

## STEWARDSHIP KALEIDOSCOPE

Presbyterian Stewardship Conference  
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### *“From Abundance to Passion to Generosity: A Journey of Faithful Stewardship”*

This topic is an attempt to project a natural progression from being the recipients of God’s many blessings, material and spiritual, and, as led by scripture to develop some sustaining feeling or emotion for sharing those bountiful blessings to meet a human need or to help build God’s kingdom on earth. This progression is shaped and directed by God’s call for stewardship, which is the level and willingness of the responsive practice of Christians making proper use of the gifts God has given them for the sake of God’s work in the world. God’s abundant blessings are given in the forms of time, talents, resources, influence, relationships, opportunities, the earth and its fullness, and life itself. Throughout this presentation, you will hear stories interwoven of acts of kindness, benevolence, and passions demonstrated by individuals and groups as they try to be obedient to their discernment of what God expects from those who have been richly blessed as a means of living out their faith as inspired by the divine wisdom of God.

#### **Part I – Abundance**

For the first part of this presentation, Abundance, I have been inspired, informed and spiritually uplifted by an article written in the March 1999 issue of *Christian Century* by Walter Brueggemann, Professor Emeritus of Old Testament at Columbia Theological Seminary, entitled, “The Liturgy of Abundance, The Myth of Scarcity.” Listen to the opening paragraph of the article, which I feel gives the appropriate context and perspective for this speech::

***The majority of the world’s resources pour into the United States. And, as we Americans grow more and more wealthy, money is becoming a kind of narcotic for us. We hardly notice our own prosperity or the poverty of so many others. The great contradiction is that we have more and more money and less and less generosity – less and less public money for the needy, less charity for the neighbor.***

Think about that for a moment. Although the article was written nine years ago, I am convinced it is an adequate description of society today. Brueggemann says “that though we are well-intentioned, we have invested our lives in consumerism, We have a love affair with “more” – and we will never have enough.” I want to take a few minutes to share a little more of the substance, vision, challenge and wisdom of this article.

He offers a discourse on several biblical tenets as a liturgy of abundance: Genesis I; Psalms 104, a creation poem as a commentary on Genesis I; Psalms 150, an exuberant expression of amazement of God’s goodness. Brueggemann says that it was in Genesis 47 that Pharaoh

dreamed that there will be a famine in the land, so he gets organized to control and monopolize the food supply. Thus, he introduces, for the first time, *the principle of scarcity*. For the first time someone says there's not enough. Lets get everything. Because Pharaoh is fearful, he becomes ruthless. We all know the story of how Joseph was used and co-opted in Pharaoh's scheme, with a strategy to acquire the people's land, cattle, and eventually themselves becoming economic slaves. (As a commentary there is something very similar to what we encounter when big spenders lead with their checkbooks and some strings and demands attached to their gifts that may or may not be what God would have us do.)

By the end of Exodus, Brueggemann shares that Pharaoh becomes disgusted with his inability to control the children of Israel. So, he tells Moses and Aaron to take their flocks and herds and leave. BUT, he asks them to lay hands on him and bless him before they go. (Pharaohs come in many shapes, forms and fashions today. To Be Forewarned is to be Forearmed). He states that this test shows that the power of the future is not in the hands of those who believe in scarcity and monopolize the world's resources; it is in the hands of those who trust God's abundance. Possessing land, property and wealth make people covetous, the Bible warns. We have a dire need to have more and more, we never feel we have enough. Thus, we are torn apart by the conflict between our attraction to the good news of God's abundance and the power of our belief in scarcity. So, what do we do? We become paralyzed by fear, greed and selfishness and we "HOARD."

The good news with which Brueggemann ends this discourse is the story recorded in Mark's gospel of the feeding of the multitude, where the disciples found a child with five (5) loaves of bread and two (2) fish. Jesus *Took, Blessed, Broke, and Gave* the bread. He says these are the four (4) decision verbs of our sacramental existence. Jesus conducts a Eucharist, a gratitude. He further states that the world is filled with abundance and heavy with generosity, If the bread is broken and shared, there is enough for all. The Creation is full of the Creator's generosity, and we can find practices, procedures and institutions that allow that generosity to work.

