, efforts to get a person to donate more consistently and more generously are futile unless the church has prepared the person for spiritual growth. The more spiritual growth the person experiences, the more likely they are to own the ministry and assume personal responsibility for the church’s financial needs.” (Barna 1999)

3-COMMUNICATION

Everyday needs are not as compelling as a crisis, but if we communicate the needs well, the giver will be able to see, understand, and support everyday needs with more enthusiasm. It is the church’s responsibility to communicate the need to church members. Tell the story. Tell it in numerous ways: newsletters, videos, personal testimonies, messages from the pulpit, and letters signed in blue ink (visual signal that the pastor signed). Tell it with as much personal contact as possible. The primary leader needs to present the need in a compelling way. The

giver needs to know the human impact of the gift. Givers need to have a sense of engaging in a vision larger than themselves.

Sy Seymore (Seymore 1996) wrote *Designs for Fundraising* in 1966. It is still a classic. In it, he says that the decision to give is an intuitive one, supported by rationalizations. Our request for support needs to be a solid and compelling one which will inspire both the intuitive drive to do the right thing, as well as the left brain rationalization about why and what the gift will accomplish.

Once you make the appeal, be sure you have a system in place that truly facilitates giving. Using church envelope services, having electronic fund transfer capabilities, and accepting credit card payments are all ways to make giving more convenient for the giver.

4-STEWARDSHIP EDUCATION

An annual campaign is one of many opportunities to raise the consciousness of church members about stewardship. It is concentrated stewardship education because it puts the budget on display. It is an opportunity for church members to see the level of finance needed for the church to do its ministry. It is a tool to prepare the congregation for effective stewardship. It generates discussion about the needs of the church. Pastors preach sermons, ministry groups draw up budgets to present to the congregation, and leaders bring the ministry and mission of the church into sharper focus perhaps more so than at any other point during the church year.

While an annual campaign can give churches an opportunity to focus on stewardship, education should be year-round, constant, positive, concrete, and expansive. Never let discussions about stewardship become chiding or guilt inducing or degenerate into negative comments.

5-NUMEROUS AND DIVERSE OPPORTUNITIES FOR GIVING

According to church consultant, Lyle Schaller, churches should not fear that numerous special appeals throughout the year will adversely affect the operating budget. Schaller says, “Give the members numerous options and let them choose. Giving is not a fixed-sum structure, so that if a large amount of money goes to one cause, less will be available for another. Every church should have special offerings up to six times a year. Special appeals need to be for specific things that are visual, attractive, and comprehensible.” (Schaller 1989)

6-CONSIDERING THE MINDSET OF THE GIVER

Different people are ready to give at different times and different needs appeal to different people, depending on how they process information. Make sure you address the needs of each type of decision maker in each appeal.

- The more **sociable** among us respond to people and stories about people. Therefore, it is helpful for us to see photos and faces. Create a scene in the giver’s mind. It is a good way to educate us about the need.
- The **fact seekers** do not want to hear about what they already know. Instead, we want to hear about a statistic, a new program, an emerging trend, or a problem that is not yet common knowledge. This generates interest and a desire to become involved.
- The **unconvinced** among us need persuading. Supply us with lots of insightful information and we will respond. It is helpful to generate a list of frequently asked questions and answers for this group.
- **Bottom-liners** are those among us who want to get to the main thing. Information is helpful, but bottom-liners also need to know what the next step should be. We want to know what we need to do to solve the problem.

7-GENEROUS LEADERS BEGET GENEROUS CHURCHES

Never underestimate the power of a positive role model. To build a generous church, leaders in all capacities must set a good example. Leaders (staff and volunteer) must be generous givers. Effective leaders live out 1Timothy 6:17-19, understanding that God gave to them so they could give back to God and others. They must have a high level of personal integrity and credibility. Volunteer leaders must be consistent attendees and well-informed about the ministries of the church. They should be capable of enlisting people because of the example they set.

8-VISION = GENEROUS GIVING

The human impact of our giving grows out of a vision, an intentional manner in which the church serves God's people in the world. Robert Greenleaf (Greenleaf 1998) coined the term "servant leader." He wrote about how the leaders of seminaries and churches need to see themselves as the servant of a vision, "lifting people up out of their moribund ways."

Church members must feel their gifts are attached to a vision larger than themselves, larger than anything they could do alone. They must feel that achieving the goal is possible by connecting with others in the church family.

9-BEING INTENTIONAL IN REACHING EVERY STEWARD

One of the benefits of the yearly stewardship campaign is intentionally connecting with every church member in one form or another. A church member's likelihood of supporting the mission and ministry of the church increases when leaders supply the member with information in a personal way and give the member an opportunity to examine the issues and ask questions.



Research Insights

Dean Hoge (Hoge 1996) in *Money Matters* states that the number 4 factor that influences giving in churches is making a pledge, particularly if it is a commitment of a percentage of personal income.

Our own experience (Church Development Capital Campaign History 1992 through 2013) indicates that a capital campaign based on stewardship principles that involves people in decision making, with the decision to give based on prayer, with numerous community building activities, and is thankful, will increase annual giving by 10%.



Application Ideas

The Asking best practice is to ask individuals to state their intention of the amount of money they plan to give the church in the year ahead. Less than half of the churches in the United States do that.

I have carefully avoided using the word “pledge” to avoid the perception that this is in any way a legally binding



commitment. Ideally, a person’s statement of intention would be a percentage of the person’s income stated in both a dollar amount and percentage. Church leaders should recognize those who have submitted a statement of intention. With discernment, leaders should also privately discuss the possibility of giving at a higher percentage for those who have stated a low percentage intention. Church leaders should also solicit members who have not submitted their statement of intention.

Each year, choose four types of asking and four methods of asking.

Types of Asking

- Special event and auction
- Annual campaign
- Emergency
- Christmas and year end
- Selling things
- New donor
- Capital
- Estate / planned giving
- Matching challenge

Methods of Asking

- By letter
- By phone
- From the pulpit
- Single gift
- Statement of Intention
- In kind

Case Studies



CASE STUDY 1: ASKING WITH STYLE

For his campaign, Pastor Mark Ruhl of St. Francis Savior continued the ancient and unique Ruhl family tradition of wearing a buffalo head helmet to special events. This was his unique way of asking with style. From the pulpit, he asked all members for a donation. He asked many individuals on a one-on-one basis. He also made a point of asking all new members of the congregation to make a commitment to the annual campaign. Through asking, there was a 25% increase in participation for both the capital and annual campaigns.



CASE STUDY 2: SETTING A TARGET

Legendary Pastor Merle Mees (Pleasant Valley Baptist Church) was a dynamo in the pulpit but was reserved about asking anyone for a donation. Since the location of his church was an emerging suburban region, he asked each member to make a pledge that

represented the increase in value of their real estate over the next three years. This gave every person a common, precise dollar amount to consider. It resulted in a tremendous level of generosity in the congregation.



