

“Annual Campaigns That Really Work!”
Stewardship Kaleidoscope: Presbyterian Stewardship Conference
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Reverend Bob Sheldon
Director of Funds Development
Synod of the Rocky Mountains
252 Mountain View Lane, Estes Park, Colorado 80517

970-577-0111 (office/fax)
303-588-3409 (mobile)
bsheldon @synodrm.org (email)
www.synodrm.org (website)

Where is Giving Going?

A Ministry for People with Money

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

The Real World of Money

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

The Real World of Church

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

Members Want to Support the Church’s Ministry

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

Three Financial Groups of People

1. People who spend more than they make—average family has over \$9000 credit card debt
2. People who spend about what they make—breaking even, but not getting ahead
3. People who have more than they spend—looking for places to share/invest
4. The church can help each of these groups to address their financial concerns

Changing Patterns of Giving

1. Most faithful and generous supporters are “going home”: everybody moves, quits or dies!
2. Those replacing them are younger and financially overextended
3. Tend to be “investors” rather than “givers”
4. We must orient our younger members and teach them about giving
5. We must encourage our older members to help support the church of the future

Most Given by a Few

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

Earned Income and Accumulated Assets

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

What Can We Do to Help our Members Give?

Begin with a Healthy Congregation—or the Best One You Have

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

Begin with Stewardship--“The earth is the Lord’s....” --Psalm 24:1

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

Mission Interpretation—we have to have something to support!

1. Members give to a variety of charities—why should they give to the church?
2. Interpretation helps us understand how God’s assets are being used in our midst.
 - Mission—what we’re here to do
 - Values—why it’s important
 - Stories—people’s lives are being changed
3. People do not give to the church because it *has* needs...
People give to the church because it *meets* needs!

Financial Development—fertilizer and fruit of Spirit—Romans 12:4-8

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

Four Types of Gifts

1. Annual Gifts—ongoing ministry of the church
2. Campaign Gifts—special offerings, capital needs
3. Special Gifts—donor-selected ministries/missions; may be impulse or planned
4. Deferred Gifts—usually out of estates

Let's use all four types of gifts to fund each one—think about it!

Priorities and Options

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

Annual Campaigns Are the Best Way to Help!

Think of the Annual Campaign as a “Campaign”

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

Do a Good Job

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

Have a Plan...and Follow It!

1. This is important—demands time, attention and resources
2. Begin early—January is best, but summer will do
3. Set deadlines—meet regularly and hold people to them—shows value and importance
4. Presentation is vital—use your best people in public

Treat Different People Differently—It's All About Relationship!

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

Send different letters to different people—Give Specific Requests

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

Visit Some Members Every Year

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

Visit Everyone—Every Now and Again

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

Talk about the Mission of the Church

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

Address the Stereotypes

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

Components of a Good Narrative Budget

Budgets can be Confusing

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

Narrative Budgets Connect the Dots

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

Try to Be “Normal” When Talking About Money

The More “Normal” You Are, the More You Can Help

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

Don't be afraid to Ask

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

Say Thank You

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

Thank you for serving our church...we're all in this together!

Annual Financial Campaigns

Called to Serve

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

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

Celebrate the Faith

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

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

Celebrate the Gift

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

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

Courage to Care

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

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

Cycles of Discipleship

by Jack Phillips
614-798-8943

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

Giving: Growing Joyful Stewards in Your Congregation

by Ecumenical Stewardship Center
1-800-972-0433

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

In the Light of Grace

by Resource Services, Inc.
1-800-527-6824

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

Living Stewardship Program

1-800-443-2872

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

New Beginnings: My Opportunity for Giving

by Paul Wilkes
1-800-936-0363

- *My Opportunity for Giving* has a simple — yet profound — goal: To make stewardship a way of life for congregants.
- *My Opportunity for Giving* creates an "attitude of gratitude" by carefully leading members through a thoughtful consideration of the time, the talent, and the treasure they have been given by God.
- "Stewardship — It's Already in Your Heart" is the bold — but certainly true — statement that

underlies the *New Beginnings* approach.