Maurice Seaton, in his article entitled "Recognizing Abundance: Holistic Financial Stewardship," states that all stewardship should be rooted in the vision that God has given us as individuals and as a church or organization. Discernment of that vision means understanding that vision means understanding what God is calling us to do with our resources of time, talents and treasure. Communicating and embracing that vision in creative ways is the next step in responsible stewardship. It is only when we realize what we *have* are gifts from God that we can grow into the discipline of being good stewards. Healthy stewardship begins with God at the center, and is sustained through prayer and hard work.

Rev. James Kaloudis of San Antonio, Texas, shares his thoughts on stewardship and tithing. He states that the first act of stewardship is the realization that our lives belong to God, which requires us to act by giving back to God what is really God's – our lives. The sacrificial system enables us to identify the areas of our lives that should be "given back," and come under new management with a new attitude – God's attitude. These are talents, time and resources. Talents include all our natural abilities and spiritual gifts. Time means our Christian lives being more

than a weekly liturgy or an occasional meeting, striving to cultivate a Christ consciousness that permeates our entire life. With finance we must realize that whatever our occupation is, it involves interactions with resources that God has provided. The real message here is that the Christian should be “possessionless,” realizing that we are only guardians of these possessions. Michael Markridi, St. Mark Church, Boca Raton, Florida, also shares some reflections and suggestions on Christian Stewardship and Tithing. He states that tithing is a derivative of the Old Testament practice of the Israelites which originally meant one tenth of one’s income to support the priest and the temple, He states that the New Testament promotes the concept of “proportional giving”. (I Corinthians 16: 2 and Luke 1: 1-4) On the basis of this concept of “proportional giving,” churches in recent years have adopted the principle as commonly referred to as Christian Stewardship, which refers to an attitude, our attitudes toward ourselves and our world. To discover those things we earnestly believe in, we need to look at how we expend our resources.

In a recent article entitled “Privilege and Responsibility,” Justin Borger, with assistance from Generous Giving staff, wrote that when God bestows special grace and favors, God demands special obedience and faithfulness. By God’s special grace, God’s people enjoy a covenanted relationship with God, which we ought never to take for granted, for the flipside of privilege is responsibility.

Janice Catron gives a unique perspective on abundance in her recent essay entitled, “Life in Fullness: Giving from Gratitude and Joy.” She speaks of abundance as being bountifully blessed with things, spirit and grace, with two operative principles: 1) To have *more* than one needs (excessive quantity) and 2) to have *better* than one needs (excessive quality). Gratitude is the expression of thanks and appreciation for God’s abundance in our lives, and joys are the signs, actions and symbols of our gratitude. Using Paul’s writings in Romans 5:17 and II Corinthians 2: 5 and 2: 4 as a frame of reference, she discusses Christian abundance as having four (4) elements:

1. Consolation – when time, talents and resources meet a need.
2. Love – when we give of ourselves to others.
3. Joy – root of our gratitude when we experience gratitude
4. Grace – giving freely, unrestricted and unconditionally

God grants us these gifts and they spill over into action when we demonstrate their presence by giving and sharing them with those in need.

## **Part II – Passion**

Melanie Hardison shares her views on the needs of God’s children for a lesson on sharing possessions in her article entitled, “A Theology of Enough – For Everyone.” She defines this theology of enough as having two basic components:

1. Obtaining – in order to have enough to sustain us
2. Abstaining – in order to have *just* enough, raise the level of access to resources to help those who do not have enough. And lowering the level of access to resources to ensure that we are not using more than our share.

She offers three (3) questions for us to ponder on the principle of Theology of Enough:

1. What in my possessions is beyond enough?
2. What do I have that I can give away, or say NO to?
3. Is my lifestyle one of simplicity and sufficiency?

