

 GUIDELINES

stewardship

*Yes, It's about Money,
but a Whole Lot More—
Using God's Resources
Responsibly*

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General Board of Discipleship

STEWARDSHIP

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Some paragraph numbers for and language in the Book of Discipline may have changed in the 2008 revision, which was published after these Guidelines were printed. We regret any inconvenience.

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Contents

Welcome	4
Stewardship: The Call and Its Origin	6
What Is a Steward?	
We Are All Stewards	
Focusing Your Attention	
The Individual as Steward	
The Church as Steward	
Stewardship Ministry in the Congregation's System	12
What Are My Main Responsibilities?	
How Should I Start?	
Forming Stewards Within the Congregation	15
Values and Goals	
Communication	
Education and Inspiration	
Year-Round Stewardship	18
Components for a Twelve-Month Plan	
Scenario 1: A Year-Round Model	
Scenario 2: A Five-Part Model	
Scenario 3: A Four-Quarter Model	
Scenario 4: A Modest Start	
Generations and Christian Stewardship	25
Spiritual Gifts	26
The Stewardship of Money and One's Personal Finances	27
Nurturing Generosity Through the Church	27
Financial (or Giving) Campaigns	29
Resources	30
General Agency Contacts	Inside Back Cover

Welcome

You are so important to the life of the Christian church! You have consented to join with other people of faith who, through the millennia, have sustained the church by extending God's love to others. You have been called and have committed your unique passions, gifts, and abilities to a position of leadership. This Guideline will help you understand the basic elements of that ministry within your own church and within The United Methodist Church.

Called to Spiritual Leadership

Each person is called to ministry by virtue of his or her baptism, and that ministry takes place in all aspects of daily life, in and outside the church. As a pastoral leader or leader among the laity, your ministry is not just a “job,” but a spiritual endeavor. You *are* a spiritual leader now, and others will look to you for spiritual leadership. What does this mean?

First, *all* persons who follow Jesus are called to grow spiritually through the practice of various Christian habits (or “means of grace”) such as prayer, Bible study, private and corporate worship, acts of service, Christian conferencing, and so on. Jesus taught his disciples practices of spiritual growth and leadership that you, as a disciple, are to share with others as they look to you to be a model and guide.

Second, it means that you always keep your eye on the main reasons for any ministry—to help others grow to a mature faith in God that moves them to action on behalf of others, especially “the least” (see Matthew 25:31-46). This is an aspect of “disciple making,” which is the ultimate goal of all that we do in the church.

CULTIVATING VISION AND MISSION

As a spiritual leader, a primary function you carry is to help those you lead to see as clearly as possible what God is calling your church to be and to do. Ideally, your church council first forms this vision and then forms plans and goals for how to fulfill that vision. As a leader, you will help your team remain focused and accountable to honor the vision and goals to which the church is committed. You will help your team create and evaluate suggestions, plans, and activities against the measure: *Does this move us closer to our church's vision to bring others to God in this place and time?*

CHRISTIAN CONFERENCING

While there are appropriate and useful businesslike practices that apply to church life, Christian practices distinguish the church as the church. In the United Methodist tradition, how we meet and work together is important. “Christian Conferencing” involves listening not only to each other, but also listening intently for the will of God in any given task or conversation. This makes prayer essential in the midst of “business as usual.” As Christians, we are called to “speak the truth in love.” This is a special way to speak in which we treat one another as if each of us were Christ among us. As a spiritual leader in your ministry area, you have the privilege and opportunity to teach and model these practices. By remembering that each of us is beloved of God and discerning the presence of God in all that the church does, every task becomes worshipful work.

THE MISSION OF THE UNITED METHODIST CHURCH

The United Methodist Church is a connectional church, which means in part that every local church is interrelated through the structure and organization of districts, conferences, jurisdictions, and central conferences in the larger “family” of the denomination. *The Book of Discipline of The United Methodist Church* describes, among other things, the ministry of all United Methodist Christians, the essence of servant ministry and leadership, how to organize and accomplish that ministry, and how our connectional structure works (see especially ¶¶125–138).

Our Church is more than a structure; it is a living organism. The *Discipline* describes our mission to proclaim the gospel and to welcome people into the body of Christ, to lead people to a commitment to God through Jesus Christ, to nurture them in Christian living by various means of grace, and to send persons into the world as agents of Jesus Christ (¶122). Thus, through you—and many other Christians—this very relational mission continues.

(For help in addition to this Guideline and the *Book of Discipline*, see “Resources” at the end of your Guideline, www.umc.org, and the other websites listed on the inside back cover.)

Stewardship: The Call and Its Origin

Think of us in this way, as servants of Christ and stewards of God's mysteries. Moreover, it is required of stewards that they be found trustworthy (1 Corinthians 4:1-2).

What Is a Steward?

Are you confused about *stewardship* and what is expected of you as chairperson of stewardship in your congregation? Most people assume stewardship is all about money. Is this assumption correct? Let's trace its origin. "Steward" (from Olde English *stygeward*) referred to the keeper (ward) of the pig sty. The stygeward did not own the pigs but was a responsible farm hand with oversight of the entire hog farming operation. The extended farm family (including all of the hired help) had enough to eat and a decent livelihood if the stygeward did his job well.

"Steward" (translated from the Greek New Testament word *oikonomos*, which shares the root for *economy*), referred to the servant responsible for purchasing supplies, overseeing the other hired hands, keeping the books, and administering the operation of the household. Literally, *oikonomos* means "manager of the household." More than once, Jesus told a story that began, "There was a steward who . . ."

From both biblical and agrarian images, then, we are all stewards of *God's* household, which first is the whole of creation, not just money. Humankind were placed in the midst of God's good creation and given the role to represent God as the true owner of the whole of creation (see Genesis 1:28; 2:15). This is the background and foundation for all stewardship action, whether we administer our own household, the church, the community, the nation, or the world. There are ecological, economic, and geopolitical implications to God's call to be stewards of all that God has created. What we do through our congregations is in the context of the divine reign over all creation, which Jesus described as "the kingdom of God."

Furthermore, the way of life we define as *Christian stewardship* is rooted in the life and teachings of Jesus. When Jesus taught that we should love the Lord our God with all our heart, soul, mind, and strength, he called us to confront seriously the reality of God. God demands justice and abundantly shares compassion, mercy, love, and forgiveness to all. Jesus also called us to love our neighbors as ourselves. Self-acceptance and acceptance of others

are interwoven—they cannot be pulled apart without destroying the whole fabric. There is no love of neighbor without love of oneself. Our actions are rooted in God’s love for us in Jesus Christ. (See 1 John 4, especially vv. 9-10.) When we know that we are loved, we are free to share that love with others. We cannot give what we have not received.

