

Practical Ministry Skills: Developing a Culture of Stewardship



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Leader's Guide

How to use "Practical Ministry Skills" by BUILDING CHURCH LEADERS in your regularly scheduled meetings.

Welcome to BUILDING CHURCH LEADERS: Your Complete Guide to Leadership Training. You've purchased an innovative resource that will help you develop leaders who can think strategically and biblically about the church. Selected by the editors of Christianity Today International, the material comes from respected thinkers and church leaders.

"Practical Ministry Skills" is completely flexible and designed for easy use. Each theme focuses on a practical area of church ministry and comprises brief handouts on specific aspects of that ministry. The handouts give a succinct and practical overview of the issues most relevant to your goals. You may use them at the beginning of a meeting to help launch a discussion, or you may hand them out as brief primers for someone new to a particular ministry.

This special theme on **Developing a Culture of Stewardship** is designed to help you address the spiritual implications of giving and to foster a community of cheerful givers. You may either use these handouts for personal edification or for a group training session. Or you may choose to provide copies to the church board, staff members, or those involved with specific ministry teams at your church. Simply print the handouts you need and use them as necessary.

For firsthand insights on how to make stewardship a part of your church's culture, read Nelson Searcy's, "Creating a Culture of Generosity" (pp. 3-4). To see how you can communicate stewardship to people across the economic spectrum, read Patrick Johnson's "Giving is for Everyone" (p. 5-7). For practical tips on leading by example, see Gary Fenton's "The Moneywise Pastor" (pp. 18-20).

We hope this training tool will guide your efforts and encourage you as you seek to improve the emotional health of your church. And ultimately, we hope that your congregation, your ministry, and you will be blessed as you see God working through your ministry.

Need more material, or something on a specific topic? See our website at www.BuildingChurchLeaders.com.

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DEVELOPING A CULTURE OF STEWARDSHIP



Creating a Culture of Generosity

“Give and you will receive.”

2 Corinthians 9:6

The first step in setting the stage for a successful stewardship system is to create a culture of generosity in your church. Generosity is an often intangible force that trickles down from you to your people and results in specific actions. As your people see you being generous with resources to support them, making them more comfortable, and giving them the best opportunity to grow, they will begin to adopt that same spirit of generosity. However, if your actions reflect an attitude of scarcity, your people will act in the same vein and approach giving with a scarcity mentality.

Paul convicts us on this point in Romans 2:3–4: “Since you judge others for doing these things, why do you think you can avoid God’s judgment when you do the same things? Don’t you see how wonderfully kind, tolerant, and patient God is with you? Does this mean nothing to you? Can’t you see that his kindness is intended to turn you from your sin?” We are quick to judge others for not being faithful in their giving, but we are not always being faithful in the ways we give to them. We are not modeling the outward expression of a generous heart. And yes, we are called to give to our people—sacrificially, even. Another way to think of the word *kindness* in this verse is “generosity.” God’s generosity draws us into repentance. But how will people ever see or understand God’s generosity if we, as the church, fail to model it? What if your church could become known in your community as the church that gives rather than the church that takes? What a profound impact that would have on creating a culture of generosity within your church and a reputation of generosity beyond your doors.

Since our [church’s] first days, we have made an intentional decision at The Journey to focus on exemplifying God’s provision through generosity. Living with an open hand has not always been easy; we’ve been stretched. But the rewards of generosity are well worth the effort and expense. We’ve grown, our people have grown, our church has grown, and the culture of generosity that has been established permeates every area of our ministry. Here are just a few examples of the ways we try to go over and above in modeling generosity:

- We give a free book to all our first-time guests at the service.
- We send a free Starbucks card to all our first-time guests.
- We offer unlimited coffee and donuts at every service.
- We send a free gift to everyone who gives for the first time.
- We give a free book to everyone who signs up for a fall (campaign) growth group.
- We give free movie tickets to people who bring first-time guests on special occasions.
- We give away free CDs that are relevant to the day’s teaching topic.
- We put free resources and materials online.
- We provide free breakfast and/or lunch for our Sunday volunteers.
- We offer free seminary-level classes for all our growth group leaders.
- We put ads in widely read newspapers.
- We do frequent mailings to the community.
- We reach out to hundreds of thousands of people annually through servant evangelism, which involves blanketing the community with free granola bars or bottles of water and postcard invitations to The Journey.

Pastors often ask me, “How do you pay for all of that?” My answer is short and simple: the fruit is in the harvest. I can’t afford not to do it. If I refused to foster an atmosphere of generosity at The Journey, I would be cutting off God’s blessing and closing down people’s hearts. I would be lessening the likelihood that people visit our church for the first time and then go on to become fully engaged followers of Christ.

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I want you to examine your heart toward generosity. Refocus your thinking. Shift the paradigm. Ask God to give you wisdom as you begin to walk in the understanding that generosity breeds generosity.

Let me remind you of two practical steps to take as you start cultivating a generous culture. First of all, begin cutting your spending where you can, but not in ways that will visibly influence your generosity. For example, if you are doing mailings, don't stop doing those. Instead, call the printer you are working with and try to negotiate a better rate. Always be on the lookout for internal savings.

Second, focus on proper stewardship. Learn to cooperate with God to bring in the full tithes and offerings. As church leaders, we set the tone for our people. Every system we implement to make our churches healthier begins with our own obedience to the heart of God.

— NELSON SEARCY; adapted from *Maximize: How to Develop Extravagant Givers in Your Church* (Baker Books, a division of [Baker Publishing Group](#), 2010). Used by permission. All rights to this material are reserved. Material is not to be distributed to other web locations or published in other media without written permission from Baker Publishing Group.

Discuss

1. What do you think of the author's list of ways to model generosity? Are any of these possible for you to integrate into your own church?
2. What are some ways you can cut costs in your budget?
3. Do you think your church currently models generosity? If not, how will you start?



Giving Is for Everyone

How to teach generosity across the economic spectrum.

Psalm 112:5

One of the challenges most church leaders face in developing a missional church is the economic diversity of their members. Funding the missional church is a constant issue, but so is the perception that some people are funders and others are fundees. Is it true that some people are to be givers while others are to be receivers?

That dichotomy is a faulty one, and part of being a truly missional church is demonstrating that generosity is for everyone, regardless of their position on the economic spectrum. Over the last five years, I've had the privilege to help pastors address this issue in my work with Generous Giving and The National Christian Foundation.