In a United Methodist publication: “Sharing in God’s Mission,” Dr. Donald English defined mission as ...any way in which Christians are sent to share in experiencing and expressing that love (God’s love for the whole creation). In order to fulfill this mission, each individual in a congregation is needed to exercise his/her own particular gifts. This love for God and the exercising of the gifts God has given, is our discipleship. It is only when each person is living out the life of discipleship that the true Stewardship is shown. English shares that giving is a Godly business, it’s part of the Christian package. He states that we give because we have been.....

given the faith to respond to a generous God.  
given the brains to think and the bodies to work.  
given lives to lead, and each other to love.  
given a Christian community and a world to care for.  
given the promise of life after death through the resurrection of Jesus Christ.

Brian Kluth, a pastor, national generosity speaker, author and radio commentator, who also has a reputation as a philanthropy expert, recently wrote an article entitled, “Biblical Stewardship: Breaking the Silence in Churches.” In this document, he lists ten (10) trends, tips and truths impacting generosity, stewardship and financial teaching in churches:

1. From a Lilly Foundation study, it was found that 95% of seminarians had no teaching on biblical stewardship. And that 85% of pastors say they had never been equipped to understand , practice and teach biblical stewardship and financial principles.
2. Aim for transformed lives, not institutional survival, rather than using stewardship truths just to pay the bills, fund the budget or get building dollars.
3. Encourage God’s people to personally read and study God’s word. Barna’s study a few years back found that 52% of people who read the Bible on their own were givers – help them get God’s perspective on life, finance, giving, and material possessions so that they will have a heart for giving to God’s work.

4. Realize that Christian giving is a barometer of someone's spiritual life. Billy Graham is quoted as having said "Everyone's checkbook is a theological document – it indicates his/her trust and faith in God."
5. Use personal testimonies about how God has taught people to give.
6. The greatest stewardship transformation occurs in personal and small group Bible study and learning.
7. Connect people's giving to the ministry of the church's specific programmatic needs.
8. Provide spiritual vision – vision for mission, outreach, facilities or staff. \*\*\* (story)
9. Get God's written blueprint for your ministry. In scripture, resources always followed a God-given vision and plan. (Exodus 30: 35 and I Chronicles 29.)
10. Recognize faithful Christian giving increases with age. Barna's study reports the following trends: 31% – baby busters; 43% – baby boomers; 54% –Builders; and 61% – seniors.

Why We Give? Walter Ruesga, Director, New Ventures in Philanthropy, shared his views with Kristen Simone in an interview for an article in *Worth Magazine* in 2000. This magazine examines the concerns of families with substantial wealth. He connects on the unchanging motivation that fuels philanthropy: to do *good* with one's wealth. With the more than 400 billionaires and fifteen million millionaires in this country whose ranks are growing almost daily, there is room for America to give away more than the traditional 2 percent of annual gross domestic product. To provide an outlet for these growths in income, Ruesga shares some new and exciting ways to do philanthropy. Examples include giving circles, and other trends in philanthropy such as 1) interest in socially responsible investing; and 2) venture philanthropy.

The Wall Street Journal of April 4, 2007, featured an article by Sheryl Sandberg on the topic, "The Charity Gap." As a Google executive, Sheryl asks a very vital question: How much of our charitable donations reach the hands of the economically disadvantaged? She reports that less than one-third of money individuals gave to nonprofits in 2005 actually reached the poor.

Another study by the Center for Philanthropy at Indiana University showed that only 8% of charitable donations provide food, shelter, and basic necessities. Beyond that, at most, 23 percent of money is directed to the poor. Clearly, the disadvantaged are not the major beneficiaries of charity and philanthropy. Sandberg names two possible explanations for this "charity gap": 1) it is easier to give to those in our own communities than to the truly economically disadvantaged who are outside our immediate circles of relationships; and 2) donors do not fully understand where their contributions are going. Sandberg encourages Americans to consider the disconnect between their desires to help the poor and the destination

of their money.