Stewardship starts with one’s relationship to God. The good steward is one whose actions are in alignment with God (the Creator and “owner” of all that the steward manages). Thus, the beginning point for you as the chairperson of stewardship in your congregation is to listen to the call of God. Through prayer and discernment, seek alignment with God’s hopes for your church, the community where your church is located, and for the whole world. Read the Scriptures. Meditate. Listen to what God is saying to you through your reading, through the world around you, through times of worship, and especially through your church’s relationship with “the least of these” (see Matthew 25:31-46).

We Are All Stewards

We are all stewards of God’s Kingdom—every one of us. We may be effective stewards or not-so-effective stewards, but nevertheless, we are stewards all the time. It is not an option.

The setting for us to live as stewards is our daily lives in this real world. Stewardship is “in the world.” It is our daily human response to what God has done and is doing as well as our response to what we anticipate God will do in this world. The time for being a steward is now. Does this sound like the way the word *stewardship* is used in your congregation?

How does your understanding of yourself as a steward affect your responsibility as the chairperson for stewardship in your local congregation?

The chairperson (and the whole stewardship ministry area, committee, or office) is responsible for helping the whole congregation look to the welfare of the entire household or community. The community includes the congregation, the geographic community of your church, and the wider community of God’s world. You have the responsibility and privilege of helping each person within the congregation develop into a more faithful and effective Christian steward in all of those “communities.” What a huge job! What an honor!

Focusing Your Attention

While stewardship is, in some way, the task of every officer, leader, and official group within the congregation, the committee on stewardship will need to focus the task to make it clear and manageable. Two such foci are: (1) What stewardship tasks in your setting are not being addressed by other groups? and (2) What are the gifts of the people in your congregation? It may seem obvious, but you do not need to do what is already being done by some other ministry group in your congregation. Affirm good stewardship wherever you see it, but do not duplicate what is already happening. There is plenty to do without trying to duplicate tasks.

In his great commission (Matthew 28:16-20), Jesus called upon his followers to “make disciples of ALL nations” (emphasis added). Our community—as a part of God’s people—is an all encompassing circle with one God as Lord of all. However, God has assigned us a special responsibility to the particular community defined by where we live and work and worship. Your task is to work in this context without losing your perspective on the total picture. As you survey the big picture, look for what is being done, what could be done better or more expansively, and what is not being done well enough or at all.

Where do you see God at work in your community? Those who have eyes to see, let them see! (see Mark 8:17-18).

You can only oversee or manage what there is—not what you wish you had. No one can “steward” what is not there. Pay particular attention to the gifts of the people within your congregation. You will look for the individual and corporate gifts that are within the congregation and seek to set them free to live faithfully in this world. Recognize that many people do not think they are gifted, but each person is gifted (see 1 Corinthians 12:7). Select tasks and responsibilities that people within your congregation have the gifts to do. By adopting this practice, you will embrace an attitude of abundance rather than a mindset of scarcity.

As you grow as a Christian steward, you have the task of helping the whole congregation develop gifts and grace for use in this world in whatever sphere of influence the church has corporately and each person has individually. While working on the pieces, never lose sight of the whole.

The Individual as Steward

Stewardship is not the limited scope of participating in an annual financial campaign. Christian stewardship is a spiritual way of life. Individuals

become more faithful and effective stewards when they grow into this way of life, involving all that they are, all that they have, and all that they do. This way of life requires the recognition that everything belongs to God.

What steps will you make to deepen your spiritual way of life?

In what ways can you make a greater Christian impact in the world with your stewardship of time?

What steps will you make in the stewardship of money and possessions? What is God saying to you about the way you earn, save, give, and spend money?

What is God saying to you about the ways in which you care for the environment and natural resources? What ways can you encourage your community to care for God's creation?

These are stewardship questions.

SETTINGS FOR EXERCISING OUR STEWARDSHIP

We are called to be stewards within our families. Each of us has responsibility within our homes and in other personal interactions, regardless of our age or other factors.

We are stewards of the gifts, talents, and abilities that God has given us within the church and the community. Review Romans 12, 1 Corinthians 12, and Ephesians 4 to see Paul's lists of gifts that he identified in the churches of his day. Which of these gifts do you see in your own life? Which do you see in the lives of those on your committee or ministry area? Develop the skill for identifying the gifts in others within the congregation. When you have practiced identifying gifts in one another, begin looking for giftedness in the people within your community. Encourage people to use their gifts in their homes, in the community, in the church, and throughout the world.

We are stewards of time. We make decisions about how we spend our time. We either find rhythms in life or we lack rhythm in life. The primary question is how one uses twenty-four hours of each day; how we (consciously or unconsciously) allot time to prayer and worship, to family and friends, to work, and to recreation. These are stewardship decisions that need to be reevaluated regularly.

None of us can escape being a steward of God's possessions. This includes our handling of money and other resources. Jesus told story after story about one's relationship to possessions. He taught in the tradition of the prophets when he related one's use of possessions to one's relationship with God. In our consumer-oriented economy, being a Christian steward of our money and possessions may be the most difficult challenge that many of us face.

We model stewardship through our actions and attitudes, by serving and giving. The Christian steward willingly worships, studies, gives, serves, and loves with joy and gratitude as a response to God's grace. Every member, and in particular the members of the stewardship ministry, sets an example by the way we share our prayers, presence, gifts, and service with one another and the wider community.

Christian stewardship is not an effort to create a relationship with God, although it may lead to a deepened relationship. It is a response to God because of the joyful relationship that already exists. The response to the invitation to Christian stewardship is part of an ongoing, faithful, spiritual journey that deepens and matures.

As members of this congregation, will you faithfully participate in its ministries by your prayers, presence, gifts, service, and witness?

The Church as Steward

Do all in your power to increase their faith, confirm their hope, and perfect them in love (from the ritual for reception into membership on pages 38 and 43, *The United Methodist Hymnal*).

When persons are received into membership in a United Methodist church, they are asked questions of faith and intention. After the new members respond, the pastor turns to the congregation and asks those assembled to take responsibility for the spiritual growth and nurture of these new members. The congregation is asked to do all in its power to *increase faith, confirm hope, and perfect* these new members *in love*.