CASE STUDY 3: SPONSOR A NEW MEMBER

Pastor Mike Burt, dynamic pastor of Grace Bible Church, a non-denominational church in Columbia, Missouri, relocated his church from near the downtown area to a suburban area. He asked members to give in a manner that would sponsor a new potential member, anticipating that when they built their new facility these members would come. He was tremendously successful in the 12 months after the new facility went up. Membership levels and giving increased by over 30%. The trend continues today, many months after the glow of the new facility has worn off.



Personal Reflection

LIGHTNING ON THE MOUNTAINTOP

In college I had a nun for a teacher who was so brilliant at asking questions, that she changed the way I think of questions. The Sister's Ph.D. in education from Harvard was put to good use. Now, for me "asking" is not synonymous with "requesting." *To ask* really means "to stimulate a transformative process."

In the process of raising funds for your church or ministry, a **typical** ask might be: "Could you please make a donation?"

continued

A **better** ask is, “Would you like to sponsor the fellowship hall, or a classroom, or one Sunday School class for first graders?” It gives the recipient an opportunity to connect with the impact of their donation.

The **best** ask is “How might God’s blessings flow through you in this ministry?” This reframes the ask into a consideration of how each of us is a steward who must act deliberately with prayer and discernment. “As each has received a blessing, use it to serve one another, as good stewards of God’s varied gifts” (1Peter 4:10).

My friend the nun equipped me with questions that are tools I now pass on to my children. I hope my questions help awaken them from routinely plodding through life. I ask, “How do you know when to: be serious; joke around; admit you’re wrong; fight for what is right; give; take; eat; stop eating; say yes; say no?”

Then I might ask them, “What if you: were in their shoes; had this or that; did not have what you have; knew things were different; knew what you don’t know?” Or, “What will you do when you: get what you want; don’t get what you want; are ready to quit because it is so difficult?”

Thoreau offered a severe indictment of humanity when he said, “Most men live lives of quiet desperation.” The philosopher G.I. Gurdjieff was even harsher when he said, “Without self-knowledge, without understanding the working and functions of his machine, man cannot be free, he cannot govern himself and he will always remain a slave.” Good questions help us arise from our moribund ways. At my moment of truth, the “what if” question saved my life. I learned its transformative power when I was on the top of a mountain during a thunderstorm years after studying with the nun.

continued

Sister Aemiliane's avalanche of questions came as I was presenting my independent study report on a month-long wilderness survival class. Outward Bound offered a January Colorado mountaineering class that fit my school schedule perfectly. Equipped with cross country skis, we camped and climbed mountains for a month. My appreciation for warmth, a bed, and hygiene grew abundantly during that time.

"Our Outward Bound class was coming to its end," I told the class. "We were climbing the second 14,000 foot peak of the day. The first mountain ascent began at 4 a.m. and concluded at noon. The second ascent began at 4 p.m. and concluded at midnight, when a freak storm blew in."

Sister's questions descended like an avalanche.

"After the experience, how are you different? What did you do when you wanted to quit?" She then gazed at me with those penetrating eyes of hers. "What would you have done if lightning struck when you were on the mountain top during the storm?"

I didn't have a good answer to her last question. *Take a picture? Ask someone else to hold up their ski pole to serve as a lightning rod?* I was speechless – and I think she was secretly gleeful. The best answer I could think of was that I would have been blinded by the light: useless, vulnerable, dependent on anyone who hadn't stared at the lightning when it hit.

"Been blinded," I said, "or died."

The avalanche gathered speed. "What could you have done differently to avoid being blinded? What would have served you better, rather than your automatic response? What else is like lightning on a mountain top during a storm?"

continued

Just thinking through the questions made me examine my young life. *Am I that undisciplined and addicted to drama that I would automatically stop and stare at every car crash I pass on the highway of life? Am I that pathetically robotic? Maybe so, I thought.*

Sister Aemiliane planted a seed of thought that bloomed years later when I was at the top of a mountain and lightning *did strike!* I was climbing in the Spanish Peaks in southern Colorado on a warm spring afternoon with a friend. Since it was a day hike and we were only going up to 12,000 feet, I figured we needed minimal preparation. I made sandwiches and my pal offered to fill the water bottles with something special that was advertised as “the beverage of astronauts.”

As we hiked closer to the tree line, the alpine meadow of lush green grass, shimmering aspen trees and pink daisies ended. All that separated us from the top was a band of pine trees.

Just as we exited the final stand of pines and began navigating the circuitous path among the boulders on the way to the top, a cool breeze dropped the temperature by 20 degrees. Spring quickly reverted to winter. I thought the temperature change was due to the altitude – until I looked up and saw a wall of purple thunderheads rolling in.

We took a time-out on a huge outcropping of rocks to plan our route to the top – and to consume our Tang and sandwiches. The path generally followed the edge of a cliff that looked over the valley between the two peaks. Weaving through the boulders appeared to be a longer path, but less exhausting than climbing over the huge rocks.

continued

According to the topographical map, we were less than 1,000 feet below the summit, but each time we thought we were approaching the peak, we could see the real crest looming two hundred yards ahead. After the fourth false peak, I got angry at the mountain for luring me into the cleavage of the pinnacles under false pretenses. Mother Nature responded immediately. It began to rain. The clouds became a solid mass of gray, obliterating the setting sun. It was now dark, cold and raining.

I can take a hint. We turned around and retreated in haste. The view descending a mountain is different from the ascending perspective. So, we paused on the same picnic lunch outcropping to plan the path down in the dim light.

At that moment, the hair on the back of my neck bristled. With no help from my internal nerves, the follicles stood up and pointed at the mountain. The air smelled like an electrical fuse was about to blow. *Uh, oh. There's gonna be a lightning bolt about now.*

A light bulb went off in my brain. *Lightning bolt on top of a mountain, where will I look? It only took a second to mentally reel off a volume of answers: when lightning strikes, I should use the lightning as my light source. It could be beneficial if I had the internal strength not to stare at it. It could illuminate the mountain, the path down, other people, myself, the storm clouds in the sky. It could be a golden opportunity...*

“BAM!” The bolt hit right next to me on the mountain. My eyes were fixed on where I thought the path would be so I could plan a means of escape. It worked. The lightning illuminated the path and I ran before the next bolt struck.

continued

This event had a lifetime affect on me. When I read bad news in the paper, or experience trauma, I no longer focus on the problem. Instead, I look at those who are staring at the drama of the lightning. I see the cause of the problem. I learn something about the environment, others and myself.

Long ago, a savvy nun asked me a question that made me think. The question changed the way I look at life. When we invite another person to participate in our stewardship effort, the “ask” can be a conversion paradigm. Each of us can help another person reframe how they look at themselves, how they view their own self-portrait. Instead of considering oneself as merely a donor, the “ask” can help a person view their Christian path as a way to become a steward of God’s blessings.

7-Say Thanks

How do we create a culture of gratitude for our gifts from God? How do we say thank you to the good stewards who are so willing to share and who, in turn, make the mission of the church happen?

Dr. Molly Marshall (Marshall 2009) calls the prayer type of thanks the “attitude of gratitude.” This fundamental perspective on our relationship with God guides us as we consider how we treat those who have shared their blessings with our church. Do we have an attitude of gratitude that stimulates us to express our thanks?