I've talked with hundreds of pastors and lay leaders about creating a culture of generosity in their church that includes every member, from the wealthy to the poor. I'd like to share what I've learned through these conversations: the practices that are making a difference and some stories that demonstrate these strategies at work.

The Stewardship Continuum

Almost every congregation includes both the under-resourced and the well-resourced. I've found it helpful to distinguish "scarce stewards" (who are struggling to survive another day) and "surplus stewards" (who are struggling to handle the complications that wealth creates). But often overlooked is the majority in the middle, the "stable stewards" (who are relatively secure in their finances but don't have any surplus).

Despite their differences, people in each of these groups can benefit from learning to be generous.

Often the group that gets the most attention within a church is the scarce stewards. They have the most urgent needs. Whether caused by poor habits, poor choices, or a background of poverty, these members usually need immediate help.

While it's essential to address their current needs, it's equally important to uncover the issues that are at the root of many financial woes.

Debt has brought even many middle-class families to the point of scarcity. Yet even scarce stewards can learn generosity. Often it begins by a church providing financial counseling through lay volunteers, who can address the root issues of the cash crunch. Resources from groups such as [Crown Financial Ministries](#) or [Good Sense](#) help to teach basic biblical principles regarding money.

While the "stable stewards" tend to be better off and have no urgent reason to change, Pastor Scott Ridout of Sun Valley Community Church in Gilbert, Arizona, believes this overlooked middle holds the greatest potential for generosity and stewardship education.

"This is an amazing group where you see generous givers rise up," he says. "They don't have great financial needs nor do they have an inordinate focus on financial gain. They are the lifeblood of the church . . . the ones behind a movement of generosity in my church."

Those entrusted with much, the "surplus stewards," have a need for peer-to-peer relationships and are often the loneliest. And they are looking for ways their resources can have long lasting impact.

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Pleasant Valley Church in Kansas City takes groups of surplus stewards each year to a special conference designed for high capacity givers by [Generous Giving](#). The conference provides an important sense of community that wealthier stewards crave. This two-day event, where no solicitation is allowed, is an opportunity for surplus stewards to hear teaching and testimonies from their peers in a safe environment.

Todd Harper, vice president of Generous Giving, explains: "It's an eye-opening experience for high capacity givers to see hundreds of other givers with similar struggles and opportunities."

Pleasant Valley often follows the conference with a special small group study from Crown Financial Ministries aimed at the needs of high-capacity givers, helping to strengthen the sense of community among the surplus stewards and addressing their unique financial issues such as wealth transfer, charitable planning, and determining their "financial finish line."

What They Have in Common

The process starts, however, with understanding what everyone has in common. That means teaching that everyone, whether wealthy or poor, is under Christ's authority and provision when it comes to their finances. Putting Christ at the center of life, including your financial life, is one of the most important principles to teach.

Scott Ridout explains, "One of the greatest paradigm shifters I see among my people when it comes to financial faithfulness and generosity is this simple principle: God owns it all. When they begin to grasp this, things change."

Although the people in the church may be very different economically, they all need a vision of God's Kingdom that motivates them no matter what their current financial circumstances.

And money isn't the only thing people can give. Whittier recently rented a big storage container and put it on the church grounds. Because the container was used for humanitarian purposes, the church was able to rent it for \$200 a month. Then they held a men's clothing drive for the Los Angeles Rescue Mission, and the people responded with overwhelming generosity.

"The mission told us that our underwear and sock drive was the single largest gift of clothes ever given to them," Ankerberg said. Now the church takes over 20 special offerings every year to fund these types of special needs both locally and globally.

Stewarding the Power of Teams

The churches most effective in teaching diverse groups of stewards typically have an enthusiastic pastor supported by a well-trained team.

Pastor Ridout has built a team of ten leaders at Sun Valley to carry out ministry with their stewards. This team, led by a layperson, consists of both staff and lay leaders.

Each team member oversees a large group of laypeople around a variety of ministry needs, from benevolence to business. Their goal is to embed generosity into the DNA of the church culture through cooperation among ministries from children to adults.

For instance, the generosity team contributes to the curricula used for almost every ministry: children, adults, small groups, new believers, recovery ministry, benevolence ministry, and even pre-marital classes. They aim to see every teen receive stewardship training before graduating from high school. And the main thrust of several weekend services throughout the year are topics such as lordship, stewardship, debt, and generosity.

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A different model with the same end goals is followed by Fellowship Bible Church in Brentwood, Tennessee. About three years ago, executive pastor Neil Joseph and the elders were struggling with the question of whether to do another capital campaign to fund expansion. Like many churches, they found that a campaign motivated people to give generously for a short season but had no lasting impact on most of their members' giving.

After much prayer, the church felt like God was calling them to adopt generosity as a core value of the church and to call all people to "raise the tide" of generosity at their church to what they deemed the "training wheels of giving," the traditional 10 percent tithe. So they developed a "G3" emphasis (generational, global, generous), and instead of calling for a three-year pledge, they called everyone, all across the economic spectrum, to raise their giving by 1 percent per year until the average giving level of the congregation based on per member projected income reached 10 percent.

At the start of G3, the average giving per member at Brentwood annually was 4.6 percent. Over the past three years, per member giving was up to 5.48 percent, an increase of 19 percent.

The church estimates that if it can reach its goal within ten years, it will be able to pay off all existing debt, and give millions of dollars to Kingdom work globally.

The Leader's Role

Generous churches are led by generous pastors. You can't lead people to generosity except by example.

One of the most dramatic examples is Jimmy Seibert of Antioch Community Church in Waco, Texas. He and his wife, Laura, have given sacrificially for more than 20 years. One member of Jimmy's church recently told him, "I give because I see you give. And that motivates me."

A key question to ask: "If everyone in my church gave like I do, would that be a good thing for the Kingdom?"

Vision and Opportunity

Vision means helping people see beyond themselves. Bill Ankerberg grasps this concept: "My job is to continue to paint a vision of what we can do together. My goal is to create opportunities for people to get involved in the cause of Christ."

Recently Whittier Church demonstrated the role of vision and opportunity. Ankerberg and the church leaders felt God calling them to build an AIDS hospital in Malawi, Africa, for orphans. Initially, they thought the amount needed to build and furnish the hospital was \$60,000. They planned to step out in faith and take up a Christmas offering to do this, despite the fact that the church's largest Christmas offering ever had been only \$25,000.