The New Consecration Sunday

by Herb Miller

1-800-672-1789

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

Quill: The Personal Demonstration Stewardship Program

by Church Fund-raising Services, Inc.

1-800-826-2048

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

Unto Us Is Given

by Leo B. Waynick, Jr.

LeWay Resources, Inc.

1-800-72-LEWAY

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

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

**For Additional Stewardship Resources, Visit:
www.pcusa.org/stewardship**



Best Practices for Enhancing Congregational Stewardship

	Do	Don't Do	Don't Know
1. Develop a year-round Stewardship calendar			
2. Thank your givers regularly, offering new opportunities to give			
3. Engage in a congregation-wide discernment process to determine what God is calling your church to be and do			
4. Evaluate all of your processes for handling funds in your church to assure they pass the "above reproach" test.			
5. Do an environmental impact audit of your building			
6. Ask your members for an annual commitment,			
7. Develop a "narrative budget"			
8. Implement EFT (Electronic Funds Transfer)			
9. Run the commitment program before you do the line-item budget 10. Make it clear that the pastor is aware of what each member gives to the church			
11. Make sure that the pastor and elders are committed to moving their giving toward the biblical principle of the tithe as a commitment to their own spiritual growth and congregational leadership			
12. Explore alternative opportunities for giving along the continuum from annual campaign through planned giving			

<p>13. Begin teaching about the importance of giving to spiritual growth to children and new members</p>			
<p>14. Establish ministries/programs for assisting members in relating their financial lives to their Christian discipleship</p>			
<p>15. Preach about financial stewardship at times of the year other than Pledge / Estimate of Giving program season and don't always make it about giving to the church.</p>			
<p>16. Have your congregational leadership take the Stewardship Survey available from our office and arrange for a consultation with one of our Associates for Stewardship Education</p>			
<p>Other</p>			
<p>Other</p>			

Can building costs be considered as Mission?

A formula for use when constructing a narrative budget

Giving for others is considered by many church consultants to be a key gauge of a congregation's overall spiritual health. It also is a way to model generosity for your members. According to one source, the goal of a healthy church in terms of giving to others should be a minimum of 30% of all funds given for any purpose. This will include any special fundraising projects for "off budget" causes as well as funds raised by organizations that have their own bank accounts such as (in some cases) Presbyterian Women, that go toward mission causes.

It may also include the portion of your building costs related to community ministries, such as A.A. groups, Boy and Girl Scouts, a soup kitchen, clothes closet, etc. The formula for calculating this figure is as follows:

Divide the total hours each year that the building is open into the total expenditures for all building related operations and maintenance to produce the average operating cost per program hour.

Example: Say the building is open Monday - Friday from 9 - 9 (on average) and Sunday from 8 - 1 (again, on average). This would make the weekly program hours 65 and yearly 3380. You then divide this into the operating budget of, say, \$100,000 to get an hourly cost of \$296 for the whole building cost for each program hour.

Next, divide the cost per program hour by the total square feet of building space to get the cost per hour per square foot or (CHSF) for the building.

Example: Say the building has 10,000 square feet of usable space (counting the sanctuary). When we divide that square footage into the operating cost per hour we come up with three cents per square foot operating costs for each hour.

Next, estimate (or measure) the square footage used by each of the programs and multiply that by the number of hours the space was used to produce the total square footage hours or (SFH) of each program.

Example: Say the Boy Scouts are using a room that measures 50 X 50 feet or 2500 square feet of space and they use it for two hours each week for 52 weeks. This would mean that they are using 26,000 square feet hours.

Now multiply the SFH by the CHSF. The resulting number will be the dollar value to be assigned to the donated space.

Example: 26,000 SFH times \$.03 would be \$780

Any contributions being made by any of these groups toward the building costs can then be subtracted from this amount to determine the total subsidy the church is providing.