Stewardship System Components

1-Teach Stewardship
2-Pray
3-Involve People in Decision Making
4-Connect People Socially
5-Engage People as Volunteers
6-Ask
⇒ 7-Say Thanks



Illustration

Remember the last time someone asked you for a gift? If you're like others, the ask set in motion a decision-making sequence much like a computer software program reacts when it runs. This involuntary reaction has two primary logic paths.

- How much did I give to this organization the last time they asked?
- How did they treat me after I made a gift?

Once the subconscious mind addresses those two issues, then another involuntary reaction happens: the seeking of objections to prevent the hand from writing a check. That's a subject we'll handle in another chapter.

Thanking donors is an absolute necessity if we want them to make a contribution in the future. The inner circle of a church's membership may vehemently oppose any manner of thanking. They may angrily criticize a person who is organizing the thanking process, so be prepared. When the criticism comes, consider they may be communicating that they personally do not need a thank you. It is likely they understand the idea of stewardship and think the money we are spending on thanks could have a better use. So bless them when they criticize you and, if appropriate, share why you are spending resources on thanking donors. For the rest of the world, the outer two-thirds of your church, they not only need a thank you, they need a gift, and five thanks during the next year. This small, consistent reinforcement can help them grow into regular and more generous givers.



Summary of Principles

THANKFULNESS FOR WHAT GOD HAS GIVEN US

All belongs to God. We are God's stewards. All blessings come to us from God and flow through us to do God's work.

We are God's hands and feet in this world. Stewardship is asking, "God, what would you do through me?"

Understanding this principle helps us remember to express thanks to God.

"Gratitude flows from the recognition that who we are and what we have are gifts to be received and shared."
-Henri Nouwen

Rosemary Williams, (Williams 2007) in an article titled, *Stewardship is Everything*, makes this comment, "Stewardship is personal and corporate. What we do on one level affects the other. Nothing is

insignificant. Stewardship is the preservation, care, and continuance of creation. It is how we live our lives, how we respond with the sacred gift of life placed in our hands. How do we use our finite amount of time? How do we use the gifts given us? How do we use the resources put into our hands? Stewardship is about our being fully human, fully alive. It is about our intention, our voice, and our action.”

OUT OF THANKFULNESS, WE SHARE WITH OTHERS

Peter tells us that as stewards of God’s many graces, we are to serve one another with the gifts He gives us (1Peter 4:10). Out of thankfulness, we desire to share with others.

Gratitude has the power to transform your outlook and open your eyes to life’s fullness. (Rousseau 2003)

Becket, a movie from the 1960s starring Richard Burton, has a wonderful scene in the cathedral that speaks to the joy of giving. As he assumed the role of archbishop, Becket was required to give away all his earthly possessions to the poor. While he passed out all his lavish clothing and jewelry to the poor, he stopped and turned to look at Jesus on the cross. He joyfully called out, “You, you are the only one who knows how easy this is!

Everyone else thinks this is hard.” Becket experienced the joy of giving. He understood that

“To get full value of a joy, you must have somebody to divide it with.” – Mark Twain

when you truly understand giving, you are experiencing the joy that Jesus wants us to experience.

THE IMPORTANCE OF ROLE MODELING

Generosity of time, talent, and treasure is a response to God’s blessings. God has blessed us inordinately with health, wealth, time and energy. We give to our

church, to charity, and to each other as a response or as a conduit for God's blessings. In the same manner, when individuals donate their time or treasure to their church, it is appropriate to thank them for their generosity. When we thank donors, it models us thanking God for giving to us. Our actions are a way of thanking God.

Our thank you notes are a way of thanking individuals.

A critical component of church culture is the generous members' role modeling. Individuals, leaders in particular, who are committed to the Christian lifestyle should be examples of generous giving. For new and mature Christians

alike, the most important influence on their stewardship is observing members of the congregation who live out what it means to be good stewards.

1Chronicles 29:1-17 portrays King David as a stewardship role model. He announced before the whole assembly that he was providing for the house of God as far as he was able to be sure that his son would have what he needed to build the temple. He also noted that he was giving more of his own treasures because of his devotion to the house of God. This gesture inspired the other leaders at all levels to make freewill offerings. Seeing the leaders set the example, the people rejoiced. David's example

People need constant reinforcement that their contribution is going to a good cause. Churches need to reinforce the notion that a contribution to their church is a person's first and primary channel of influence in a hurting world. Remind people of the spiritual benefits they receive from the church. Tell the story of how the church has benefited other people through its outreach ministries. Extend sincere gratitude for the role the donor played in making effective ministry possible. In short, pay attention to people's ongoing need to feel good about their choices."
(Barna 2008)

was the catalyst for a time of prayer and praise for the generosity of all. King David acknowledged that everything was from God while he took joy in the people's willingness to freely give back to God.

SAY THANK YOU TO MINISTRY PARTNERS

Living in a culture of gratitude includes saying thank you to our ministry partners. One of the best ways to say thank you to those who support the mission and ministry of the church is to let them know how the church used their resources to make a difference. Church members give out of a desire to make difference. Seeing results can be meaningful and rewarding.

Supply members with statistics, facts, and stories in your worship services or publications. Share as much detail as you can about progress, people you have reached, and the effectiveness of efforts.

For example, if the project was a Habitat for Humanity house, present a story about the family. If the program was after school mentoring, obtain the improvement in scores for the students. Members are interested in changed lives and like to know what part they had in achieving that result.

In the movie, Scrooge, the character Scrooge bursts into a song that church leadership could easily sing at a yearly appreciation banquet for church ministry partners.

*On behalf of all the people who have assembled here,
I would merely like to mention, if I may
That our unanimous attitude
Is one of lasting gratitude
For what our friend has done for us
today
And there I would simply like to say:
Thank you very much.
Thank you very much.
(Scrooge's song)*



Research Insights

GIFTS INCREASE DONOR RESPONSES

The Association of Fundraising Professionals reported in a May 2009 study in which researchers tested response rates based on the number of gifts they included in a solicitation mailing.

They found that a single gift increased response rates by 10% and four premiums doubled response rates.

*“From beginning to end, fund-raising as ministry is grounded in prayer and undertaken in gratitude.”
—Henri Nouwen*

National Public Radio consistently employs donor level premiums. When they analyzed the stratification of gifts, they found that 90% of gifts cluster around the minimum dollar amount required to earn a donor premium.

THANKFULNESS HAS HEALTH BENEFITS

“Grateful people report being more content and hopeful, which has direct health benefits,” says Robert Emmons, Ph.D., professor of psychology at the University of California, Davis (Emmons 2008). Emmons states that people who write down what they are thankful for are 25% happier, exercise 33% more a week, sleep 30 minutes longer each night, and have 10% lower blood pressure.



Application Ideas

Following are some methods leaders can use to thank donors.