### Next Generation Philanthropy

A new, younger generation of givers is bringing with it a fresh perspective on giving which differs in many ways from that of its predecessors. Young donors, for instance, have grown up in a postmodern world, a different context from their predecessors. This postmodern mindset will require nonprofit organizations to rethink and rework the way they communicate with this generation. C. Dirk Rinker, writing for *Christian Management*, published an article entitled “So You Want to Appeal to Younger Donors? Strikingly Different Motivations and Communication Preferences Require New Strategies.” Rinker says that nonprofit organizations face the challenge of appealing to a new, younger (under age 40) group of givers who possess a different mindset and set of values from their parents. Among these differences are that this younger generation is less trusting of nonprofits and wants to be assured that organizations will be effective and that their money will be put to good use. Learning which issues motivate younger givers and what strategies maintain their attention is essential for any organization with long-term goals.

Bruce Meyerson of the Associated Press wrote an article addressing the charitable giving of boomers, who he says instead of writing checks, the group is hands-on and creating their own foundations. Statistically, the people who give the most to charities are those between the ages of 50 and 64. And so with the baby boomer generation now within that age group, experts are attributing the rise in charitable giving to these boomers. Not only are boomers giving of what *they* have earned over the years, but they are also giving portions of recently received inheritances. Many expect the majority of their charitable giving to go toward local, hands-on charities with which the boomers can be directly involved. (Mission projects) Also many boomers are establishing family foundations. With such commitment to giving, the values of the boomer generation will prove fruitful for many charities and communities for years to come.

*The Chronicle of Philanthropy* published an article by Scott Westcott in January 2007 entitled, “Face Time: Charities Flock to Social-Networking Web Sites to Reach Out to New People, Spark Discussion, and Help Raise Money.” Westcott tells us that charities are making new friends through online communities such as Facebook and MySpace. As target communities, Facebook had more than 14 million members, and MySpace had more than 100 million members and 66 million different viewers. MySpace listed 15,587 nonprofit organizations. The Salvation Army has enabled MySpace members to create “red-kettles on their profiles. One Salvation Army official says that all this online activity is not just about the fund-raising; “it’s really about the *relationship aspect*. **“We’ve had a challenging time reaching out to the younger demographic. We’d like to get to know them on their terms so when it comes time to volunteer or make a donation, we come to their mind.”**

In the December 1, 2003 issue of *BusinessWeek*, four writers produced an article in which they discussed “The Top Givers: Today’s Philanthropists Aren’t Leaving the Good Works to Future Generations.” Multiple reasons drive this new desire for more direct involvement in

philanthropy: control, the immediate need for charitable donations, and family welfare. First, givers wish to exercise more control over the effectiveness of their donations; a posthumous philanthropist runs the risk of having his/her money misappropriated by his/her heirs. Secondly much of the world's poverty demands immediate action and relief, philanthropists who give now can see the results of their work. Finally, in a society that admires personal accomplishment, philanthropists desire to encourage their children to become productive citizens by leaving them less of an inheritance, thus freeing up funds that can be directed toward charitable causes. (Howell Adams)

Sally Beatty wrote an article in the July 6, 2007 Wall Street Journal, entitled, "Giving Till It Hurts." In this article, she discusses the trend toward what is called "Stretch Gifts," where people are making gifts to nonprofits that are purportedly out of proportion to the givers' resources. Two factors seem to be boosting these gifts: 1) the Pension Protection Act of 2006, which allows people 70 ½ years of age or older to make tax-free donations of up to \$100,000 directly from IRA's, and 2) the runup in stock and real-estate profits in recent years, which has left people with more wealth than they had anticipated. Some common traits of "stretch" givers are that, first of all, few of them have inherited wealth, they are self-made businessmen and women; secondly, many of them are influenced by the giving and spending patterns they witnessed when younger. Thirdly, these givers continue to work in order to provide for themselves, and they live modest lifestyles. As researcher and author Arthur Brooks argues, those who give "till it hurts" tend to be happier, work harder, and have greater financial prosperity in the end.

In a recent article on "The Business of Giving," published in *The Economist*, the author reflects on the changing scene, trends and resurgence in philanthropy fueled by the "rapid-wealth creation of recent years. The new trends in recent years include creative giving, increased media attention, and more business-like approaches to charity. The article disregards an opportunity to explore motivation, operating under the mantra, "Never mind the motive: the important thing is to ensure that this largesse is put to good use."