This is an acceptable way of calculating the costs of your church's ministry expenditures for "others" because it is merely accounting for actual dollars spent.

After all these amounts actually spent or given to others have been listed and added, they should be compared with the total expenditures of the church. (If some of these amounts are not part of the operating budget, those amounts should be added to the operating budget expenses to get the total to which the "for others" amount will be compared for a percentage result.)

This exercise is often a pleasant surprise. The resulting figure can also be used to promote increases in giving of the members by helping them to see just how much of their giving goes toward ministry for others. Or it may also be used as a challenge toward greater focus on mission.

The formula presented here may also be used to assign the portions of the buildings costs to other areas of the narrative budget in a more accurate way than mere guess-work.

"Stewardship Is . . ." Announcements

One-liners for Bulletins

January 3

Stewardship Is...

Making a resolution to appreciate all of God's creation and creatures in 1999.

January 10

Stewardship Is...

Deciding to see stewardship of the earth as a Christian moral responsibility.

January 17

Stewardship Is...

Thanking those people making our annual congregational meeting possible.

January 24

Stewardship Is...

Turning the thermostat down a few degrees at night.

January 31

Stewardship Is...

Generously giving one dollar on Souper Bowl Sunday to help the hungry in our area.

February 7

Stewardship Is...

Appreciating the beauty of winter.

February 14

Stewardship Is...

Being a Valentine.

February 21

Stewardship Is...

Giving the poor something to eat during Lent.

Feb 28

Stewardship Is...

Teaching the children of the church the delight of giving to others.

March 7

Stewardship Is...

An annual Pap smear.

March 14

Stewardship Is...

An annual Prostate checkup.

March 21

Stewardship Is...

A generous response to the One Great Hour of Sharing.

March 28

Stewardship Is...

A quiet and reflective Holy Week.

April 4

Stewardship Is...

Telling someone why the tomb is empty.

April 11

Stewardship Is...

Having a compost pile.

April 18

Stewardship Is...

Considering tithing one's Income Tax Refund.

April 25

Stewardship Is...

Inviting a friend to church.

May 2

Stewardship Is...

Volunteering at the community kitchen.

May 9

Stewardship Is...

Loving those whom no one else loves.

May 16

Stewardship Is...

Having a will and checking that it's up to date.

May 23

Stewardship Is...

Giving a Pentecost offering to celebrate the birth of the Church of Christ Jesus.

May 30

Stewardship Is...

Planting a tree to memorialize a deceased relative.

June 6

Stewardship Is...

Thanking God for having food on your plate, day after day after day after day after ...

June 13

Stewardship Is...

Reading to a child.

June 20

Stewardship Is...

Taking a walk each day for your physical and spiritual health.

June 27

Stewardship Is...

Helping Habitat for Humanity build a house.

July 4

Stewardship?

A religion that gives nothing, costs nothing, and suffers nothing, is worth nothing. -- Martin Luther

July 11

Stewardship Is...

Writing your joys and concerns in your personal journal.

July 18

Stewardship Is...

Spending time reading your Bible daily.

July 25

Stewardship Is...

The wilderness is not a lonely place. It's full of God!

August 1

Stewardship Is...

Remembering to give to the congregation while you away on vacation.

August 8

Stewardship Is...

Providing a cool drink for all the neighborhood children.

August 15

Stewardship Is...

Gradually replacing conventional light bulbs with compact florescent lamps.

August 22

Stewardship Is...

Donating diapers and adult clothing to the women's shelter.

August 29

Stewardship Is...

Adding to a compost pile.

September 5

Stewardship Is...

Giving your car a tune up for the winter.

September 12

Stewardship Is...

Reducing packaging purchases,
Reusing containers when possible, and *Recycling*.

September 19

Stewardship Is...

Calling someone before sundown, to say, "I love you".

September 26

Stewardship Is...

Limiting TV watching to less than two hours per day.

October 3

Stewardship Is...

An extra gift for Peacemaking Offering

October 10

Stewardship Is...