- Send all donors an acknowledgement letter from the pastor signed in blue ink (so the recipient knows it is not a photo copy). Ideally, the pastor would add a brief note or P.S. that is relevant only to that specific member (shows personal appreciation).
- Thank all donors by name in a newsletter.
- Give donors a token gift that reflects the culture and history of the church.
- Send all donors a handwritten note from a volunteer.
- Have a party to celebrate the success of the campaign.

Expressing gratitude is common sense. A thank you gift after a capital or annual campaign is the giver's final memory of the campaign. A gift with spiritual significance can help to commemorate the moment. The monetary value of a gift is not the object. One of the best examples of heartfelt thanks came from a stewardship committee that hand made the paper on which they wrote their thank you notes.



Church ministry partners desperately need appreciation from leaders in small ways. The following small ways to show appreciation can yield big dividends for both the giver and receiver.

- Conduct an annual gratitude event that recognizes each different contributor of time, talent and treasure as an individual, as part of a group, and as part of the larger church. This celebration should be held annually, should be socially fulfilling, spiritually uplifting, be entertaining, and it should be a celebration at the conclusion of the church's year. It should carry with it an annual report informing others how the church invested their contributions of time, talent and treasure.
- Be positive. Smile at your ministry partners.
- Recognize personal needs and problems.
- Unexpectedly bring snacks to a ministry meeting.
- Accept individuality.
- Take time to listen.
- Respect sensitivities.
- Promptly reimburse assignment-related expenses.
- Send birthday cards to your ministry partners.
- Provide childcare for meetings if needed.
- Use Thanksgiving as a time to send thank you notes to each ministry partner pointing out how each has contributed to the success of the ministry.
- Carefully match the person to the task. Consider skills, temperament, and interest in the task.
- Praise ministry partners to their friends and family.
- Provide ministry partners with the tools and materials they need to complete the tasks.
- When you are wrong, admit it.
- When the ministry partner is right, admit it.

"A pat on the back is only a few vertebrae removed from a kick in the pants, but is miles ahead in results". – Ella Wheeler Wilcox

While small thank you gifts can express your appreciation, avoid expensive baubles or plaques. Instead, find inexpensive and personal ways to express thanks in a way that connects members to the mission.

Case Studies



CASE STUDY 1: COMMEMORATIVE BLOCKS

At Pleasant Valley Baptist Church, the pastor was fond of saying, “God has provided the raw material for our gifts of gratitude.” When the wind blew down a tree on the end of the parking lot, they did not discard the remains of the tree. Instead, it became the raw material volunteers used to make small 1-1/2 inch square blocks which they laser engraved with the church’s capital campaign logo. Each capital campaign donor received one of the blocks. This small donor premium contributed to the visibility of and enthusiasm for the campaign. There were numerous first time donors. Many spouses made separate capital campaign donations so they could each receive one of the commemorative blocks. This campaign raised 30% more than the campaigns immediately preceding and following it.



CASE STUDY 2: SMALL THANK YOU GESTURE

Sacred Heart Guadalupe church had raised 200% of annual giving; however, the church needed to raise more than that. The pastor suggested that they try something new. They agreed to provide a gift of a crucifix to every donor in the congregation who made a pledge of any size. The timing for introducing this idea was not optimal. It was four weeks after commitment Sunday, a time that is normally dead for a campaign. In spite of that, the small thank you gesture had such an impact that the giving level increased from 200% of annual giving to 400% of annual giving.



CASE STUDY 3: THANK YOU GIFT FOR PLEDGE

At St. Sabina, they increased the number of people who had ever made a gift by 42%. The only change they made to their campaign was to offer a thank you gift to anyone who made a pledge.



Personal Reflection

THANKS

Genuine thanks are so rare, they are unforgettable. In 1983, I worked part-time for a very generous family in the booming oil business whose foundation made grants to nonprofit organizations. I was the secretary, receptionist, screening agent, grant monitor and board liaison. Sadly, we received on average one thank-you letter per \$400,000 granted. Since most of our grants were in the \$10,000 range, one could be depressingly accurate in assuming only one of forty recipients responded with a thank-you letter. At the foundation I worked for, receiving an acknowledgement greatly increased the probability of getting a future grant. I first learned this lesson – the importance of acknowledging gifts – from a luggage porter in Lusaka, Zambia.

It was the end of a very bad day. The porter had thanked me for a generous tip. A few minutes later he would help me escape a lengthy visit to a Zambian jail.

continued

My business had evolved from importing sewing machine needles to exporting (well, okay – smuggling) diamonds. Earlier that day I had been mugged by two enterprising young men who had failed to get the wallet out of my back pocket. My month of sitting on a motorcycle had expanded my rear end enough to prevent my billfold from being pick-pocketed: tight jeans made the money sung as a bug in a rug. I hadn't been in a fistfight since fifth grade. So, not knowing what to do, I got one of them in a headlock and sought to diminish his fervor by ramming his head into a brick wall. Actually, the wall was a plate glass window that *reflected* a brick wall. We bounced off the antitheft bars just inside the window and toppled back onto the sidewalk. I landed on top of the assailant and knocked the wind out of him.

A crowd, dressed in the local, bush-resident garb, immediately surrounded us. Shouts of, "*Muzungu juuya*" indicated they thought I was the offender who had assaulted the poor young man.

Fortunately a passing government employee dressed in a short sleeved oxford button-down blue shirt with a tie that came to the center of his potbelly announced, "Stand back everyone, there has been an incident here." His loud declaration of the obvious saved my life. The crowd knew he was rich because he was over weight, worked for the government because he spoke with an English accent, and commanded respect because of the tie. The crowd backed off, and the thief gave up immediately.

At the police station, justice was meted out by giving each sergeant on duty one of the 20 *kwacha* bills my thief had failed to steal. They needed the money as "evidence." I headed to the airport.

continued

I was so ready to leave Zambia that I gave the porter who came to greet the taxi and collect my bags all but five of my remaining *kwachas*. The honest porter objected and said, "The customary tip is one *kwacha* per bag. This is too much."

Something in me *needed* him to accept the tip. I gathered my thoughts and began the story of the mugging and how he could read the tale tomorrow in the *Lusaka Times* newspaper: "Tourist Thwarts Theft." He glanced at the cuts and bandages on my face, the blood stains down the left side of my shirt and raised his hand up to stop me. His motion meant, *save your breath*.

"Okay, I will take your tip," he said in his best American English. I headed off to the overpriced book store that can be found in every airport, even in the jungle.

I didn't see the porter again until I was in line to get my visa stamped and board the plane. Behind a gathering of guards who couldn't see him, the porter motioned frantically for me to come to him. He pulled back a blanket that served as a door behind the guards. I gave him the two-handed, side-to-side wave which means, "No" and rubbed my thumb, index and middle finger together "*Backsheesh*." I had no more money to give. He shook his head; he didn't want my money. He gestured anxiously again. I had to come to him – and quickly, which I did.

I was about to question his intentions when his left hand went up to silence me. "They know you are smuggling something. They will take it from you and put you in jail," he whispered. I could almost feel the diamonds in my pocket moan.

continued

My heart began to thud so violently that I thought he and the guards could hear and see it punching my shirt. "What should I do?" I whispered back.