Then shortly before the planned offering, they discovered the cost of the project was not \$60,000 but \$160,000. After prayer and discussion, they decided to proceed anyway. Ankerberg presented a picture of what they could do together through generous giving.

People both inside and outside the church began to rally around "the Malawi Miracle offering." Children set up lemonade stands. One couple who was childless decided to give up fertility treatments to invest the money in African children. Many families gave up Christmas presents to give to the project.

On the day of the offering, when all of the envelopes were opened and counted, the church had raised over \$500,000 for the hospital. One surplus steward gave over \$100,000.

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Honoring Givers Great and Small

This is a good example of the power of people rallying around a common vision. As you begin to (1) recognize the different groups of stewards in your church, (2) understand both the common and unique needs of each, (3) equip and serve them through effective teams, (4) model financial faithfulness and generosity before them, and (5) grow their vision for Kingdom opportunities beyond themselves, then your church will become a place where all givers, great and small, see the power of God at work through generosity.

— PATRICK JOHNSON is vice president of strategic partnerships for The National Christian Foundation in Alpharetta, Georgia; adapted from sister publication *Leadership* journal, © 2008 by Christianity Today International.

Discuss

1. What are some concrete ways you can encourage the “stable stewards” of your church?
2. Have you considered encouraging your church members to give material goods rather than money? How might this encourage them to give money more freely in the future?
3. Be honest and evaluate if the pastor of your church is a good example of stewardship. How might this be affecting your congregation?

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Developing Generous Givers

Communicate a prayerful, intentional challenge.

2 Corinthians 9:11

Last year, for the first time in the almost two decades that I have been pastor of St. Paul's, we had to make a 17 percent across-the-board, mid-year cut in the budget, primarily because of economic recession in the Detroit area.

But there were other reasons. Raising money is more difficult today than at any time in my 25 years of ministry. There are so many more toys to buy and pleasures to pursue. People want the newest technology in their homes. The percentage of our members who frequent Florida or Arizona every winter or a cabin in northern Michigan every summer weekend has increased. Such enticements divert dollars.

And there is a new mindset. Whereas our parents and grandparents believed in saving money for security, accumulating as large an inheritance as possible for their children, today, in such uncertain times, people wonder how much time they have left. Many choose to live for the moment. One bumper sticker says, "I'm spending my child's inheritance."

Sometimes I feel like a farmer who watches better crops growing in the fields but who also fights more vicious infestations of worms, crows, weeds, and blight. Raising congregational giving—so that ministry can expand, needs can be met, and people will be drawn to Christ—is becoming an ever greater challenge.

Here is how I respond.

Rivet Attention on the Great Commission

Seeds take root and grow best in rich, black topsoil. The richest topsoil for growing ministry dollars is a vision for the Great Commission. If I have cast the vision clearly—if our hearts are beating for the lost—finances will follow. Money flows to the right causes. Great Commission enthusiasm provides a growth environment for every area of the church, but especially in people's financial stewardship.

Several years ago, as happens to most churches at one time or another, this congregation got comfortable. When leadership proposed a new and larger sanctuary, we heard objections: "We're already the largest congregation of any denomination in the south suburbs of Detroit. We already have 1,000 people attending worship weekly. We've got money to hire staff and run effective programs. Why do we need more people?"

When I heard such comments, I said to myself, *Pohl, you haven't focused their attention on the mission. They don't have the vision.* Good stewardship is built on a clear understanding of the church's purpose: we exist to reach the lost. That dream elicits dollars.

People ask, "Will you ever be satisfied?"

"No," I reply. "We won't be satisfied until we've reached the 52,500 unchurched people within a six-mile radius of our church. Until then, we will keep growing, expanding staff and facilities, and multiplying programs. Of necessity, this is a growing church."

Without that challenge, a church eventually relaxes, as do financial commitments. I tell people that if they are rankled by a challenge, by pressure to expand ministry, there are comfortable churches to attend. If they want to be a part of something special, something with a great purpose, something exciting, then a price must be paid. Significance has a cost.

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Detonate Myths

Myths about church finances abound. They are like boll weevils boring into cotton balls. I have found that I need to spray pesticides on the following myths of lay people.

- *No matter what I give, God will provide.* After one stewardship sermon, which outlined cutbacks necessary to accommodate the budget, one of the wealthier older members of our congregation greeted me warmly at the door, grabbed my arm, and said, "Pastor, God will send someone to meet our need." I had hoped she would be the one, but that never happened.

I've found the best response to those who have swallowed this myth is "Yes, the Lord will provide—through you and me and everyone in this church. If you believe what you're saying, I want you to trust the Lord to provide for *you* personally as you give sacrificially to this ministry. The Lord wants to perform a miracle not only in the church's finances but in every individual's finances."

We work to overcome this myth in membership classes. "It is a mystery," I often say, "but God has limited himself to accomplishing his work, building his church and reaching the lost through us. In this church, we're not going to beat you over the head about finances, but please know that we need you to support this church financially. Everyone does his or her part. Some churches may run on air, but we need chairs and food and utilities."

- *Normal expenses do not apply to the church.* Many people act as if the church is in a different dimension. The expenses they deal with daily—utilities, food, and a roof overhead—don't, in their minds, apply to the church or its workers. *No company would shut off a church's gas, electricity, phone, or water,* they may unthinkingly conclude. *No one would haul a church into court. The church staff gladly serves the Lord, with little concern about their wages.*

In my annual money sermon I give people a dose of reality by reading our annual expenses: "We paid over \$30,000 to Michigan Consolidated Gas Company last year. We paid over \$1,000 a month to Michigan Bell and AT&T. These companies have a habit of wanting to be paid. We are not of the world, but we are in the world."

One time after I made this speech, a member admitted, "Pastor, I never would have thought our church had to pay so much in phone bills. My phone bill is \$30 a month." I explained that we have 16 staff people and nine lines running into the building. His eyes were opened, and soon after he increased his pledge significantly.

- *No matter what happens, everything will somehow work out for good.* Church money shortages don't bother some members. In their minds, that's the way it's supposed to be in church. Financial shortages work for good: The pastor will be more spiritual if he doesn't know one day from the next where his salary will come from or how the church mortgage will be paid. The less secure we are financially, the more members will need to trust.