Carefully vacuuming your refrigerator's coils so it works better.

October 17

Stewardship Is...

Changing your furnace filters regularly.

October 24

Stewardship Is ...

Consecrating one's whole life by dedicating a portion of everything for God.

October 31

Stewardship Is ...

Voting thoughtfully and responsibly.

November 7

Stewardship Is...

Changing batteries in the smoke detectors.

November 14

Stewardship Is ...

Buying with credit ONLY what can be paid in full each month.

November 21

Stewardship Is ...

Inviting a single or widowed neighbor to Thanksgiving dinner.

November 28

Stewardship Is ...

Thinking of ways to give of yourself to your loved ones this Christmas.

December 5

Stewardship Is...

Baking Christmas cookies and taking them a nursing home, homeless shelter, Meals On Wheels, or another agency serving those in need.

December 12

Stewardship Is...

Considering the gift of appreciated securities to the work, worship, mission, and ministry of the church. This avoids taxes on Capital Gains.

December 19

Stewardship Is...

An extra gift to the Christmas Joy Offering.

December 26

Stewardship Is...

Considering a tithe of your appreciated investment gains for the year.

A Message From the Stewardship Committee

Here is an overview of this year's church budget. We want to thank each of you who make this ministry possible through your commitments and contributions. Hopefully, it will help each of us to see how our gifts are used and what a difference they make.

Each year our church budget is based on the careful recommendation of each church committee. Each is "ministry-based," estimating the actual cost of performing the ministries and missions entrusted to them.

Next year's projected budget will be similar in proportion, while the actual numbers will probably increase. In addition, we plan to add a part-time educator to our staff. Based on our initial projections, we are anticipating a **ten percent increase** in ministry investments. Of course, this will only happen if we can anticipate a ten percent increase in ministry income!

This is an ambitious, but reachable goal. It will require sacrificial giving not only by those presently supporting the ministries of our church, but also by those who have not yet shared in this collective responsibility up to now.

If you have any questions, please contact a Stewardship Committee member or someone from the session. You may bring your commitment card to **Commitment Sunday, October 26, 2008**, or mail it to the church office.

Sincerely,

Don Dollars
Stewardship Committee Moderator

The Ministry of our Church Through the Annual Budget

Ministry Income

Pledged Commitments	\$200,000
Non-pledged Gifts	\$110,000
Loose Offering	\$10,000
Special Gifts	\$50,000
Campaign Gifts	\$50,000
Interest and Investments	\$30,000
User Fees	\$10,000
Per Capita Gifts (if individuals pay)	
Endowment Revenue	\$40,000
Anderson Scholarship Fund	\$2,000
(College scholarships)	
Facilities Endowment	\$5,000
Worship Endowment	\$3,000
(list name, purposes and revenues)	
Total Projected 2008 Income	\$500,000

Ministry Investment

The Worship Ministry

Of our Church **\$260,000**

Worship ministries are provided by our Pastor (50%), Minister of Music and Organist. These ministries are supported through the work of the Worship Committee, Support Staff and our wonderful facilities.

The Education Ministry

Of our Church **\$80,000**

These ministries are provided by our Associate Pastor ((50%), Christian Educator, Youth Director and Nursery Workers. The budget also has funds for Recreation Activities. The educational ministries of our church are coordinated by the Education

Committee and supported by staff. A valued resource is our education wing.

Caring for our Members **\$75,000**

Pastoral Care is provided by our Pastor (45%) and our Associate Pastor (50%). In addition, we have the Board of Deacons, Stephen Ministries, Fellowship Committee, and a fund to assist members with professional counseling.

The Evangelism and Outreach Ministries of Our Church **\$5,000**

We have support for these ministries through our Evangelism Committee, Communications Committee and Outreach Committee.

The Mission Ministries of Our Church **\$70,000 (14%)**

Support for our overall mission ministry is channeled through gifts to the Presbyterian Church (USA), Synod of the Rocky Mountains, Presbytery of Denver, and the work of the congregation's Community Mission Committee. Other designated gifts are forwarded as requested by their donors. Support is provided by the pastor (5%).