"Follow me behind the curtain. We can get to the tarmac and get you on your plane."

"If I do that, I can't get an exit visa and won't be able to return to Zambia."

His left hand went up again. He cocked his head down and to the right, curled his mouth into a sneer and raised his left eyebrow. Then he slowly nodded his head. His silence was well spoken. I should go and never return.

I flew south to Cape Town and never returned to Lusaka, Zambia.

For him, the act of gratitude was one minute of inconvenience. For me? Well, I don't even want to imagine how the inside of a Zambian jail looks, sounds, feels, or smells.

The porter taught me a lesson. To this day, I know that just feeling a sense of gratitude is not good enough. I must act on it, and express my gratitude in some tangible way. Showing gratitude can impact recipients in ways far beyond our imagining.

Oh, and my short-lived career as a smuggler? That's another story.

Say Thanks

5

THE STEWARDSHIP COMMITTEE: A NECESSITY

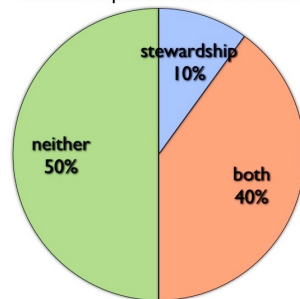
How can a church possibly be a success at stewardship if no one takes full responsibility for it? To maximize success at stewardship, your church needs a small group of people who plan, implement, and evaluate stewardship activities year-round. This group is a Stewardship Committee.

Priorities for the Stewardship Committee are:

1. Annual Stewardship Campaign
2. Year-round Stewardship Education

In 2014, Church Development surveyed members of the National Association of Church Business Administration (NACBA 2009) to gain insight into how these professional church administrators handled stewardship. We found that 10% of churches have a stewardship committee, 40% have a stewardship and finance committee, and 50% have neither a stewardship or finance committee.

Percent of Churches Who Have Stewardship or Finance Committees



Church Development has found that 99% of churches lack adequate training, support, guidance, resources,

oversight, and evaluation necessary for successful stewardship.

If you want your church to be a success at creating a culture of stewardship, we recommend that your first step be to establish a stewardship committee. Your second step should be to equip them with the resources the committee needs to be a success.

Stewardship Committee Member Responsibilities

PREPARE TO PARTICIPATE, MAINTAIN EXPERTISE

Stewardship Committee members must prepare themselves to fulfill their duties and must maintain their expertise. The following are suggestions for preparing to participate and for maintaining expertise.

- Enrollment in Church Development's monthly stewardship support service to equip your committee with the tools and support they need to successfully plan, implement, and evaluate stewardship at your church. Visit our website for details: www.stewardshipsystem.org
- Stewardship training through an organization such as the National Association of Church Business Administration (NACBA 2009).
- Active membership in an association like the National Stewardship Council or the International Catholic Stewardship Council. Gather ideas from other members in the association that might be helpful to incorporate in the stewardship plan.
- Read books and articles about stewardship. Discuss those with other members of the stewardship committee and with church leaders.

CREATE THE ANNUAL STEWARDSHIP PLAN

- Work with other stewardship committee members to select stewardship activities for the church.
- Create an annual calendar of stewardship activities.
- Create an action plan of the stewardship activities. The plan should include activities that cover all seven components of the stewardship system:

1	Teach, communicate the stewardship message. (paragraphs in the weekly bulletins, columns in a monthly newsletter, monthly messages from a committee member, quarterly sermons)
2	Promote prayer as discernment.
3	Involve members in decision making. (especially annual priority setting).
4	Develop volunteers into ministry partners. (help members discover their gifts and match them to ministries)
5	Build a sense of community. (social activities such as pot luck dinners)
6	Ask. (schedule asks that target specific needs four times a year)
7	Say thanks. (to donors for each gift, to ministry partners for their service)

For each activity, there should be a statement of desired outcome that is observable or measurable. The plan should specify the duration of each activity. For each activity, there should be one person accountable for making sure the activity is completed on time and that it meets desired outcomes. (For examples of action plan formats, see the action plan form at the end of any of the seven stewardship system components.)

IMPLEMENT THE STEWARDSHIP PLAN

- Meet monthly with other Stewardship Committee members to discuss progress on the annual plan.
- Request a status report from each person who is responsible for an activity on the plan that is in progress.
- Work with church leaders to overcome obstacles that activity leaders encounter as they work to complete their activities.

EVALUATE THE SUCCESS OF THE PLAN

- At the end of the year, meet with other members of the Stewardship Committee to compare results to the original plan. For each activity, compare: desired outcomes to actual outcomes. For each activity, compare: desired timeframes to actual timeframes. For overall stewardship objectives, compare: desired to actual results.
- Based on this analysis, make revisions to the following year's annual plan. Consider using a tool such as the Plus/Delta to structure your analysis.

Setting Objectives

The most difficult thing for a stewardship committee to measure is the degree to which people understand that God's blessings flow through each of us. We can only measure qualities on the periphery of that concept.

The most obvious objective we can set is how much we increase the amount of money that people give. We could do it by a dollar objective or a percentage objective. Possible metrics for which we could set objectives include:

- Total amount that members give
- Number of participants who give anything
- Number of participants who make a pledge
- Average size of pledge
- Percentage of pledge fulfillment
- Amount given in each of our four annual solicitations
- Amount given from the annual campaign
- Amount given to any capital needs
- Amount given to the emergency ask
- Amount given to the year-end solicitation.

We could also set objectives for percentage of people who volunteer at some point during the church year.

Metrics

How can we measure the current status of our stewardship outcomes? Consider the following metrics.

- Total number of giving units who call the church their home church.
- Average number of adult attendees.
- Number who give at least once per year.
- Number of people who make a pledge.
- Percentage of total giving units that make a pledge.
- Amount of the average pledge as a percentage of the average family household income of people who live in the zip code of the church.
- Donations that come in cash versus donations by check or electronic transfer.

Budget

The average annual fundraising budget of a nonprofit annual campaign is 15%. In other words, for an annual campaign for a charity, the charity will spend \$1 to raise \$6. In a church, the budget for stewardship is frequently 1% to 2%. There is no objective measure on how much a church should

budget; however, the opinion of this author is that a budget of 5% for an annual stewardship campaign would be appropriate. This means the church would spend 5% of the amount they raise on annual church campaign expenses. The money would go for the following things: staffing, publications, food for events, thank you gifts, and consulting.

Regular Meetings

Meet at least monthly year round.
Develop a yearly calendar for the meetings along with key discussion topics.
The topics should relate directly to the Annual Stewardship Calendar.



6

GROWING INTO A FULLY- DEVELOPED STEWARDSHIP SYSTEM

If you are not ready to implement a fully developed stewardship system, select a campaign level from those on the next several pages that most closely matches your current situation. Your goal will be to grow into a fully developed stewardship system.

This chapter describes the levels of annual stewardship campaigns with Level 1 being the simplest way to begin and Level 7 being a fully developed annual stewardship system. Begin with your current campaign level. Next, consider how to strengthen your campaign at that level. Finally, identify what you can do to move to the next campaign level. See our Stewardship System Workbook for more detail.