I teach that while God works for good even in poverty, he doesn't oppose financial strength in his church. God doesn't want pastors pleading every week for money to pay the bills. He doesn't want the pastor's family resenting the ministry because they struggle financially. He doesn't want his church to have the reputation in the community of being a slow pay, or worse, a no pay. God doesn't want churches so weighted down with financial problems that they can't think of expanding their vision and ministry.

The stronger a church is financially, the more good it can do for God in the world, the better its reputation will be with outsiders, and the more it can help the needy. The highest good is to accomplish much for Christ.

Using the Pulpit Effectively

Preaching is the greatest tool I have to encourage people toward higher giving. By using it well, I can help people become better stewards. Here are a few guidelines I follow when preaching about money.

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• *Talk about money.* I currently sit on a denominational council that deals with stewardship matters. I repeatedly hear pastors proudly say, "I never talk about money from the pulpit." It is no coincidence that many of the churches they lead are financially weak.

Clearly some pastors are hesitant, at best, to talk about money from the pulpit. Stewardship, yes. Sacrifice, yes. But money? That seems too mundane and personal.

I have never thought of it that way. People need leadership, instruction, and discipleship in every dimension of the Christian life: doctrine, marriage, child-raising, thought life, speech, work. Finances are no different. I give people the whole counsel of God, especially on a subject so critical that Jesus said, "You cannot serve God and money."

In addition, if a pastor never talks about money, members won't think giving is important. Jesus thought it important enough to talk about often, so it's certainly appropriate for me to do likewise.

• *Don't talk about money more than twice a year.* I limit myself to two money sermons a year, both during stewardship month. If I preach money more than that, I've noticed diminishing returns as some people get defensive, resistant.

When I do address it, I say, "If you do your job during pledge week, you will never hear another sermon during the year on money." In my experience, people give more as a result. Knowing that they will not be hounded for money every week, they listen better when I do talk about it. They appreciate my approach: besides Christmas and Easter, the highest attended Sundays of the year often are the two Sundays I talk about money.

• *Preach as if Christians want to give.* Analysts of church culture commonly say, "Unchurched people tell us that one of the biggest reasons they avoid church is 'all they talk about is money.'" Hearing that, it doesn't take long for a pastor to conclude that Christians themselves, even committed members of a church, would rather not hear about money, don't want to be challenged to give, and don't want to know about the church's needs.

While that may be true for some, my experience is that followers of Christ want to give. With the Spirit of God in their hearts, they have a predisposition to become increasingly unselfish, generous, and filled with agape love. The church is their eternal family. If we present the needs properly, believers appreciate the opportunity to give for the Lord.

One evening 15 years ago, a young management executive in our congregation shared with me, "One of my life goals is to be the leading giver in our congregation." At the time, he owned an average home and was on a bottom rung in a multinational corporation. Nevertheless he gave enthusiastically what he could.

Bob advanced quickly in the management positions of his corporation, and he now heads a major division. About a year ago, I told him, "Bob, thank God for your commitment, and thank God for his blessings to you and this church. This past year your dream was realized. You have become the leading contributor to this congregation."

His motives were not selfish; our congregation does not publish what people give. His ambition was no different than the person who says, "I want to be the finest Sunday school teacher in our church." He simply wanted to be a giver.

• *Mention specific needs from the pulpit.* Some feel that talking about specific projects and needs from the pulpit diminishes the motive of giving purely out of love for the Lord. I look at the epistles, however, and I see Paul collecting money for the needy in Jerusalem. That doesn't mean he doesn't want the bottom-line motive for people's giving to be their love for the Lord; he is calling on them to fulfill their responsibility, to have compassion. And you can't show compassion to needs you don't know about.

To me, banning the mention of specific needs from the pulpit is like saying a breadwinner shouldn't know about specific household bills; he or she should earn a paycheck with a single-minded desire to show love for

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family. Yet, responding to specific needs is what love is all about. Like the "sheep" (of Matthew 25) who showed their love for Jesus by visiting the sick, feeding the hungry, and clothing the naked, so people in the pew today can show their love for Jesus by responding to specific needs mentioned from the pulpit.

Employ Marketing Principles

I believe God gave marketing principles for the church, not the world. Marketing principles are neither moral nor immoral in themselves. They are tools for reaching worthy goals: to make people aware of our plans, to communicate the importance of those plans, to cast a vision, to communicate a theme, to catch attention, and to generate interest.

Marketing really means effective communication. Just as farmers need to use the latest agricultural technology just to keep up, so churches need to communicate effectively to keep pace with what people are used to.

During the two months we build up for stewardship month and Loyalty Sunday, we employ a host of marketing principles:

- *Quality.* We don't use some leftover program. Everything is done with excellence. The loyalty committee prints their own quality stationery every year, for example, because people don't take shabbily printed materials or presentations seriously. You can't print flyers on an old mimeograph machine and expect today's people to think your program is well-planned and significant. Our culture has trained people to think that way. The greater the excellence of the publicity and promotion, the greater will be the presumed value of the event.

- *Repetition.* People tend to think what they see the most is the most important. One announcement the week before Loyalty Sunday will not affect people. Neither do two or three announcements do the trick. To communicate the importance of something, people must hear about it weekly for at least five to six weeks. So we start advertising our Loyalty Sunday, which is in early November, the Sunday after Labor Day.

Publicity doesn't even register until it has been seen several times; people have learned to screen out most of the barrage of advertising they receive every day. One more event at the church will be forgotten unless we fix it in their minds repeatedly.

- *Personal Contact.* United Airlines has a TV ad that pictures a sales meeting headed by an owner upset about losing one of his long-time customers. He thinks it signifies a bigger problem. He tells his sales force that they are going to solve the problem by returning to their former way of doing things.

He walks around the room and hands everyone an airline ticket. Instead of relying on overnight mail, telephones, and computers, their company will once again have personal contact with customers. When an employee asks whom he plans to see, the boss replies, "My old friend."

Personal contact makes a difference. We incorporate the human touch into our stewardship campaign. For example, a couple of weeks before Loyalty Sunday, someone from the loyalty committee calls every family in the church, asking which worship service they will attend on Loyalty Sunday, explaining that we will have their packet of materials ready for them.

- *Variety.* This is an aspect of repetition. We communicate in as many forms as possible: email, letters, phone calls, music, testimonies, children's sermons (which communicate more effectively with the adults than perhaps anything else), posters, skits, overhead transparencies, and banners and signs hung around the facilities. The more forms in which a message is put, the more likely it will connect.