What actions by the congregation will help new members increase faith, confirm hope, and grow in love?

While this commendation is a call upon the church as a body, it can also be the mission statement for the ministry area on stewardship. Stewardship is a year-round assignment for your congregation. Individuals are encouraged, guided, and formed into becoming more faithful Christian stewards through congregations. Congregations who model and develop faithful stewardship encourage their members and constituents to grow spiritually. There is rarely movement unless it starts with the example of clergy and lay leadership who are growing as more faithful and effective Christian stewards.

How does your congregation equip its members to use their gifts and grace for good in the world?

The congregation is a steward in the way it celebrates joys and weeps with those who go through times of sorrow. Sharing is at the heart of stewardship. An act of stewardship may be to develop an email list so that prayer requests can be sent out immediately to all of the people within the congregation.

A congregation is a steward when it organizes a neighborhood cleanup campaign and when it keeps an eye on the message its interior and exterior cleanliness and décor send to visitors and members.

The church is a steward when it unlocks its doors during the week and invites the entire community to come in for prayer and meditation.

A congregation is a steward when it faithfully and effectively gives witness to the Gospel. Christian stewardship includes the management of God's gift of salvation, which consists primarily of the Gospel. Congregational stewardship demands full participation of its people in the redeeming work of God.

A congregation is a faithful steward when its business meetings support healthy organizational life. Groups meet for planning and decision making that furthers the church's mission and vital ministry. Caring for one another is a key ingredient of each gathering. While consensus may be an honorable goal, respect for one another, even when disagreeing, is essential.

The congregation is a steward in the ways it makes use of its properties. Some congregations seek to *protect* the property more than to *utilize* the

property in ministry. A stewarding congregation sees the church building as a resource for the community rather than a clubhouse for its members.

The congregation is a steward by establishing comprehensive financial policies. (See *Guidelines for Leading Your Church: Finance* for more details.) Every giver expects that the funds are being handled properly. This is not a new issue. Read 2 Corinthians 8:16-23 to see the lengths to which Paul went to assure the Corinthians that their offerings would get to where they were intended.

The congregation is a steward of the funds that are given for mission and ministry. Churches need to be open and candid about where funds are spent—which ministry is fulfilled because of this giving. Every person’s concern must be taken seriously. However, that does not mean that every person will agree with every decision.

The church is a good steward when it manages the funds well—keeping good records and making ethical, responsible decisions about fund allocations. The financial life of the church needs to be “transparent” so that all have access to the way the financial life of the congregation is conducted.

Stewardship Ministry in the Congregation’s System

The chairperson of the ministry area on stewardship is elected annually by the charge conference after being nominated by the committee on lay leadership or from the floor of the charge conference. This chairperson is a member of the finance committee. In some congregations, stewardship is the responsibility of a subcommittee of the committee on finance. Smaller congregations often find that this alternative is most viable. The risk in making stewardship a part of the finance committee is that stewardship may be thought of only in terms of money or that day-to-day management issues will overshadow the broader theological understanding of stewardship. When a distinct group has the sole responsibility for planning and encouraging year-round growth in faithful stewardship, the whole congregation is likely to benefit.

Each United Methodist congregation has the freedom and responsibility to organize itself, within the boundaries defined by the *Book of Discipline*, so your church may be organized a bit differently from others.

Christian spiritual formation is the foundation for dynamic and effective stewardship, regardless of the organizational configuration. The job of the chairperson and the members of the ministry area on stewardship is to inspire and to lead the congregation as growing stewards.

Cooperate with the church council, the pastor(s), and other church leaders to address the needs and opportunities of this ministry area, using all appropriate resources and relationships within your community, the congregation, the district, the annual conference, and the denomination.

What Are My Main Responsibilities?

Vigorously resist the perception that the sole task of the ministry area of stewardship is to conduct an annual giving campaign. There is nothing wrong with having an annual giving campaign or in directing one. In fact, an annual giving campaign may be one of your responsibilities, but stewardship is far more than an annual campaign. It is a year-round task; and while it includes money, Christian stewardship includes far more than money. Your main responsibilities *may* include the following activities. (Refer to the Resources at the end of this Guideline to help you in these tasks.)

1. Plan and promote a comprehensive year-round agenda for developing Christian stewards. This may include stewardship education, spiritual giftedness, ecological stewardship, proportionate giving and tithing, guiding an annual giving campaign, planned giving, personal budget planning, and Christian lifestyle promotion.

2. Interpret the biblical and theological basis for Christian stewardship using resources consistent with the doctrines and polity of The United Methodist Church. An excellent foundational resource is *Steward*, a twelve-session study available from Cokesbury. (See the Resources at the back of this Guideline.)

3. Promote earning, saving, giving, and spending habits consistent with a Christian lifestyle. In a consumer-oriented culture, this concept may be one of the greatest challenges facing North American Christians today. Build systems that help people in your church and community escape the strangulating demon of hyperconsumerism and debt.

4. Invite persons in your congregation to explore tithing (giving ten percent) and encourage them to set the tithe as the benchmark goal for their giving.

5. Create, within the congregation, a deepening commitment to personal and corporate Christian stewardship, which includes taking care of creation as well as using and sharing talents and resources.

6. Work with the committee on finance in your church. Encourage them to review their processes so that the financial aspects of the church are growing more consistent with faithful stewardship theology and practice. Encourage processes that build accountability and trust.

Ask each member of your stewardship group to “vote” on two of the items as their top priorities. Collect the votes and put a check by the ones for which they voted. You will then see the primary concerns of your committee. This will help you to narrow the broad scope of work to where the emphasis can be for this year (or the next three years).

How Should I Start?

1. If you do not already have a committee, ask the committee on nominations and leadership development to help you select a group of persons who demonstrate a lifestyle of Christian stewardship and generous giving. Strive to reflect all the ages within your congregation, including youth.

2. Ask to meet with the pastor and your committee to explore your aspirations, dreams, and goals and to align them with the mission and vision of the congregation. Establish clarity about expectations so that you work together and keep the lines of communication open throughout the year.

3. At the first meeting of your ministry area, pray and reflect together on where each of you is on your own spiritual journey as a Christian steward. Ask: Where is God calling us to change and grow? Encourage your committee members to take a personal step with you in the direction(s) where God is calling you. *A Money Autobiography* can help you assess your own stewardship. (See www.gbod.org/stewardship.)