The Christian Stewardship Association surveyed its members, asking the question: Does Christian fundraising look any different than secular fundraising? There was some acknowledgment that often the tools of fund-raising are similar in the Christian and secular arenas, there were at least ten (10) important differences. Mike Buwalda, editor of the association's newsletter, summarizes the differences found in the survey:

- 1. The Development Person's View of God** –development requires dependence on God, not skills and techniques.
- 2. The Donor's View of God** – believers are giving to God not merely an organization.
- 3. The Development Person's View of the Donor** – this is discipleship, and the Bible places great emphasis on the giver and their need to give.

4. **The Development Person’s View of their Job** – it’s important to follow the Holy Spirit in your organization and in the lives of donors.
5. **The Message Delivered. Deliver Hope in Jesus’ Name** – Ask God to use your communications to help people grow in faith and closer to God.
6. **The Methods Used.** – the methods used should emphasize God over goal. transformation over transactions.
7. **The Audience Reached.** – it’s a responsibility and calling to reach the lost and suffering in Jesus’ name.
8. **The Standards Maintained.** – adopt policies prohibiting certain fundraising activities that are believed to be in conflict with biblical values.
9. **The Internal Motivation of Donors.**– when people realize that God owns it all and we are just God’s money managers, giving becomes a path to joy, peace, freedom and purpose.
10. **The External Purpose of the Organization.** – Christian nonprofits exist to glorify God and ultimately reach the lost and hurting in Jesus’ name with love and faith.

Funding Christ’s Work throughout the Presbyterian Church (U.S.A.)

The General Assembly Council approved a mission funding system with two very significant components related to members having the opportunity to determine how they may wish to “give back” to God, in some sustaining measure , a share of God’s blessings that have been bestowed upon them. A System of Giving which preserves the equal worth of both shared and designated mission giving as faithful ways to support Christ’s mission. There are two components of Mission support: 1)Funding for General Mission (Shared Mission Giving) – gifts with no restrictions for overall support of adopted budgets at all governing levels; and funding for Specific Mission (Designated Mission Giving) – gifts, with restrictions for use within the adopted budgets of all governing levels. This system preserves the equal worth of both forms of giving and will provide every governing body and individual presbyterian an opportunity to “select” the mission work they wish to support

The second major component of the funding system is the proposal for A Season of Interpretation, during which the General Assembly will set aside a period of time each year, beginning 2009, for the church to covenant to interpret and promote its work in the context of the mission programs of local, regional, and national governing bodies of the PC(U.S.A.). During this church-wide season of interpretation and celebration, there will be collaborative effort wherein governing bodies would partner across all levels of the church. Each governing body would help promote and interpret not only its particular mission emphasis, but also that of its related governing body partners.

The funding plan also includes a Communications and Funds Development Services ministry area that will be the lead office in implementing the Season of Interpretation. The GAC will be expected to allocate sufficient personnel and budget resources to:

- \* Develop, produce, and distribute promotional materials.
- \* Coordinate the sharing of mission stories with governing bodies and support their efforts at promotion and celebration.
- \* Coordinate the dates for the season of interpretation, paying special attention to the flow of the Christian calendar and the needs of the denomination.

As a result of the MFTF's work, Stewardship is now one of the Goal areas joining Evangelism, Discipleship, Vocation and Justice for the 2009-2012 Mission Work Plan for the General Assembly Council. I am happy to report to you that the groundwork for full implementation of this funding plan is well underway under the leadership of Linda Valentine, Executive Director and Karen Schmidt, Deputy Executive Director for Communications and Funds Development Services. The completion and implementation of a brand identity strategy is an important ingredient for all future funds development work of the General Assembly Council. Conrad Rocha was the chair of the Mission Funding Task Force that developed the funding plan over a three-year period with the assistance of elected and staff GAC members, representatives from OGA mid-governing bodies, and other partners in mission for Christ's work..