Consider Your Timing

Someone has said that timing is everything. It certainly is for a farmer. His income for the year depends largely on whether he plants at the right time, rains fall at the right time, and fields become dry for harvest at the right

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time. In church, right actions at the wrong time are just as impotent as wrong actions. Here are some timing factors to take into account.

- *Never spring a special pledge or offering on people.* As I mentioned, we warn at least two months in advance about the pledges to be taken on Loyalty Sunday; we want people to make a prayerful, careful decision. If they do that, over the long haul, they will give more.

If we don't forewarn people, they pledge on their emotions. When that happens, they can't maintain their giving. Then they feel guilty, and since no one likes that, some will stop attending our church.

- *Take current economics into account.* Our church is not pushing for a big increase in pledges for next year. Unemployment in the area now stands at 13 percent. Furthermore, we're raising two million dollars for a building program, and typically such a drive hurts general-fund giving.

Then again, hard times in the economy don't always signal hardscrabble for the church. A decade ago the recession affected us oppositely; our church actually grew in numbers and finances. When hard times strike, people view their lives differently, valuing possessions less and hungering for spiritual things more, and they turn to the church for help.

In either case, I think carefully about what's happening currently in the economy before leading the congregation financially.

- *Move slowly in times of friction.* Staff friction and church factions devastate fund raising. Finances are controversial to begin with; adding fund raising to a church fight spills kerosene on the fire. I take care of first things first: deal with the unrest and then handle the finances.

Similarly, we have found that a bad time to raise funds is when key people leave the staff. Each staff member carries the support of people concerned about that staff member's ministry area. One year we delayed a major construction project because of such a staff change. Waiting a few years restored the sense of peace and joy necessary for members to enthusiastically support a major building-fund drive.

On our Loyalty Sunday, instead of passing plates to receive pledge cards, we ask people to walk to the front and place their pledges on the altar, just as a farmer in Old Testament times would bring the first fruits of his harvest to the temple.

The moment is powerful and symbolic. People of all sorts come forward—wealthy entrepreneurs and the blind, teenagers and those shuffling forward with a walker—all offering the fruit of their labor to the Lord. By allowing people to give in this symbolic manner, it reminds both them and us that we are not just raising a big budget or larger offerings, we are presenting ourselves to the Lord.

—WAYNE POHL; adapted from [Mastering Church Finances](#), © 2004 by the author or Christianity Today International.

Discuss

1. How often does your church preach about money? What do you think about the author's rule of only talking about money twice a year? Would this be a good idea for your church? Why or why not?
2. What do you think of the author's idea of using marketing techniques? Has your church utilized any of the author's ideas without realizing they were marketing principles? Which could you implement?
3. How has the economy played a part in giving in your church?

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Helping People Give with Joy

Understand the motives and reasons people give.

Psalm 97:11

Money is an important scriptural concern. It shapes life in America as much as or more than any other single item. An amazing amount of wealth is coming out of today's stock market and booming economy. The bestselling book *The Millionaire Next Door* is not a fable, it represents fact. More and more people are asking financial advice, but are they getting the necessary spiritual advice they need?

It is the spiritual leader's responsibility to get involved in the financial lives of those for whom he is responsible. That does not solely mean speaking about the amount they give to the budget but helping them develop a philosophy of getting, keeping, and giving. For too long pastors have been self-conscious, trying to avoid the "money-grubbing syndrome."

Here are several principles to consider when helping the people you lead to handle their money with integrity:

1. *Giving may be harder than earning.* I cannot imagine a more difficult or dangerous way of life than to spend the bulk of my time giving away my money to worthy causes, especially Christian causes. I say *difficult*, for profitable stewardship requires a new and more strenuous discipline than making the money. I say *dangerous* because of the temptations confronting those with money to give.
2. *Giving must move from duty to joy.* The sheer administrative monotony can turn the joy of giving into dull duty. A. T. Cushman, the past chairman of Sears, told me years ago, "the art of administration is constant checking." But when done right, giving moves people from duty to joy.

A psychiatrist specializing in alcohol abuse reported, "We now know why some individuals after staying sober for years return to drink while others never go back. Those who labor every day, vowing not to drink today, may become overwhelmed with the onerous burden and start drinking again. On the other hand, those who move from the vow of sobriety to the joy of sobriety never go back."

Freedom comes in crossing the line from duty to joy. Theologically, freedom comes in moving from works to grace.

3. *Generous giving is a lifestyle.* That involves more than money or appreciated assets or techniques and programs. It involves our spiritual maturity. How often am I willing to pray, "Lord, prosper me financially in proportion to my spiritual maturity"? What a snare it is if we try to bribe God with financial gifts to rationalize our failure to offer him our spiritual gifts.
4. *Motive is imperative.* Biblical wisdom tells us, "Out of the heart are the issues of life." In the New Testament, Ananias and Sapphira wanted the full credit for giving while only giving partially. Their greed for reputation cost them their lives. In praising the widow's gift of a mite, Christ showed he is more interested in motive than amount.

Here are several common motives for giving:

Tax deductions. Many prefer to give to the church rather than to the government. Charitable organizations are anxious to protect the tax deduction, believing it produces gifts.

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Peer pressure. A CEO of a large corporation had a reputation as a great fundraiser. In actuality, he "suggested" that those doing business with him contribute specified amounts. He was a fundraiser, but not a giver.

Many charitable and religious institutions send me lists of their donors by classification. That is peer pressure. Some fundraisers urge ministries to create annual, even semi-annual, emergencies, knowing that people give to emergencies. I have been chairman of several national ministries and know from experience that a great many of the emergencies are contrived or exist due to poor management.

Again, pressure is often put on wealthy people to create human immortality by grants and buildings that perpetuate their name.

Obedience. Obedience is an excellent motivation if done out of respect, not fear. A successful businessman without deep religious convictions was told by his relatives that unless he contributed liberally to the church, God would take away his wealth. That is just as wrong as telling people that if they will give, God will increase their wealth. I know many devoted Christians, tithers and also givers, who are and will remain perpetually poor.

I was leading a retreat for wealthy entrepreneurs when the subject of giving came up. I told them that I thought the New Testament taught proportional giving, certainly not less than the tithe. Suddenly I heard myself say, "Tithing is an Old Testament scheme to help the rich get out of giving." One of the men who had just given \$4 million with great publicity laughed out loud. He recognized that he could spill more than he had given and not miss it, yet he had been given such high praise for his gift.