Then spend most of your time listening to the hopes, ideas, and passions of your committee members. List—and celebrate—what the congregation is already doing to foster faithful stewardship. List new ventures for stewardship growth and improvement. The new ventures will probably not emerge clearly at first. When they do, be sure that you enter into them with the passion and planning necessary to follow through on them.

4. Begin each meeting with prayer or other Christian practice, thanking God for all blessings and seeking divine guidance for your work. As you

assign tasks and check on progress, remember to help one another and to celebrate all of the places where you sense God working in your community and your congregation. Focus on your successes. Learn from failures. Give hope and encouragement to your colleagues on the stewardship team.

5. Decide how often to meet (monthly, bi-monthly, quarterly). Meet often enough to maintain continuity between meetings and long enough to accomplish a reasonable agenda.

6. Plan the tasks you need to accomplish during the year, such as year-round stewardship education for all age levels, personal budget planning, an annual giving campaign, or other projects. Link the people with those themes and issues that excite them. Set them free to do their work. Do not micro-manage, but regularly encourage them.

7. Keep each meeting of your group focused on the connection between Christian stewardship and the church's mission more than on what activities you can think up for the church. Pause for times of meditation, prayer, or singing in the midst of your meetings. As a response, use "All Things Come of Thee" (*The United Methodist Hymnal*, page 588) or another of your choosing.

Forming Stewards Within the Congregation

Consider the following action items for adaptation and use in your congregation. **Select only those actions** that will enhance the primary task you wish to accomplish this year. Convey both information and inspiration. Communicate through a variety of ways in order to reach many individuals. Redundancy in method is essential!

Values and Goals

All activity is in the context of a set of values and accepted goals. Each one of the items listed below has implied values and may be considered a goal to be achieved. This list is directed more toward financial stewardship.

1. Focus on the need of the giver to give rather than on the need of the church to receive. Focus on God's love and one's response to it in the totality of life. Giving through the church of one's prayers, presence, gifts, and service emphasizes living one's life as a Christian twenty-four hours each day, seven days a week.

2. Change is more likely to come through modeling and invitation than through argument. When people model faithful stewardship, others are encouraged to live their faith in this consumer-oriented world. Recognize that it is not easy. We are bombarded with messages to spend more, resulting in giving and saving less. Encourage one another.

3. Support your church leaders and other members to remain focused on the vision of the church. The strategies for promoting faithful stewardship are best when developed from the values, mission, and vision of the church.

4. Work toward the goal in the next five to ten years of giving twenty percent or more of the church's total annual offerings, including special offerings and outreach gifts, toward local and denominational benevolences. This goal could be achieved by giving ten percent or more of the church's total annual offerings to local community needs and ten percent or more to denominational and worldwide missions in addition to apportionments for annual conference and denominational ministries. This enables those whose passion is local needs and those who care most about worldwide missions to each feel that they are involved in giving toward these causes.

Communication

It is essential to keep lines of communication open among all members of the congregation, especially between laity and clergy. When clergy are informed of giving levels, especially of any sudden changes in the pattern of a family's giving, they can follow up and provide optimal pastoral care. An increase, for example, may mean a big bonus, or a decrease may be due to serious illness or separation or divorce or job loss. With access to giving records, the clergy are better able to provide effective spiritual leadership and pastoral care.

It is also important to keep lines of communication open between all age levels in a congregation. Children and youth in their Sunday school classes and other groups can discover the joy of giving. Children are usually eager to have their own offering envelopes. They love to hear the stories of the good that is done with the money they give. Affirm the small acts of sharing that children do for one another and for their parents and other adults.

1. Include a monthly article on stewardship in the church newsletter.

2. Plan a "Stewardship Moment" once a month during the worship service with different individuals speaking for one minute on a stewardship

theme, such as the stewardship of personal influence or the stewardship of personal relationships, the joy in giving, or their spiritual journey with tithing (or toward tithing). If someone visited a ministry supported through missions, invite that person to tell the others a human-interest story about the ministry.

3. Invite the children in Sunday school to prepare posters illustrating the concept(s) of living with God's creation and their understanding of sharing time, talent, and treasure. Children have high ideals about sharing. Display the posters prominently, remembering to announce the display and to list, with thanks, all of the children's names in the weekly bulletin.

4. Create special offering envelopes for children. In addition to the envelope as a place for them to insert their offering money, provide a place on the outside for the children to tell of ways they have given of their time or shared something else during the week. Once each month, print these (edited) statements in your church newsletter.

5. Schedule a discussion session with the youth about setting priorities for the use of time and money. Provide them with education on basic financial principles from a Christian perspective. (See Resources for *Three Key Questions: Unlocking the Mystery of Money for Middle School Students and Money: What's God Got to Do With It?*)

6. Display pictures, cartoons, short quotes, and articles on stewardship on the church bulletin board. Change the display often. Place current pamphlets and leaflets on stewardship published by our denomination in literature racks.

7. Work with the ministry team on worship to include in morning prayers the names of ministries being funded through the church's stewardship.

8. Invite those who enjoy acting to perform a worship drama on stewardship. Write your own script or go to www.gbod.org/stewardship in the "Local Church Resources" tab.

Education and Inspiration

1. Encourage clergy to preach on stewardship throughout the year and to call persons to be faithful stewards.

2. Arrange a forty-five-minute session with the ministry team on worship. Explore ways to make the time of the offering in worship a great time of joy and celebration.

3. Use stewardship study resources for small groups, like *Steward: Living as Disciples in Everyday Life*, *Treasures of the Transformed Life: Satisfying Your Soul's Thirst for More*, or *Irresistible Invitation: Responding to the Extravagant Heart of God*. (See Resources and check with your Conference Media Center for the availability of these resources.)

4. Plan one-day or weekend retreats focusing on how to become good stewards, using denominational publications and other resources available.

5. Offer a series of study sessions on the biblical concept of tithing. Use for your text *Holy Smoke! Whatever Happened to Tithing?* (See Resources.)

6. Conduct fund development workshops throughout the year on the following related topics: (1) Christian Money Management; (2) Estate Planning; (3) Wills; (4) Deferred Giving; (5) Trusts and Bequests. Secure leadership from the United Methodist foundation serving your annual conference. (Visit www.NAUMF.org for contact information for United Methodist foundations.) Share information and resources by inviting members of neighboring churches.