The Presbyterian Partnerships of Our Church **\$10,000**

Our connection to the larger church is funded through Per Capita, which underwrites the ecclesiastical needs provided through the larger church.

***A Message
From our Pastor***

Dear Church Family,

This stewardship brochure reaches you at a high point in our church's ministry. Our members continue to give generously in an effort both to care for one another and to help our community find the way that leads to life.

In difficult and bewildering times for many in our society, the church is steering a bold yet steady course through the waters.

I urge you to express your support for our church and its ongoing missions and ministries by committing to the 2009 ministry budget with a significant offering of your financial blessings. You can do this by:

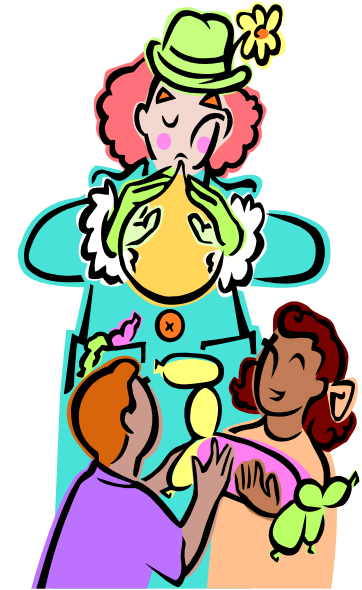
1. Prayerfully and thoughtfully filling out enclosed commitment card.
2. Coming with your commitment card to our **Commitment Sunday on October 26, 2008**. If you are unable to attend that day, you may mail the card to the church office.

Exciting and demanding times such as these give us an opportunity to do our best. Let us do our best, to the glory of God and the world's saving.

Your pastor in Christ,

Cary Clergy

***Investing
In our Ministry***



***Where the Money
Comes and Goes***

A Look at This Year's Budget

**First Presbyterian Church
100 Main Street
Somewhere, US 333333**

**333-333-3333
www.fpc.org**

“What Jesus Had to Say about Money”

Synod of the Rocky Mountains

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

970-577-0111 (office/fax)
303-588-3409 (mobile)
bsheldon @synodrm.org (email)
www.synodrm.org (website)

Therefore I tell you, do not worry about your life, what you will eat, or about your body, what you will wear. For life is more than food and the body more than clothing. Consider the ravens: they neither sow nor reap, they have neither storehouse nor barn, and yet God feeds them. Of how much more value are you than the birds! And can any of you by worrying add a single hour to your span of life? If then you are not able to do so small a thing as that, why do you worry about the rest? Consider the lilies, how they grow: they neither toil nor spin; yet I tell you, even Solomon in all his glory was not clothed like one of these. But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, how much more will he clothe you—you of little faith! And do not keep striving for what you are to eat and what you are to drink, and do not keep worrying. For it is the nations of the world that strive after all these things, and your Father knows that you need them. Instead, strive for his kingdom, and these things will be given to you as well. Do not be afraid, little flock, for it is your Father’s good pleasure to give you the kingdom. Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also. –Luke 12:22-34

From everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded. –Luke 12:48

Bible speaks a lot about money and possessions

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

Jesus continued biblical tradition about money and possessions

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

Why Speak About Money So Much?

1. Fundamental connection between a person’s spiritual life and their attitudes/actions concerning money and possessions
2. Potential for dangerous bondage
3. Potential for gracious generosity

Context of Jesus' Words—the First Century

Romans ruled all the world—the values prevailed

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

Religious Rule

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

Economics of the Day

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

Overview of What Jesus Said About Money

Money is real part of life—can be used or abused—can't be ignored

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

Money as Gift

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

Generosity is God's Way

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

Let's Look at a Couple Sayings

Ancient Words

Luke 12:22-34 and Luke 12:48 (please read above)

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

Modern Context

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

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

How Can We Apply Jesus' Sayings?