Obedient giving is not to obligate God but to obey him.

Gratitude and love. Christian giving should reflect our gratitude and love for the Lord. Hans Selye, the Nobel Prize winner and authority on emotional stress, said that gratitude is the most healthy of all emotions. I also find it *the* most fragile, with the shortest shelf life. Christian gratitude, beginning at Calvary, should show itself in our love, and love is extravagant.

God's glory. What promotes God's glory? Do our gifts make others think of him and not us? Is it a witness to our belief in his grace and immortality? When we give for his glory, we must be careful not to try to share the glory, because God says he will not share his glory with us.

Three Types of Gifts

Giving is more than turning over ownership of an asset. Let's consider three situations, which may all be termed "gifts." They may not vary by the amount, but they vary greatly by the motive, effect, and reward:

1. *The gift.* The purest is the anonymous gift. The gift becomes known but not the giver—or at least the giver does not let it be advertised to his glory. The widow's mite was known but not because she rang the bell with the gift. She quietly demonstrated her faith with her sacrifice not knowing anyone would notice. For us, it may be easy to be an anonymous small giver but far more difficult to be an anonymous large giver. Maxey Jarman told me a funny story of a New York fundraising dinner with people standing up identifying themselves and making pledges to the charitable cause. One man rose, gave his name, his wife's name, his business, its location and merchandise, and then loudly announced that they wanted to give \$5,000 anonymously!

When people give anonymously only to keep from being known as a giver and to keep their name off the many lists of givers, they are not giving anonymously for the right reason. Maybe it is difficult to truly give anonymously because in our heart of hearts we do not yet believe we are giving to God and that he sees and is pleased and will reward us as he sees fit.

2. *A purchase posing as a gift.* Here the giver buys a reward, which is generally recognition or social position. One of the most effective fundraisers in Dallas is a wonderful lady who has a club, and in order to belong you must give at least \$10,000 each year. It is well publicized. Your "gift" purchases you a reputation. It would be

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more accurate to classify this "giving" as an expense. It is the price of admission. When we give for any reason other than as a gift to God, we receive our reward here. As Scripture says of the Pharisees, "They have their reward." It does not say the reward is wrong or inappropriate, it simply says when you give for human reasons you get human rewards. If you want the reward here you get it here ... but there is no reward in heaven. You can enjoy the reputation as a great philanthropist, but you cannot earn sainthood. We all know we can purchase a position in an organization with the right-sized gift. Sometimes, we are purchasing power.

I have a wealthy friend who is very generous, yet he admits that he is involved in the spending of the money to the point of total control of the ministry. The control is the benefit he buys with the money. Yet Scripture warns repeatedly not to treat the rich any better (or worse) than the poor. I've seen people who have discovered the power of being a potential major donor and receive all the benefits and privileges of those who give without actually giving themselves. The ministry does not want to discourage their implied future gifts.

Another friend promised a ministry \$20 million in stock but kept the stock in order to retain the voting power it gave him with the corporation. He believed he knew what was best for the ministry. In the end, the value of the stock went from above \$50 per share to \$1.

3. *Giving as investment.* Giving as investment is particularly attractive to those who are acquisitive and concerned more with leverage and return than with gratitude and love. They believe they are protecting God from others' misuse of money. I once asked a friend with this profile to give to a struggling minister doing an excellent (but small) work in the inner city. He quickly informed me that he did not give to small things. He gave only to those who had the capacity to change the whole system.

An example of another type of investment giving is the young man who was a significant contributor to hospitals. His friends told me he gave in order to get preferential treatment should he ever need it. Investors give for returns and, ideally for them, the return will be greater than the gift. A highly successful Christian entrepreneur recently sold his business for an enormous sum. In the paper he reported, "I am going to give a lot of it away. My parents told us we could not outgive God and that whatever we gave away would come back multiplied."

That is not giving but investing. It is not just a reward but a return on investment that is expected. It is less gratitude than greed.

Ultimate Reward

The ultimate reward for the profitable servant is to hear the Master say, "Well done, enter into my joy." To desire to be a profitable servant requires a great deal more humility than most people possess. Money makes it more attractive and tempting to play the master. In the parable, the Master did not ask the servant how well-known he was, what his standing was in the community, how he enjoyed himself, or what his future plans were. He simply asked, "How were you profitable to me?" In the humblest terms, a profitable servant is like the ox who grinds out the corn. He doesn't own the corn. Nor does he get much of it to eat. But he does fulfill his purpose in life.

When we help others to fulfill their purpose completely, they can expect the joy of the Lord. Profitability to the Master out of love and gratitude is a great and proper calling.

—FRED SMITH, SR.; adapted from [The Pastor's Soul Volume 5: Leading With Integrity](#), ©1999 Christianity Today International.

Discuss

1. Do your motives for giving fall under any of the options listed by the author (tax deductions, peer pressure, obedience, gratitude and love, God's glory)? Where do you think your motives stem from?

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2. How can you move your church to see giving as a joy and not a duty?
3. Do you think the people of your church often expect something (whether from God or others) in return for their giving? How can you address this in your congregation?

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The Giving Challenge

A revolutionary tool.

Psalm 37:26

Creating a culture of biblical stewardship within your church starts at the top and works its way down, as follows:

Step 1: Senior pastor begins tithing. If you are the senior pastor and you are not a consistent tither, you need to get started right away. The number one reason most churches fail to raise biblical stewards is because the pastor is not modeling biblical stewardship. As Jesus says in Luke 16:11, “If you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven?” Let me encourage you to make a few critical decisions:

- Decide to become a theological expert on stewardship.
- Decide to get your family’s finances under control.
- Decide to get out of debt.
- Decide to hold yourself and your staff accountable to bringing the whole tithe.
- Decide to make annual progress toward becoming an extravagant giver.

Step 2: Hold your staff accountable for tithing. At The Journey, systematic tithing is simply a requirement of being on our staff. All staff members sign a document saying they agree to be proportionate givers. We also make sure they understand the tithe is the minimum, and we will expect them to continue stretching themselves in the grace of giving. If their giving slacks off for any reason, I don’t let it slide. I have a conversation with them about it and get them back on track. When biblical stewardship becomes part of your culture, this accountability is as natural as keeping your staff accountable for spending time in the Word, spending time in prayer, and investing in relationships with unbelievers.