Year-Round Stewardship

What would “year-round” stewardship look like? The materials that follow are a guide—not a blueprint. This section begins with an approach to the task and then moves to possible ingredients for consideration at appropriate times throughout the year. You will need to adapt the suggestions and recommendations to your particular church setting.

Components for a Twelve-month Plan

SUBJECT MATTER

1. Stewardship of the Creation. Contact the General Board of Church and Society (www.umc-gbcs.org) for resources and suggestions in this area.

2. Personal Financial Management. This may be the most needed area for many individuals and families in your congregation. Many people are controlled by the demon of debt rather than living in the fullness of financial freedom. Help people take control of their finances with the guidance of faith and the support of the fellowship. (See “The Stewardship of Money and One’s Personal Finances,” page 27.)

3. Tithing. The tithe is a helpful God-given benchmark for giving. (See Resources for recommendations.)

4. Time, Talent, and Spiritual Gifts. People are the church even when they are not doing “church work.” Expand your horizons to find ways to help people use their gifts beyond working on a church committee. Affirm the variety of ways people use their gifts and talents seven days a week. (See “Spiritual Gifts,” page 26.)

5. Planned Giving and Estate Planning. People are to be encouraged to provide planned gifts to fund the ministry and mission of the church. Work with the trustees or the endowment committee to help interpret the importance of these opportunities. The United Methodist foundation serving in your annual conference is an excellent resource to assist in this effort. (Visit www.NAUMF.org for a complete listing.)

ACTIONS AND PROGRAMS THAT COMMUNICATE SUBJECT MATTER

6. Celebration. Look for reasons to celebrate the good things done through the ministry and outreach of your congregation. Help the people feel good about the difference they are making in the world through their prayers, presence, gifts, service, and witness. Focus on the abundance of the congregation’s assets.

7. Personal Witness. Never underestimate the power of personal testimony. Invite generous persons to tell about the struggles and joys of their giving pilgrimage.

8. Preaching. The Bible contains a wealth of preaching material on a variety of stewardship issues. (Click on “Local Church Resources” at www.gbod.org/stewardship for sermon starters.)

9. Telling the Stories. Find ways to tell stories of the difference made in the lives of people through their giving through this congregation. This may be done at the time of the offering or at another place in the worship service. Select stories and pictures for your newsletter. Send brief stories via email to your members and constituents. For specific stories about the apportioned funds and special offerings, visit www.umcsgiving.org. This website contains stories about apportioned funds, the Advance, special Sundays, special appeals, and conference benevolences.

10. Intentional Study Sessions on Stewardship Issues. Short-term studies are available on a variety of Christian stewardship issues. Consider speakers and programs at special events in your church. (See *Steward and Wesley and Giving* in Resources.)

11. An Annual Emphasis. At least once each year, intentionally call upon the people to evaluate their giving in the light of their spiritual growth and other money practices. One of the most appropriate ways to accomplish this goal is to conduct an annual giving campaign.

SETTINGS

Examine each of the above eleven components and explore the settings where each is most appropriate within your congregation. Settings will vary depending upon the size and “style” of the congregation. Settings may include (but are not limited to):

- worship services
- children, youth, and adult classes and groups
- confirmation classes
- adult new member orientation/formation groups
- United Methodist Women and United Methodist Men
- programs at Fellowship Dinners and Family Night Programs
- traditional annual celebration events.

Scenario 1: A Year-Round Model

The following scenario is arranged with possibilities for actions taken weekly, monthly, quarterly, semi-annually, and annually.

WEEKLY

- Pray (daily).
- Use the offering in worship as a time of helping people effectively and creatively see the relationship between giving and faith. Meet with the worship ministry area to explore ways the offering can express our professing faith.
- How is the offering received in children’s Sunday school classes? Meet with the education ministry area to explore ways to communicate to the children and youth about the joy of giving and to help them celebrate that they are part of spreading the good news of Jesus Christ throughout the community and around the world.
- Communicate to the congregation the ways in which the church is making a difference in people’s lives, locally and globally. Share some fact about how faithful stewardship of the congregation’s prayers, presence, gifts, service, and witness has touched individual lives.

MONTHLY

- During the worship service invite a generous giver to offer a testimony about giving. (Generosity is not determined by the total amount but by proportion.)

- Creatively say “Thank You” (over and over again) to the people of the congregation for their giving.
- Use the church bulletin boards to communicate human-interest stories about the difference their giving is making in the lives of people all over the world.
- Mail offering envelopes for each month instead of distributing annual boxes.
- Place a brief article in your church newsletter urging participation in the church endowment fund.

QUARTERLY

- Hold a new-member formation class that includes a session on responsible personal finance and giving.
- Send a letter to every giver, thanking each for his or her gift and recording the total amount received to date from him or her. (This can be one of the monthly letters noted above and may include the monthly giving envelopes.)
- Bring a group together to write a brief humorous skit about giving. Present the skit at a church dinner or in a worship service.
- Schedule a brief “stewardship education” segment at the meeting of the church council.

SEMI-ANNUALLY

- Hold a ministry and mission fair. A fair is a good time for various groups (from prayer groups to work groups to fun groups) to seek to enlist others into their group or task. It is a time of celebration.
- Publish a step chart listing the numbers—not names—of persons or families giving at each giving level above \$10 per week.
- Promote electronic funds transfer (EFT) as a convenient means of giving. Visit <http://www.vancoservices.com/umeft.htm> to obtain an information packet and sign-up materials. Visit www.gbod.org/stewardship for related articles and frequently asked questions about EFTs.

ANNUALLY

- Offer short-term studies on stewardship using materials such as *Steward*.
- Hold an annual emphasis on giving. You may use a self-directed campaign to guide the leadership in helping persons relate their giving to their spiritual pilgrimage. Visit www.gbod.org/stewardship for suggestions.

Scenario 2: A Five-Part Model

Develop a (nearly) bi-monthly design to guide your work in stewardship. This design is shaped around five specific areas listed in the questions asked of each new member: prayers, presence, gifts, service, and witness. It is especially appropriate in smaller membership congregations where all activity is led by a committee-of-the-whole. These emphases may be selected to fit your areas of responsibility and rearranged in order to fit the needs of your congregation..