Honor Jesus' Example

1. Talk about faith and finances
2. Spiritual Implications—God lives today
3. Practical Implications—we get to break the ice

What are some ways we can help this happen?

Enjoy the Gift

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

Enjoy Generosity

1. Generosity becomes our trademark as Christians
 2. Give joyfully to help those who have less
 3. Appreciate the opportunity to give
- What are some ways we can help this happen?

Some of Jesus' Sayings about Money

Money and Possessions

- The Rich Fool—Luke 12:16-21
- The Shrewd Manager 16:1-8
- The Talents—Matthew 25:14-30; Luke 19:11-27

God's Ownership

- The Cost of Discipleship—Luke 14:28-33
- The Faithful and Wise Servant—Matthew 24:45-51; Luke 12:42-48
- The Great Banquet—Luke 14:16-24
- The Master and his Servant—Luke 17:7-10
- The Shepherd and his Flock—John 10:1-18
- The Tenants—Matthew 21:33-44; Mark 12:1-11; Luke 20:9-18
- The Thief—Matthew 24:42-44; Luke 12:39-40
- The Two Sons—Matthew 21:28-32
- The Unfruitful Fig Tree—Luke 13:6-9
- The Unmerciful Servant—Matthew 18:23-35
- The Watchful Servants—Mark 13:34-37; Luke 12:35-40
- The Wedding Banquet—Matthew 22:2-14

Human Prosperity and Poverty

- The Lost Sheep—Matthew 18:12-14; Luke 15:4-7
- The Rich Man and Lazarus—Luke 16:19-31
- The Widow's Mite—Mark 12:43-44
- Bigger Barns—Luke 12:16-21

Gratitude

- The Workers in the Vineyard—Matthew 20:1-16
- The Pharisee and the Tax Collector—Luke 18:9-14
- Woman Anointing Jesus—Luke 7:36-49

Following God in Finances

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

Eternal Reward

- The Hidden Treasure—Matthew 13:44
- The Lowest Seat at the Feast—Luke 14:7-14
- The Sheep and the Goats—Matthew 25:31-46
- The Valuable Pearl—Matthew 13:45-46
- The Wise and Foolish Builders—Matthew 7:24-27; Luke 6:46-49

Worship and Witness through Giving: An Alternative to Empty Offering Plates

**Bob Sheldon
Synod of the Rocky Mountains**

Why should we worry about empty offering plates?

What does an empty offering plate convey to our children and visitors? With so many of our faithful members giving their offerings on regular—but not weekly—schedules, the offering plate can be almost empty! What does this teach our children about the importance of giving? How can we witness to our commitment while making the weekly time of offering a more meaningful part of worship?



One option is to make green “Worship and Witness through Giving” cards and place them in the pew racks with the envelopes, visitor information cards, etc.. Invite your members to place one of these cards in the offering plate as an active, visible sign of worship and witness. Either that, or put in some money! These cards provide something to “do” in worship in between the times of using their pledge envelope. Because they are not dated, the cards may be placed by in the pew racks and used week after week. That’s Good Stewardship!

Will some people abuse this by putting a card in the plate without ongoing support? Of course they will! They are the same folks who presently put in empty offering envelopes. Will everyone use them? Of course not! But those who care about training your children and interpreting your church to visitors will jump on the chance! Here’s one way to do it:

Information in Bulletin under “Offering”:

“If you give your pledge, tithe and offering on a non-weekly basis (monthly, quarterly, etc.), please place one of the green “Worship and Witness through Giving” cards in the offering plate as your act of worship and witness for today. We do this as a way to teach our children by word and example the importance of giving in worship.”

Printing on Front of Card:

Worship and Witness through Giving

*In gratitude to God for grace and countless blessings,
I regularly support the ministry of our church with my contributions.
Please accept this card today as my act of worship and witness.*

Thanks be to God!

Printing on Back of Card:

Thanks be to God!

(Most people will place this side up in the offering plate.)