If we are not meeting budget, the first thing we do is look at staff giving. About half the time, simply addressing problems with staff giving gets everyone back on track. The budget may be down several thousand dollars overall, while staff giving is down only a few hundred. But that dip in consistency among the staff is sin in the camp. If you and your staff aren’t beyond reproach in tithing, you are blocking God’s blessing on your church. As a result, problems will develop with the rest of you givers. Hold your staff accountable to the biblical model of giving and then empower and challenge them to hold their teams accountable in the same way.

Step 3: Hold leaders within the church accountable for tithing. You probably have numerous leaders within your church who are not paid staff: deacons, elders, and small-group team leaders, for example. People need to go deeper in their giving commitment as they climb the ladder of leadership in your church. The covenant plays a critical role here. Make sure your lay leaders understand that they are an important part of your ministry team and, as such, are responsible for the commitments they are making to God, the other leaders, and the church as a whole.

Step 4: Challenge attenders and members to bring the full tithe to God. I cannot overstate the significance of educating people on the tithe and then issuing a time-bound tithe challenge. While challenges apply to all giving levels—for example, you are encouraging non-givers to give for the first time and first-time givers to give regularly—always highlight the challenge’s importance specifically for those who need to begin tithing, which, in reality, is everyone who has not yet reached that place on the continuum. The other stops are just stones over which many will be willing to skip.

As a church leader, you are a model of affection and care, just as Christ was. Love your people enough to lead them into biblical stewardship. Don’t let underdeveloped theology, fear, or lies of the enemy cause you to become a roadblock to their discipleship. You are the leader. You are accountable to God for giving your

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people every tool they need to become fully developing followers of Jesus. Biblical stewardship—or bringing the full tithe—is one of those tools. Without it, your people will limp, rather than sprint, through the rest of their spiritual journey.

—NELSON SEARCY; adapted from *Maximize: How to Develop Extravagant Givers in Your Church* (Baker Books, a division of [Baker Publishing Group](#), 2010). Used by permission. All rights to this material are reserved. Material is not to be distributed to other web locations or published in other media without written permission from Baker Publishing Group.

Discuss

1. Do all pastors at your church currently tithe? If not, how can you broach this subject?
2. Are you (or someone else) comfortable with keeping church staff accountable to tithing? How will this be a challenge?
3. How can your church communicate to your attenders the link between tithing and their spiritual journey?

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The Moneywise Pastor

The importance of being involved.

Proverbs 17:16

There is an old story about a young seminary graduate who came to a rural congregation as their first seminary-trained pastor. The people were proud of his vocabulary, the evidences of his culture knowledge and education, and his sophistication.

Several weeks after his arrival, he announced that on the following Sunday he would speak on "The Fiduciary Stewardship of the Royal Priesthood." The congregation eagerly anticipated this learned young man's sermon.

When the minister completed the sermon, one of the members said, "Pastor, I don't know exactly what it was you preached about, but it sounded like what our former pastor used to say when he was trying to lift an offering."

Regardless of how we say it, we are fundraisers in the eyes of many people. Many pastors don't like to think of themselves that way, but the function seems to go with the position. And whether we like it or not, the better we fulfill that part of our job, the more effective our ministries.

Why Become Involved

I have heard a few pastors say that they don't become involved in the financial procedures of the church—although I have heard very few say this in the presence of their church members! As much as I sometimes rebel against the idea, I've come up with several reasons I take an active role in the financial procedures of the church.

- *The pastor is a part of the church family.* For a member to be ignorant of how the church is actually using its funds would amount to poor stewardship. If church members are expected to be at least somewhat informed and interested in church finances, I'm no exception.
- *The pastor is a church leader.* The precise role of the pastor as leader varies from church to church, but for me to avoid all involvement in church finances would be to abdicate leadership. It takes money to build buildings, pay salaries, supply paper clips, and offer curriculum materials. I've never seen a church that can do without such things. Therefore I don't think I can claim to lead a church if I don't, at some level, concern myself with how it's going to pay for paper clips.

And as a leader I don't want to communicate a cavalier attitude about money. An older and wiser minister, speaking to our staff, told us that by refusing to become involved in money issues, we tell our people that money is not important.

Some pastors say they want to reserve their energies for the more "spiritual" concerns and leave money matters to others. I find it difficult, however, to separate money from spiritual issues. Jesus addressed the subject of money often, and his interest in the subject didn't make his ministry less spiritual.

- *Only the pastor sees the big picture.* In one church I served, a staff member suggested to me that our annual stewardship appeal actually discouraged new members from giving. At the time, our church was having difficulty assimilating new members into the life of the church. Although the motto and budget letter had not consciously excluded new members, it could have been interpreted that way.

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Since the overall finances were not in this staff person's responsibility, he had hesitated to speak to the finance committee. Even if he had, the finance committee, because it is not directly concerned with membership, may not have taken his objection seriously. After I discussed the matter with the committee, they agreed to make some necessary changes.

As pastor, I was the only person in the church who was aware and concerned about both issues (new members and finances) and had the clout to make sure both were taken seriously.

Five Ways to Raise Funds

To be involved with finances, though, doesn't mean we have to master the intricacies of spreadsheets. I've found I can be involved in five less tangible but perhaps more crucial ways.

1. Stewardship preacher. We live in a materialistic society, and often the first line of spiritual skirmish in believers is at the point of spending. Naturally, stewardship is more than asking for money, but it certainly includes money. As I mentioned, Jesus touched on money often in his preaching. I am wise to do no less. And if I do it well, it will raise money for the church.

And that means I've got to get specific from time to time.

"Why don't you use the word *money* when preaching about stewardship?" a member once asked me. "You speak of resources, talents, possessions, tithing, and sacrificial giving, but you appear to be afraid of the word *money*." After verbally treading water for several minutes, I had to admit he was right. I avoided the word *money* as if it were obscene.

When preaching on stewardship now, I try to use the m-word as well as *talents*, *time*, and the other "good" words. Not only is it more effective, it is also more honest. Sometimes when we ask people to give money, we need to make ourselves clear that this is what we are asking for. I am still not perfectly comfortable with it, but that's *my* problem. I don't have to project that upon the whole church.

2. Accidental fundraiser. Most people want to give to a variety of causes. And they often become aware of a cause, and thus contribute to it, because they've heard about it first in a sermon or class I've given. When, as a sermon illustration, I mention the work of the local food closet or a Baptist missionary, people will sometimes approach me afterwards asking how they can donate to the person or organization I've mentioned.