Prayers. During one segment of the year, emphasize the stewardship of one's prayer life. Develop short-term classes on prayer. Urge each Sunday school class, youth group, women's circle, and men's group to have at least one prayer emphasis during this quarter. You can broaden the scope of this emphasis to include the "means of grace" (see p. 4). Work with your nurture ministry area or committee to develop this emphasis.

Presence. During another segment of the year, develop a specific plan for encouraging persons to attend worship regularly. This may require personal contacts and additional opportunities for worship. Provide models of brief devotionals (beyond a perfunctory prayer) that can be used by committees, organizations, and groups when they meet. Work with the worship ministry area or committee to develop plans for this emphasis.

Gifts. During each week of this time period, find a legitimate way to celebrate the good that is being done through the financial giving of people within your congregation. Help people take charge of their own financial life rather than being slaves to debt. Provide personal budget workshops. Offer a seminar on estate planning and highlight the endowment fund. Work with the committee on finance to develop a plan for inviting persons to be generous givers. A giving campaign may be appropriately used here.

Service. The service emphasis will emphasize the spiritual gifts as described in 1 Corinthians 12, Romans 12, and Ephesians 4. Develop a plan to encourage members to identify their spiritual gifts and to relate those gifts and passions in service to the needs of the community and the world. Celebrate the many ways people are already using their gifts for the joy of serving and the glory of God. A talent fair can be a helpful activity for this emphasis.

Witness. Telling stories of how our Christian growth has influenced our attitude and practice of generous giving is powerful and inspiring. Offer time in worship and small groups for persons to tell their stories about the blessings of giving and receiving, "abundance" thinking, and ministries accomplished.

Scenario 3: A Four-Quarter Model

If your responsibility is to emphasize four different kinds of financial stewardship during the year, the following model may be adapted and used in your congregation. Work closely with the committee on finance as you develop this year-round strategy.

First Quarter: Personal Finance. Plan a series of special sessions on personal finance for each generational group within your congregation. For instance, you may have a series of sessions for young adults on “How to have enough money so your children can go to college” or “Building a budget with my first “real” job.” For middle adults the session(s) could be on “Money and your teenager” or “How to retire without living in the poor house.” For older adults the sessions may be on estate planning or on planned giving options, “Living long without outliving your money.” Offer a personal budget planning course, like Good Sense Ministry Budget Course. Consider expanding this ministry by providing ongoing personal budget counseling. Visit the links page of www.gbod.org/stewardship or www.goodsenseministry.com for specific information.

Second Quarter: Planned Giving. Using a series of mailings and brief testimonials, describe the many ways to give in addition to cash or check. Potential givers in your congregation may find planned giving tools helpful in their particular situations. For instance, members can give stock, property, insurance policies, and a host of other valuables. If you do not already have an endowment or trust fund committee, invite your conference foundation executive to guide you as one is established, even if you have no idea if the church will ever receive any bequest or other endowment gift.

Third Quarter: The Financial Stewardship of the Congregation. Review the budget building process in your church, the financial accountability system you have in place, and the methods you use to communicate financial information to the members and constituents. Hold focus groups of church members to seek ideas for improvement. Work closely with the committee on finance on this project.

Fourth Quarter: Giving. During this quarter, you will ask members to evaluate their giving and to make individual and family commitments for giving that supports the ministries of the congregation. You may work on this emphasis through an annual giving campaign. Promote giving by electronic fund transfer (EFT.)

Scenario 4: A Modest Start

FIRST YEAR

If your congregation has no history of intentional activity around Christian stewardship (except for an annual giving campaign) then choose two of the following options as the starting point for your work.

- Work with those in your congregation who are responsible for shaping the worship service to transform the offering into a time of celebration through testimonies, stories of lives changed through your church's giving. Be willing to experiment with movement and with fresh patterns of action.
- Develop a narrative budget (the budget as story) to describe the life and ministry of your congregation in human-interest form.
- Ask your pastor to preach a three-sermon series on the relationship of possessions to one's spiritual life. (See www.gbod.org/stewardship.)
- Offer a course in personal budget planning, like Good Sense Ministry.
- Teach children about Christian stewardship. Children will be excited to learn the multifaceted components of stewardship. Visit www.share-savespend.com for teaching material. Consider using the ideas offered in *Let the Children Give: Time, Talents, Love, and Money*.

SECOND YEAR

Select another option from the First Year list or add one or two items from the following list.

- Develop a twelve-month calendar of stewardship that may include, but is not limited to, a study of the theology of stewardship, spiritual giftedness, personal and family budget planning, estate planning, or stewardship of the Creation.
- Draw together a group to study *Treasures of the Transformed Life: Satisfying Your Soul's Thirst for More* or *Irresistible Invitation*. (See Resources.)
- Invite a group of key leaders (not necessarily officers) who will commit to the thirty-day process described in *Holy Smoke! Whatever Happened to Tithing?* (See Resources.)

THIRD AND FOURTH YEARS

Look over the suggestions for the two previous years, including those you did not do. Evaluate what should be continued, discontinued, and added. You may see ways to improve your ministry and find fresh ideas to implement.

Generations and Christian Stewardship

Reaching young people is especially important in stewardship, for they are both our current and next generation of stewards. Attractive worship centers and meaningful liturgy can reinforce growth as Christian stewards.

Include the children and youth of the congregation during any stewardship emphasis. Do not shy away from dealing with money issues from a faith perspective. Many people, including youth, have a distorted view of money. They have a poor concept of what it means to give through their church. Even very young children can understand the meaning of giving, receiving, and sharing.

WAYS TO NURTURE YOUNG CHILDREN AS STEWARDS

- Tell a good story, with action and excitement.
- Use object lessons.
- Describe heroes (biblical and contemporary) worthy of our admiration.
- Teach children to share with others. Affirm them when they do share.
- Teach children to express thanks in their conversations and in their prayers.
- Work with parents of young children to help them communicate healthy faith-based money values to their children. See *Stewardship Nuggets for Children and Families* at www.gbod.org/stewardship and *Let the Children Give: Time, Talents, Love, and Money*.

WAYS TO NURTURE THE YOUTH AS STEWARDS

- Tell stories of famous people whose lives were devoted to helping others, such as Albert Schweitzer and Mother Teresa. Invite a generous person from the congregation to tell his or her personal testimony of sharing time and money.
- Discover how youth are already volunteering their time to help others, such as assisting in the church nursery, participating in community service projects, and caring for the environment. Explore additional options with them.
- In Sunday school or other Christian education settings, discuss Scripture references to stewardship and the qualities of a Christian steward.
- In confirmation classes describe the ways stewardship is understood in the Bible including Creation, giftedness, first fruits giving, tithing, and jubilee.
- In youth fellowship meetings provide sessions on budgeting allowance money and money earned from paid employment. Explore the moral and ethical issues around advertising, spending, saving, and investing.
- Include youth in your church's next Volunteers in Mission (VIM) team.