Level 1: Pass the Basket

Hold an active collection event during worship services. In the United States, 10% of churches do not hold an active collection event during worship services. Instead, they use a passive system, usually a collection box at a specified location. In our experience, when a church changes from a passive collection system to an active collection system during worship services, giving increases by 10%.

Level 2: Ask for Giving Commitments

Ask members to state their giving intention for the upcoming year in writing. In the United States, 50% of all churches do not ask for pledges or commitments. On an individual level, when a person shifts his giving from placing a few dollars in the basket to writing a check, the level of giving grows 1,000%.

For details on laying the groundwork for requesting giving commitments, obtain a copy of our Stewardship System Workbook.

Level 3: Basic Annual Campaign System

Implement a basic annual campaign system. A basic annual campaign system is a three to five month effort. For this to be a success, it is helpful to have Level 1 and Level 2 activities in place. Activities to include are:

- Educate members about stewardship.
- Cast the church's vision.
- Make stewardship presentations.
- Follow up with donors and reporting on progress.

For details on what to include in a basic annual campaign, obtain a copy of our Stewardship System Workbook.

Level 4: Add "Teach Stewardship"

Once your basic annual campaign system (Level 3) is in place, you may incorporate the "Teach Stewardship" component to your annual campaign system.

From this point forward, your annual campaign system will be recurring, all-year processes. Each level of development will be cumulative. At each

level, you will incorporate new components into your existing annual campaign system.

Begin by adding a stewardship section to your Sunday bulletin. Include scriptures, quotes, and stories about stewardship. Then add the following stewardship teaching activities to your annual campaign system.

- Deliver sermons.
- Publish articles.
- Conduct stewardship classes.
- Conduct an estate planning workshop.
- Provide a guide to tithing.

For details on what to include in a level 4 annual campaign, obtain a copy of our Stewardship System Workbook.

Level 5: Add “Engage People Socially” and “Pray”

Once you have added the “Teach Stewardship” component (Level 4) to your annual campaign system, you may incorporate the “Engage People Socially” and “Pray” components to your annual campaign system.

Add the following activities to your annual campaign system.

- Hold potluck meals.
- Conduct a class on discernment.
- Deliver a sermon on discernment.
- Launch an assertive welcoming program.
- Hold small group events.
- Hold a communal prayer event.

For details on what to include in a level 5 annual campaign, obtain a copy of our Stewardship System Workbook.

Level 6: Add “Engage People as Volunteers” and “Say Thanks”

Once you have added the “Engage People Socially” and “Pray” components (Level 5) to your annual campaign system, you may incorporate the “Engage People as Volunteers” and “Say Thanks” components to your annual campaign system.

Add the following activities to your annual campaign system.

- Publish an annual report.
- Publish volunteer opportunities.
- Hold a ministry fair.
- Hold a thank you dinner for donors and volunteers.

For details on what to include in a level 6 annual campaign, obtain a copy of our Stewardship System Workbook.

Level 7: Add “Involve People in Decision Making”

Once you have added the “Engage People as Volunteers” and “Say Thanks” components (Level 6) to your annual campaign system, you may incorporate the “Involve People in Decision Making” component to your annual campaign system. Add the following activities to your annual campaign system.

- Conduct leadership training.
- Conduct long-range planning.
- Set ministry priorities.
- Gather input.
- Publish priorities.

For details on what to include in a level 7 annual campaign, obtain a copy of our Stewardship System Workbook.

7

SAMPLE CALENDAR FOR A FULLY-DEVELOPED STEWARDSHIP SYSTEM

	01	02	03	04	05	06	07	08	09	10	11	12
Leadership training	X											
Newsletter		X			X			X			X	
Bulletin insert	X	X	X	X	X	X	X	X	X	X	X	X
Stewardship education	X			X		X	X		X	X		
Planning event		X						X				
Small group event		X			X			X		X		
Social event			X		X				X			X
Ask activity			X		X		X				X	
Thank you event				X		X			X	X		X
Ministry partner activity							X	X	X			
Involve in decision making								X	X			
Prayer event											X	
Committee meeting	X	X	X	X	X	X	X	X	X	X	X	X

“X” indicates month in which there is a corresponding activity.

For a fully developed stewardship system, your annual calendar will contain stewardship activities in every month of the year. This sample calendar suggests a way to incorporate activities to support all seven components of a fully developed stewardship system.

For your convenience, we organized the details in two views:

1. Stewardship Activities by Month
2. Stewardship Activities by Activity Type

Stewardship Activities by Month

<p>January</p> <ul style="list-style-type: none">• Deliver a sermon on stewardship.• Thank donors for making a statement of intention at the end of the previous annual campaign.• Conduct leadership training for all ministry leaders.	<p>February</p> <ul style="list-style-type: none">• Publish a newsletter article focused on stewardship training.• Hold a small group pot luck meal.• Conduct a long-range planning session.
<p>March</p> <ul style="list-style-type: none">• Hold a winter social event.• Set a commitment deadline for planned gifts.• Conduct a stewardship class.• Conduct a class on discernment.	<p>April</p> <ul style="list-style-type: none">• Deliver a sermon focused on stewardship.• Conduct thank you event with the pastor for planned giving donors.

<p>May</p> <ul style="list-style-type: none">• Publish a newsletter article focused on stewardship.• Hold a small group pot luck meal.• Hold a spring social event.• Solicit for capital needs.	<p>June</p> <ul style="list-style-type: none">• Conduct an estate planning workshop.• Recognize and thank volunteers for their past year's service.• Distribute an annual report that informs members how the church used donations to further God's kingdom. Emphasize the human impact and changed lives. List the names of donors and ministry partners.
<p>July</p> <ul style="list-style-type: none">• Deliver a sermon focused on stewardship.• Deliver a sermon focused on discernment.• Distribute a list of all volunteer opportunities.• Solicit for emergency needs.	<p>August</p> <ul style="list-style-type: none">• Publish a newsletter article focused on stewardship.• Prepare a detailed campaign calendar for the upcoming year.• Hold a small group pot luck meal.• Hold a time and talent / ministry fair.• Set individual ministry priorities (each set of ministry leaders).

<p>September</p> <ul style="list-style-type: none">• Conduct a class on stewardship.• Hold a fall social event.• Convene a meeting to gather input from ministry partners on setting overall church priorities for the coming year.• Launch an assertive welcoming program.• Hold a commissioning event for all ministry partners.• Hold an annual thank you dinner for donors and ministry partners.	<p>October</p> <ul style="list-style-type: none">• Deliver a sermon with a focus on stewardship.• Deliver a sermon with a focus on church priorities.• Hold a series of small group events with the pastor.• Thank members for their past year's contributions.• Hold a small group pot luck meal.• Conduct a class on discernment.• Publish an article that explains priorities for the upcoming year.
<p>November</p> <ul style="list-style-type: none">• Publish a newsletter article that focuses on the impact of past giving and priorities for the year ahead.• Set commitment Sunday for the annual campaign.• Hold an intense communal prayer event.• Provide a guide to tithing (generous giving).• Hold an estate donors dinner.	<p>December</p> <ul style="list-style-type: none">• Hold a Christmas social event.• Thank those who gave or pledged with a note from the pastor and a commemorative gift.