### **Part III — Generosity**

In a media release on August 28, 2007, it was reported that three psychology professors and researchers at the University of British Columbia had conducted a study in which they investigated how thinking of God and notions of a higher power influenced positive social behavior, specifically cooperation with others and generosity to strangers. The researchers found that priming people with "God concepts – by activating subconscious thoughts with word games–promoted altruism. Participants in the religious prime group were given a word game and had to unscramble sentences (using spirit, divine, God, sacred and prophet). And those in the control group were given the same task with non-spiritual words. After the task, all participants played an anonymous dictator game, whereby subjects were given 10 one-dollar coins and asked to make a decision of what to keep, and what to share with an anonymous recipient. The researchers were surprised by the magnitude of the positive results for the religious prime in both group studies. Sixty-eight per cent of subjects from the religious prime groups allocated \$5 or more to anonymous strangers, compared to 22 per cent from groups where neutral or no concepts were activated. Dr Shariff says that the findings from the study draw a causal relationship between religion and acting morally. They by no means indicate that religion is necessary for moral behavior, but it can make a substantial contribution.

Todd Harper noted three catalysts for generosity that he has observed as a fund-raising developer

working with people of means. He shared his experiences at a 2003 Willow Creek Resource Challenge Conference. The **first** catalyst for generosity is clear biblical teaching on stewarding God' resources -- must become familiar with key verses of scripture on generous giving. The **second**, and very powerful catalyst for generosity: peer testimony, peer interaction, hearing stories of generous people. The most powerful thing for transforming people's perspective about money is hearing powerful stories. The **third** catalyst for generosity is vision acquired from being exposed to what God can do in the world. Getting other people around other givers and letting them hear the stories of sharing can be infectious, it is contagious Christianity. This can be a unique opportunity for you as spiritual leaders to encourage freedom and joy to this unique group of people.

A movement variously called "venture philanthropy," "social entrepreneurship," and "strategic philanthropy" has adopted techniques that worked well for venture capital firms in the 1990's,-- mainly, a deeper interaction between giver and recipient, and an emphasis on measurable results. Richard Croson, a professor of operations and information management at Wharton, studies charitable organizations and dealt with a number of venture philanthropists during a recent sabbatical in Berkeley. Croson says one way to convince people to give money is to show measurable results; charities have become a lot more results-oriented and are doing a lot more internal metrics to cope with the issue. Thomas Donaldson, a professor of legal studies at Wharton and studies ethics in business, says venture philanthropy is a part of a broader trend of making social, ethical and other do-good goals part of investment decision making. Though there are many social schemes, some are tailored to specific religious beliefs. The three main elements of venture philanthropy: building operating capacity, close engagement between donors and recipients and the clear performance expectations are not new at all. Venture philanthropies have underscored the fact that helping others is not simply a matter of dispersing money but making a deep long-term commitment and casting a hard eye on results.

In a review of Thomas Stanley's new book about making millionaires, Stephen Caldwell says that Stanley found that the typical millionaire is not what people think. They live modest lives and work very hard. But, it is in large part because of their values and their faith that they have amassed a large fortune. He explains that Stanley shares how building wealth over time takes a certain discipline, a certain ability to take risks, and a certain personality. The more Stanley has studied the wealthy, the more he has realized the connection between the accumulation of wealth and a strong personal faith.

Paul Schervish, professor of sociology at Boston College, published an article in 2003 on the issues and objectives of the inheritance of wealth. He attempted to address the question; How does one effectively pass the ideals of philanthropy on to the next generation? His answer is that philanthropists should not be concerned primarily with directing their heirs to do what they do but, rather with teaching them why and training them how they do what they do. Schervish suggests that it is not necessarily a material inheritance that we should be interested in passing on to or children, but a "spiritual inheritance". He thinks they should be taught to have what he calls a "moral biography," or "a life lived at the crossroads of material capacity and personal character. He feels we should teach our children that the most important thing is to be faithful

with what they have, and teaching our heirs to discern this purpose is the task of philanthropists seeking to ensure the health and development of future philanthropy.