WAYS TO NURTURE ADULTS AS STEWARDS

- Offer short-term classes on a wide variety of stewardship issues.
- Affirm faithful Christian stewardship when you see it from individuals and from groups.
- Include stewardship in new-member formation sessions.
- Model gracious receiving as well as generous giving.

Spiritual Gifts

God has blessed each of us with unique and important gifts. Enabling church members to discover, develop, and use their gifts within the church, community, and world is another important function of the ministry area on stewardship. Here are some methods by which this may be accomplished.

Plan a Gifts Discovery Workshop. If possible, secure leadership through the annual conference connectional ministries office. In preparation for the above activities, your ministry area can study the following Scriptures: Romans 12:4-8; 1 Corinthians 12:4-31; Galatians 5:22-23; and Ephesians 4:7-13.

Study Spiritual Giftedness. Examine pertinent Scriptures in an elective Sunday school course or in a series of weeknight sessions. Also study and use these important books on spiritual gifts: *Equipped for Every Good Work*, *Learning to Lead From Your Spiritual Center*, *Rediscovering Our Spiritual Gifts*, and *Your Spiritual Gifts Inventory*. (See the Resources.)

Help to orient the mindset of work areas and committees to being inviters of gifts. Instead of using a control model that “runs every idea through a committee” that can veto or radically alter the concept, have the committee see itself as a group that helps gifted persons fulfill God’s calling through the life of the congregation. When someone says, “Why don’t we . . . ?” ask that person to find three or four other persons who are also interested and help them accomplish their dream.

Plan a ministry fair every six months. Invite anyone who has a legitimate idea for a ministry to set up a display. If that person can find at least four other persons in the church who are willing to “sign on,” the idea becomes a recognized ministry of the church for the next six months. The advantage of this six-month plan is that many people are afraid to participate in an activity for fear that it will become a long-term commitment. The limited term encourages people to dream dreams and to see visions of what the church can become through the commitment of the gifts and grace God has given. At the six-month anniversary, evaluate, then decide whether to continue for the next six months or to try out something else.

The Stewardship of Money and One's Personal Finances

Give opportunity to all church members to give the best of their time, talents, and resources. Encourage them to be good stewards in all facets of their life. The ministry of money and the management of one's personal finances are connected in the lives of all who practice Christian stewardship.

“Where your treasure is, there your heart will be also” (Matthew 6:21).

How people handle their personal finances and how they use their money are concerns in modern society. More than two hundred years ago these issues were also concerns of John Wesley, the father of Methodism. He was concerned about the poor and preached to them “where they were.” Wesley was also concerned about those followers who did have money, how they acquired it, what they did with it, and the effect of their buying and selling on the whole of society. Wesley, in his sermon “The Good Steward,” declared that God has entrusted us with our souls, our bodies, our goods, and whatever other talents we have received.

The church today can provide its people with a valuable service in two particular areas of financial stewardship. First, the stewardship guidance given to persons within the church enables them to establish a healthy relationship with money and material possessions in their own lives. Help in personal financial stewardship encourages individuals to become faithful stewards of their money and their material wealth and to grow to their full potential as Christians. Second, the generous giver of financial resources within the church makes possible a strong ministry of outreach to the community.

Nurturing Generosity Through the Church

In most churches, the committee on finance is skilled in managing the funds but may lack the gifts for inspiring generosity. The stewardship ministry group has the freedom to emphasize generosity instead of the management of the church funds. Invite persons to express publicly the joy they have found in generous giving. There are many ways to give, and some congregations provide many options for giving. In cooperation with the committee on finance, consider some of the following emphases and ventures.

REGULAR AND PROPORTIONATE GIVING

- Encourage church members to study the Scriptures and learn what Jesus teaches about giving and sharing one's resources as part of one's spiritual growth. (See "Qualities of the Christian Steward" in the Articles section at www.gbod.org/stewardship.)
- Ask church members to determine the percentage of income they now give and to develop a covenant to increase that percentage by one percent per year. Be up front that such a decision will cause most persons and families to rearrange priorities in their spending habits.
- Provide invitational opportunities for church members to respond regularly to fund the various ministries of the church locally, nationally, and globally, through envelopes and special offerings for specific needs.
- Offer the option for persons to support the ongoing ministries of the church through EFT.

ENCOURAGE TITHING AS A SPIRITUAL DISCIPLINE

- Engage leaders in a small group study. (See Resources.)
- Ask a person who tithes to tell the story of his or her spiritual journey that led to the decision to tithe.
- Encourage groups within the church to tithe the funds that they manage. The decision-making process about how to spend the tithe helps them explore their values and priorities.

SPECIAL FUNDS

- Whenever there is a special offering, tell the story of its purpose and the hopes for the use of the funds. Then invite those who wish to support that mission to give generously, knowing that all of their gift will go to that specific ministry.
- Establish a memorial and honor gift program that provides for giving to the church in memory or in honor of loved ones. Provide a "wish book" of items for which families may designate funds.
- Establish an endowment fund with well-defined purposes so that church members have the opportunity to fund ongoing ministries through bequests and gifts.
- Provide information on gifts of annuities, insurance policies, and real estate. These provide another avenue of giving and an additional way in which persons may help further the ministry of the church.

Most annual conferences have a United Methodist foundation that provides financial stewardship services to local churches. These services continue to expand to provide a wide continuum of programs. Be sure to consult with the foundation in your area to receive their valuable resources and expertise. Visit www.NAUMF.org for a complete foundation listing and more information.

Financial (or Giving) Campaigns

many congregations find that it is helpful to create a special task group to lead the giving campaign rather than expecting a standing committee to have all the leadership gifts and personnel required. An effective giving campaign needs persons who have imagination—who think outside the box—as well as people who can manage details. Some persons are willing to take on a specific, limited-duration task and may not serve on a committee that meets regularly.

The most effective campaigns for the past two decades have emphasized the spiritual need of the giver to give rather than the need of the church to receive money to meet its budget. Encourage the committee on finance to wait until after the campaign to prepare the budget. If they wish to get started before your campaign, do not publicize the budget as the reason for people to give. The budget is an important document for guiding responsible management of the funds. It does not inspire generosity!