Stewardship Activities by Activity Type

Leadership training:

- Provide leadership training for all those in a leadership position

Newsletters:

- February-focus on stewardship training
- May-focus on stewardship
- August-focus on stewardship
- November-focus on expressing the impact of past giving and the priorities for the year ahead

Bulletin inserts:

Include a paragraph about stewardship in each worship bulletin.

Stewardship education:

- January-sermon with focus on stewardship
- April-sermon with focus on stewardship
- June-workshop on estate planning
- July-sermon with focus on stewardship
- September-class on stewardship
- October-sermon with focus on stewardship and church priorities

Planning events:

- February-leaders conduct long-range planning session
- August-stewardship team prepares detailed campaign calendar

Small group events:

- February-potluck meal
- May-potluck meal
- August-potluck meal
- October-series of small group events with pastor

Social events:

- March-winter social event
- May-spring social event
- September-fall social event
- December-Christmas social event

Ask activities:

- March-commitment deadline for planned gifts
- May-solicit for any capital needs
- July-solicit for any emergency needs
- November-commitment Sunday for annual campaign

Thank you events:

- April-conduct thank you event with pastor for planned giving donors
- June-recognize and thank volunteers for the past year's service, note names of donors and ministry partners in an annual report
- October-thank members for their past year's contributions, hold dinner to thank donors and ministry partners
- December-thank those who pledged or gave with a note from the pastor and commemorative gift

Involve in decision making:

- September-ministry groups meet individually to set priorities
- October-Involve members in setting priorities for the year ahead

Ministry partner activities:

- July-distribute list of all volunteer opportunities
- August-hold time and talent fair
- September-commission ministry partners, launch assertive welcoming program, hold ministry fair

Prayer events:

- November-intense communal prayer event

Committee meetings:
Schedule a stewardship committee meeting every month. For sample agendas for these meetings, obtain a copy of our Stewardship System Workbook, www.stewardshipsystem.org.

Also consider registering for our monthly stewardship support service.

8

STEWARDSHIP-BASED CAPITAL CAMPAIGNS

TRADITIONAL CAPITAL CAMPAIGNS VERSUS STEWARDSHIP-BASED CAPITAL CAMPAIGNS

The difference between a traditional capital campaign and a stewardship-based capital campaign (SBCC) is dramatic. As your church prepares for a capital campaign, I encourage you to contact several capital campaign service providers, collect their proposals, interview several and then ask them, “Where does stewardship come into your process design?” What you will discover is that most capital campaign providers pay lip-service to stewardship. They often don’t even define the concept much less put into practice those research-based techniques we know will bring forth an understanding of stewardship and generosity.

A typical capital campaign is very secular in its orientation. It is, in essence, an asking sequence. In that asking sequence, the procedure will segment individuals by their giving level. The pledge solicitor will approach people individually with suggested dollar amounts then await the completion of the pledge card.

Compare that process to the stewardship-based capital campaign (SBCC). A SBCC teaches stewardship, engages people in prayer and

discernment, engages people in decision-making, facilitates a high level of volunteerism, offers opportunities for every individual to engage socially in the life of the congregation, and then finally asks in a manner that sets the decision to give in the relationship between the individual and God. In a SBCC, people receive thanks in a way that models the attitude of gratitude. It's much more work. It takes more time, more effort, and more energy to conduct a stewardship-based capital campaign; however, the benefits to the individual are enormous as they embrace of stewardship. The benefits to the church are enormous, in that a SBCC will collect 95% of the pledges that people make and it will result in a 10% increase in annual giving as well.

DETAILS

Following are two calendars in a timeline format. One calendar will cover what to do before beginning a capital campaign. The other calendar is what to do during the capital campaign.

Before the Campaign

Plan to spend seven to eight months on planning activities before beginning the actual capital campaign.

	01	02	03	04	05	06	07	08	09	10	11	12
Create long-range plan	X	X	X									
Conduct financial forecast				X								
Create facility plan					X	X						
Study feasibility							X	X				

- Create the long-range plan. Allow three months for this task.

- Conduct financial forecasting. Schedule one month for this task.
- Create a master plan for the facility. Allow two months to create the facility master plan.
- Conduct feasibility study and assess readiness. Schedule one to two months for this task.

The Capital Campaign Calendar

Once you have completed your capital campaign planning activities, you may begin your capital campaign. Plan to spend about six months on your capital campaign.

	01	02	03	04	05	06	07	08	09	10	11	12
Organize volunteers	X											
Communicate		X	X	X	X	X						
Conduct events		X	X									
Pray and train				X								
Ask					X							
Say thanks						X						

- Organize volunteers. Allow one month for this task.
- Communicate. Plan to conduct a series of communication activities during the remaining five months of the campaign. You should have at least one communication activity each month. We recommend a newsletter in each of first three months, then a capital campaign brochure followed by another newsletter.
- Conduct events for one to two months running concurrently with the “communicate” task.

Capital Campaigns

- Conduct stewardship training and pray for the campaign. Plan on three weeks for training and prayer after you complete events.
- Ask. After training and prayer, spend about three weeks asking for pledges and donations.
- Say thanks. After you have asked, express thanks to those who have made pledges and donations.

9

WHAT NEXT?

Do it now!

Now that you are aware of the seven principles that constitute a culture of stewardship, I encourage you to form a stewardship committee today. Give them a copy of this book. Subscribe to the stewardship system online so that they are fully equipped. Commit yourselves fully to creating a culture of stewardship in your church.

Launching the stewardship effort from a business perspective is one of a spectacular return on investment because everything you do will work. Every ounce of energy that you expend will return a tenfold blessing. Your church will experience a dramatic increase in volunteer hours and in dollars generated. More than that, your church will receive the blessing of a greater spirit of implementing the gospel within its walls. Members will have a heightened sense of living out the gospel in their own lives.

To facilitate your success in launching a year-round culture of stewardship, Church Development offers a monthly service for churches to deal with the inherent causes of stewardship failure (an unequipped stewardship committee, lack of member education, and campaign only activities instead of year-round activities). Implementing and maintaining a fully developed stewardship system is easier with some support and encouragement.

Church Development Stewardship Support Services include:

STEWARDSHIP

COMMITTEE RESOURCES

- Monthly agenda
- Monthly training video
- Monthly calendar and checklist
- Monthly action assignments
- Monthly success story/ case study from other church stewardship efforts
- Monthly research article with stewardship insights

STEWARDSHIP

COMMUNICATION

RESOURCES

- Weekly bulletin paragraphs that teach about stewardship, where donations go, success stories
- Monthly newsletter columns that teach about stewardship
- Monthly three-minute script for volunteer to present at worship that teaches about stewardship
- Sermon samples for four sermons about stewardship

STEWARD CAMPAIGN

RESOURCES

- Campaign timeline
- Campaign brochure templates
- Annual report templates
- Solicitation letters for A) regular donors, B) those who give but don't pledge, C) non donors
- Thank you letters and sample gifts
- Volunteer solicitor training
- Solicitation sermon samples
- Pledge / commitment card templates

CULTURE/ YEAR ROUND

- Methods to involve members in decision making
- Methods to involve members socially
- Methods to increase volunteering and develop volunteers into ministry partners
- Methods to involve members in prayer and discernment
- Three non-campaign solicitation letters: Year-end, Emergency and Capital

Visit our website to register for the service or inquire about details.