Also, I sometimes inadvertently challenge people to give when I address deeper issues in their lives. Once after I preached a message on compassion for the outcast, a man made a commitment to give a large amount to the benevolence ministry of our church. My message made no reference to money. I was seeking to address the attitude of superiority most upwardly mobile people have when they associate with the poor. This wealthy man heard his greed and selfishness challenged.

3. A trusted trustee. To many members, the pastor is the one person they can talk to without feeling manipulated. The pastor is wise to preserve this trust, especially when it comes to financial matters.

A wealthy and generous layman told me in any given week he received five to eight requests for charitable contributions. He had the same pastor for over twenty years and had developed a healthy respect for him. He said that when his pastor indicated a need in the church or the community, he was more than willing to give, because his pastor had never, to his knowledge, abused the gift or tried to manipulate him for selfish purposes.

4. Herald of the vision. The pastor may not be the only one who reminds the congregation of the church's goals, but he or she is usually the best trained to put the vision into words and images that a broad spectrum of the congregation can appreciate. People give to causes that flow out of the vision. I don't articulate a vision for the sole purpose of raising money, but if I cast vision well, I see money raised.

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5. *The conscience of the church.* The pastor, among others, must insist on integrity in financial matters. The pastor publicly and privately must be aware of how money is raised, given, counted, and spent, and how all this is reported.

In some cases, the issues are not so subtle. In one large church, the budget promotion committee planned a stewardship campaign that used a slogan and creative publicity methods. Unfortunately, they appealed to guilt and greed. The pastor intervened and asked the committee to redesign their emphasis. Although two leaders at first felt the pastor was trying to usurp their authority, they finally saw the pastor's point.

In some instances, though, the lack of integrity is subtle. In one church, the new pastor heard several people complain about the complexity of the monthly financial statement. When he asked the treasurer and the chairman of the board of deacons, they explained to him how to interpret the statement. After a couple of hours of decoding, the pastor determined that the church was in great financial condition. Still, it wasn't right, he thought, that the financial statement was too difficult to understand without detailed explanations.

As the pastor researched the problem, he discovered that the previous pastor and treasurer had designed the financial statement to keep the people from asking questions about expenditures. The report had been intentionally designed to intimidate the congregation into silence! Consequently, the questions about finances usually centered on the form of reporting, and there never seemed to be enough time to discuss exactly how money was being used.

The pastor quickly recognized this as a lack of integrity in reporting finances, and he eventually led the treasurer to more clearly present the information.

Always a Shepherd

Pastors may have financial responsibilities in the church, but in the end, we're still pastors.

One recent Sunday evening, I began the sermon by asking everyone to take the largest denomination bill out of their wallet or purse. If they had nothing larger than a five, I told them to take a check out of their checkbook. I did this on my seventh-month anniversary as pastor.

The congregation looked at me as if I were joking. I told them I was serious, and I really hoped they would do as I suggested. To those who had taken out a check, I asked them to find a pen and a hymnal, or something else with a hard surface. Some nervous laughter moved through the sanctuary, but most people did what I suggested.

I took a fifty-dollar bill out of my wallet. I then paused for about a minute and looked across the congregation and commented on the tension in the room. It felt as if "the honeymoon" was over. Even those to whom I felt closest looked at me as if I had lost my mind.

After the pause, I said, "Okay, you can put away your money and checks." We all felt the tension ease.

"We're a lot more relaxed now, aren't we?" Everyone laughed. "You think *you* were nervous; my palms are sweaty!" I continued. "We were nervous, of course, because we thought we were going to have to part with something that is precious to us. And that's uncomfortable."

"In my tenure as pastor, sometimes I or the finance committee will ask you to part with things that are valuable to you, like your money. I never want to manipulate you, but even the gentlest discussion of money can make us all feel uncomfortable. I want you to know I understand that; I feel it myself. I also want you to know that Christ can help us deal with this discomfort."

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In the end, my most important financial role with my people is that of pastor. I not only help people to give to the work of the church, I also help them identify their fears and concerns, especially about money, and place such anxieties into the hands of a compassionate God.

—GARY FENTON; adapted from [Mastering Church Finances](#), © 1992 by Christianity Today International.

Discuss


1. Have you or your pastor found yourself avoiding using the word “money” in your sermons about stewardship? How can you jump over this hurdle?
2. Do you think a pastor should have knowledge of the financials of the church? Why or why not?
3. Do you think your church separates money and spiritual issues? How might changing this attitude affect your church?

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Further Exploration

Books and other resources to develop a culture of stewardship in your church.

 BuildingChurchLeaders.com: Leadership training resources from Christianity Today International.

- "[Giving & Finances](#)" Assessment Pack
- "[Leading Financial Stewardship](#)" Assessment Pack
- "[Fostering Financial Stewardship](#)" Best Church Practices
- "[Benevolence Ministry](#)" Practical Ministry Skills
- "[Capital Fundraising](#)" Practical Ministry Skills
- "[Start a Fundraising Campaign](#)" Survival Guide
- "[Finances](#)" Training Theme
- "[Stewardship](#)" Training Theme

 LeadershipJournal.net. This website offers practical advice and articles for church leaders.

[Maximize: How to Develop Extravagant Givers in Your Church](#) by Nelson Searcy. (Baker Books, 2010; ISBN 9780801072185). *Maximize* is the ultimate how-to book for pastors and church leaders who long for their churches to be fully resourced to carry out ministry initiatives without financial strain. Pastor Nelson Searcy provides an innovative, step-by-step plan for turning first-time givers into extravagant stewards of God's resources.

[Money, Possessions and Eternity](#) by Randy Alcorn. (Tyndale House, 2003; ISBN 9780842353601). In this thoroughly researched and extensively updated classic, Randy Alcorn shows us how to view them accurately---as God's provision for our good, the good of others, and his glory.

[Revolution in Generosity: Transforming Stewards to Be Rich Toward God](#) by Wesley K. Willmer. (Moody Publishers, 2008; ISBN 9780802467539). In this insightful resource, Willmer and other experts on stewardship weigh in on generosity, possessions, giving, and proper asking practices in the body of Christ.

[Fields of Gold](#) by Andy Stanley. (Living Books, 2006; ISBN 9781414311968). Author Andy Stanley shows us that those who sow generously can expect to reap generously and receive a bountiful return: fields of gold---in this life, as well as the life to come.