Congregations use various methods to conduct financial campaigns and to enlist the financial commitment of their members. For the latest list of annual campaigns, visit www.gbod.org/stewardship. You will find links to a wide variety of campaigns.

Do not use the same campaign more than two years in a row. Each campaign style and language will be received more helpfully by some members than by others. If you keep using the same campaign, you will continue to communicate effectively with the same group while missing others. A campaign is a method of reaping a harvest. The harvest is much more likely to be abundant if you have had an effective year-round process for communicating and celebrating the mission and ministry of the church.

Resources

** Indicates our top picks

WEBSITES

- **GBOD: www.gbod.org/stewardship
- Ecumenical Stewardship Center: www.stewardshipresources.org
- Good Sense Ministry: www.goodsenseministry.com
- Ministry of Money: www.ministryofmoney.org
- National Association of United Methodist Foundations:
www.NAUMF.org
- Sharing God's Gifts—United Methodist Communications:
www.umcgiving.org

THEOLOGY AND BIBLICAL ORIGINS

- Afire With God: Becoming Spirited Stewards*, by Betsy Swartztraub (Nashville: Discipleship Resources, 2007. ISBN 978-0-88177-520-4).
- ***Beyond Money: Becoming Good and Faithful Stewards*, by Dan R. Dick (Nashville: Discipleship Resources, 2006. ISBN 978-0-88177-466-5).
- Full Disclosure: What the Bible Says About Financial Giving*, by Herb Miller (Nashville: Discipleship Resources, 2003. ISBN 978-0-88177-411-5).
- Irresistible Invitation: Responding to the Extravagant Heart of God*, by Maxie D. Dunnam (Nashville: Abingdon Press, 2008. ISBN 978-0-687-64879-5).
- Let the Children Give: Time, Talents, Love and Money*, by Delia Halverson (Nashville: Discipleship Resources, 2007. ISBN 978-0-88177-501-3).
- Money: What's God Got To Do With It?*
www.threerules.org/HighSchool.html
- Steward: Living as Disciples in Everyday Life*, by Charles Foster (Nashville: Abingdon Press, 2000. ISBN 978-0-687-09914-6).
- Stewardship in African-American Churches: A New Paradigm*, by Melvin Amerson (Nashville: Discipleship Resources, 2005. ISBN 978-0-88177-452-8).
- Three Key Questions: Unlocking the Mystery of Money for Middle School Students*: <http://www.threerules.org/MiddleSchool.html>
- Treasures of the Transformed Life: Satisfying Your Soul's Thirst for More*, by John Ed Mathison (Nashville: Abingdon Press, 2006. ISBN 978-0-68733-445-2).

GIFTEDNESS

- *Equipped for Every Good Work*, by Dan R. Dick and Barbara Miller Dick (Nashville: Discipleship Resources, 2001. ISBN 978-0-88177-352-1).
- *Learning to Lead from Your Spiritual Center*, by Patricia D. Brown (Nashville: Abingdon Press, 1996. ISBN 978-0-687-00612-0).
- *Rediscovering Our Spiritual Gifts*, by Charles V. Bryant (Nashville: Upper Room Books, 1991. ISBN 978-0-8368-0633-2).
- *Your Spiritual Gifts Inventory*, by Charles V. Bryant (Nashville: Upper Room Books, 1997. ISBN 978-0-8358-0819-4).

THE STEWARDSHIP OF ONE'S MONEY AND POSSESSIONS

- *Money Matters: Financial Freedom for All God's Children*, by Michael B. Slaughter and Kim Miller (Nashville: Abingdon Press, 2006. ISBN 978-0-68749-535-1).
- *Good Sense Budget Course: Biblical Principles for Transforming Your Finances and Life*, by John Tofilon and Dick Towner (Grand Rapids: Zondervan Publishing House, 2004. ISBN 978-0-31025-583-3).
- *Three Simple Rules: A Practical Manual Guaranteed to Improve Your Finances*, by Theo A. Boers (Kearney, Nebraska: Morris Publishing, 2003). (For free online leader and participant guides, visit www.three-rules.org and go to the links page).

FINANCIAL STEWARDSHIP IN THE CHURCH

- *Achieving Dreams Beyond the Budget: How to Increase Giving in Your Church* (Nashville: General Board of Discipleship, 1999). Available from the Center for Christian Stewardship, General Board of Discipleship.
- *Creating a Climate for Giving*, by Donald W. Joiner (Nashville: Discipleship Resources, 2001. ISBN 978-0-88177-318-7).
- *Creative Giving: Understanding Planned Giving and Endowments in the Church*, by M. Reeves, R. Fairly, and S. Coon (Nashville: Discipleship Resources, 2005. ISBN 978-0-88177-470-2).
- *Cycles of Discipleship: A Stewardship Program for the Local Church*, by Jack Phillips (Nashville: Discipleship Resources, 2007. ISBN 978-0-88177-497-9).
- *Don't Shoot the Horse ('Til You Know How to Drive the Tractor): Moving From Annual Fund Raising to a Life of Giving*, by Herb Mather (Nashville: Discipleship Resources, 1994, 1996, 1999, 2006. ISBN 978-0-88177-136-7).
- *Extraordinary Money: Understanding the Church Capital Campaign*, by Michael D. Reeves (Nashville: Discipleship Resources, 2002. ISBN 978-0-88177-397-8).

- *Faith and Money: Understanding Annual Giving in the Church*, by Michael D. Reeves and Jennifer Tyler (Nashville: Discipleship Resources, 2003. ISBN 978-0-88177-410-8).
- *******Giving: Growing Joyful Stewards in Your Congregation*. (Ecumenical Center for Stewardship, published annually).
- *New Consecration Sunday, Stewardship Program Kit*, by Herb Miller (Nashville: Abingdon Press, 2007. ISBN 978-0-687-64437-7).
- *******Revolutionizing Christian Stewardship for the 21st Century: Lessons From Copernicus*, by Dan R. Dick (Nashville: Discipleship Resources, 1998. ISBN 978-0-88177-212-8).

WESLEY AND GIVING

- Sermon 50, “The Use of Money,” *The Works of John Wesley: Volume 2*. Edited by Albert C. Outler (Nashville: Abingdon Press, 1985. ISBN 978-0-687-46211-7).