### Charitable Giving in 2006

Americans gave nearly \$300 billion to charitable causes last year, setting a record and beating the 2005 total that had been boosted by a surge in aid to victims of hurricanes Katrina, Rita and Wilma and the Asian tsunami. Donors contributed an estimated \$295.02 billion in 2006, a 1% increase when adjusted for inflation, up from \$283.05 billion in 2005. Excluding donations for disaster relief, the total rose 3.2%, inflation-adjusted, according to an annual report released by the Giving USA Foundation at Indiana University's Center on Philanthropy. Individuals gave a combined 75.6% of the total, (\$222.89 billion). With bequests, the total rises to 83.4%, (\$245.80 billion). Individual giving in 2006 is estimated to be 2.0 percent of personal income (40 year average is 1.8%), and 2.3 percent of disposable personal income --the income after all taxes (40 year average is 2.0%).

The largest chunk of donations, \$96.82 billion or 32.8%, went to religious organizations. The second highest amount, \$40.98 billion or 13.9 percent, went to education, including gifts to colleges, universities and libraries.

The amount of giving to religion in 2006, \$96.82 billion, is an increase of 4.5 percent (1.2 percent adjusted for inflation) from 2005. Giving to religion has increased over time, but at a slower rate than giving to other subsectors. As a percentage of total giving, religion's share has fallen from roughly half (45.7 percent) in 1966 to just under one-third (32.8 percent) in 2006. Giving to religious causes was a motivating factor for a full 57 percent of high net-worth individual givers. Also, many religious Americans donated significant amounts of time and labor to relief efforts in the South, however, because the cost of those volunteers' time and energy are not included in the statistics, the actual amount of giving to religious causes may have been higher than reported here.

The National Council of Churches' 2008 Yearbook reports that according to the 65 churches that reported to the Yearbook, an estimated 46 million members contributed over \$34 billion to churches, an increase over figures reported in 2007 of nearly \$27 million. Annual giving breaks down to about \$742 per person, an increase of \$28.47 over the previous year, according to the Yearbook.

### Contributions to Congregations in the Presbyterian Church (U.S.A.) – 2006

***The total PC(U.S.A.) congregational receipts*** for 2006 were \$3, 206, 570,718, an increase of \$132,885,791 (2.3 percent) over the \$3,073,684,927 contributed for 2005. The 2006 average per member for churches that reported was \$1,559.83.

***Individual contributions*** for 2006 were \$2,133,177,995, representing 66.53 percent of total receipts for religion, representing an increase of \$55,763,747 (2.68 percent) over 2005. The average per member for 2006 was \$1,040.43

***The number of congregations*** reported for 2006 was 10,859 ( this number is less than the total number of congregations shown earlier because there were 31 congregations with no members); the average worship attendance as percent of membership was 51.7 percent; the average contribution per person in worship was \$2,021.20. If they are in worship, the potential for increased giving is present.

***Of the \$34 billion contributed by the 65 churches*** that reported to the 2008 Yearbook, Presbyterian receipts represented approximately 10 percent of that total; annual giving breaks down to about \$742 per person for the NCC churches reporting; which are considerably less than the average of \$1,040.43 per member for PC(U.S.A.) individual contributions; and are considerably less than the \$1,559.83 average for total contributions to the PC(U.S.A.).

### Closing

***“From Abundance to Passion to Generosity: A Journey of Faithful Stewardship”*** was the topic for our time together. In the first phase of the presentation, we attempted to build on biblical and cultural reflections and foundations on abundance – material and spiritual-- as represented by God’s blessings. We also attempted to share some thoughts on identifying and cultivating the passions that people have for sharing their talents, time, resources and influence with others. The last part of the presentation allowed us to focus on generosity with an emphasis on opportunities, trends and strategies to help people find ports of entry for living out their faith by sharing their blessings by giving life and sustenance to the passions that guide their stewardship interests and expectations. THANKS for the opportunity to be a part of this conference, which places stewardship in its proper perspective as the critical component of any system designed to for funding Chrit’s work at all governing levels of the Presbyterian Church (U.S.A.).