[***www.stewardshippystem.org***](http://www.stewardshippystem.org)

10

DISCIPLE'S RESPONSE

This book provides a way for church leaders to implement the challenge contained in the US Bishops' Letter on Stewardship. Following is a summary of the letter.

A Disciple's Response

A SUMMARY OF THE U.S. BISHOPS' PASTORAL LETTER ON STEWARDSHIP (BISHOPS 2011)

"As each one has received a gift, use it to serve one another as good stewards of God's varied grace" (1 Pt 4:10). What identifies a steward? Safeguarding material and human resources and using them responsibly are one answer; so is generous giving of time, talent, and treasure. But being a Christian steward means more. As Christian stewards, we receive God's gifts gratefully, cultivate them responsibly, share them lovingly in justice with others, and return them with increase to the Lord.

DISCIPLES AS STEWARDS

Let us begin with being a disciple—a follower of our Lord Jesus Christ. As members of the Church, Jesus calls us to be disciples. This has astonishing implications:

- Mature disciples make a conscious decision to follow Jesus, no matter what the cost.
- Christian disciples experience conversion—life-shaping changes of mind and heart—and commit their very selves to the Lord.
- Christian stewards respond in a particular way to the call to be a disciple. Stewardship has the power to shape and mold our understanding of our lives and the way in

which we live. Jesus' disciples and Christian stewards recognize God as the origin of life, giver of freedom, and source of all things. We are grateful for the gifts we have received and are eager to use them to show our love for God and for one another. We look to the life and teaching of Jesus for guidance in living as Christian stewards.

STEWARDS OF CREATION

The Bible contains a profound message about the stewardship of material creation: God created the world, but entrusts it to human beings. Caring for and cultivating the world involves the following:

- Joyful appreciation for the God-given beauty and wonder of nature;
- Protection and preservation of the environment, which would be the stewardship of ecological concern;
- Respect for human life—shielding life from threat and assault, doing everything that can be done to enhance this gift and make life flourish; and
- Development of this world through noble human effort—physical labor, the trades and professions, the arts and sciences. We call such effort “work.” Work is a fulfilling human vocation. The Second Vatican Council points out that, through work, we build up not only our world but the Kingdom of God, already present among us. Work is a partnership with God—our share in a divine human collaboration in creation. It occupies a central place in our lives as Christian stewards.

STEWARDS OF VOCATION

Jesus calls us, as his disciples, to a new way of life—the Christian way of life—of which stewardship is part. But Jesus does not call us as nameless people in a faceless crowd. He calls us individually, by name. Each one of us—clergy, religious, lay person; married, single; adult, child—has a personal vocation. God intends each one of us to play a unique role in carrying out the divine plan. The challenge, then, is to understand our role—our vocation—and to respond generously to this call from God. Christian vocation entails the practice of stewardship. In addition, Christ calls each of us to be stewards of our personal vocations, which we receive from God.

STEWARDS OF THE CHURCH

Stewards of God's gifts are not passive beneficiaries. We cooperate with God in our own redemption and in the redemption of others. We are also obliged to be stewards of the Church—collaborators and cooperators in continuing the redemptive work of Jesus Christ, which is the Church's essential mission. This mission—proclaiming and teaching, serving and sanctifying—is our task. It is the personal responsibility of each one of us as stewards of the Church. All members of the Church have their own roles to play in carrying out its mission:

- Parents, who nurture their children in the light of faith;
- Parishioners, who work in concrete ways to make their parishes true communities of faith and vibrant sources of service to the larger community;
- All Catholics, who give generous support—time, money, prayers, and personal service according to their circumstances—to parish and diocesan programs and to the universal Church.

OBSTACLES TO STEWARDSHIP

People who want to live as Christian disciples and Christian stewards face serious obstacles. In the United States and other nations, a dominant secular culture often contradicts religious convictions about the meaning of life. This culture frequently encourages us to focus on ourselves and our pleasures. At times, we can find it far too easy to ignore spiritual realities and to deny religion a role in shaping human and social values. As Catholics who have entered into the mainstream of American society and experienced its advantages, many of us also have been adversely influenced by this secular culture. We know what it is to struggle against selfishness and greed, and we realize that it is harder for many today to accept the challenge of being a Christian steward. It is essential, therefore, that we make a special effort to understand the true meaning of stewardship and live accordingly.

A STEWARD'S WAY

The life of a Christian steward models the life of Jesus. It is challenging and even difficult, in many respects, yet intense joy comes to those who take the risk to live as Christian stewards. Women and men who seek to live as

stewards learn that “all things work for good for those who love God” (Rom 8:28). After Jesus, we look to Mary as an ideal steward. As the Mother of Christ, she lived her ministry in a spirit of fidelity and service; she responded generously to the call. We must ask ourselves: Do we also wish to be disciples of Jesus Christ and Christian stewards of our world and our Church?

Central to our human and Christian vocations, as well as to the unique vocation each one of us receives from God, is that we be good stewards of the gifts we possess. God gives us this divine-human workshop, this world and Church of ours. The Spirit shows us the way. Stewardship is a part of that journey.

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THE Stewardship System

THE STEWARDSHIP SYSTEM is a research-oriented paradigm based on scripture that results in greater generosity. It is an organizational process that facilitates “a disciples response” to God’s blessings. This system (book, workbook, website, and downloadable free resources) is an essential antidote to the Church’s stewardship failure. When the average church goes only 1 to 2 percent of their income to the church, something has to be done — and this book is a clear guide to action. **Filled with 30 years of case studies, best practices, academic studies and personal stories, THE STEWARDSHIP SYSTEM is a fun, easy read.**

“I like the balance of scripture and research. You don’t often find that blend in the church world. I saw these techniques in action in my church, and I appreciate the results.”

— Friar Gregory Hartmayer, Bishop of Savannah

“How often do you find a book about stewardship written by a guy who rode a motorcycle across Africa and wrestled an alligator? And those experiences are somehow related to stewardship! At the least, it is an entertaining presentation.”

— Fr. John Spicer, Rector, St. Andrew’s Episcopal Church, Kansas City



Denis Greene is the president of Church Development, Inc. Since 1982, he has helped raise hundreds of millions of dollars in capital campaigns and stewardship efforts. He is a member of the National Association of Church Business Administrators. He is the author of *How to Ask for Donations*, *The Stewardship-Based Church Capital Campaign*, the online resource www.StewardshipSystem.org, and numerous articles and blogs on www.Church-Development.com.

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