



CONGREGATIONAL
STEWARDSHIP
WORKBOOK

Developing Accountability



Congregational Stewardship Workbook 2000

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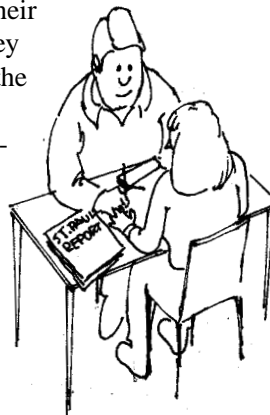
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Developing Accountability

Story

Henry and Mary Schmidt were sorting through Wednesday's mail after arriving home from work about the same time. In the stack was a quarterly report for their offerings to St. Paul Lutheran Church where they had been members for 35 years. After dinner they decided to compare the contributions report with their checkbook for the three previous months. They were pleased when the amounts on their report from church balanced with their records. They were delighted to read the letter that accompanied the report, telling how the \$500 sent by the congregation to the local homeless shelter had made a difference in the lives of 10 families last month. Mary turned to her husband to suggest they make a personal gift to the shelter. In their devotions that evening they prayed that the Lord would bless the leaders and workers at the shelter so those struggling with homelessness would see a better future and be assisted in their efforts toward a more settled existence.



Introduction

The gathering and reporting of church finances is one of the “tests” of the congregation’s giving climate. If there is an openness and a spirit of gratitude flowing through financial communications, generosity most likely will prosper. A troubled climate is signaled by closed, hidden, manipulative communications where leaders attempt to tell as little as possible to members because “they really don’t need to know the messy details.”

In this section, congregation stewardship leaders will identify positive activities for a healthy climate which gathers increasingly generous offerings from members excited about the mission of the congregation.

Notes

Sections include:

- Pledging
- Envelopes
- Special causes
- Reporting Financial information
- Say “thank you” to contributors

Links are made with the annually revised Congregational Treasurer’s Manual, the product of an ad hoc committee of business managers of the districts and the Office of the Treasurer of The Lutheran Church—Missouri Synod.

I. Pledging

Probably no word sends more shock waves through congregations than the “P” word: pledge. Putting a spin on the pledge concept to a warmer “estimate of giving” process takes some of the edge off the fear. And fear is the appropriate emotion to deal with in regard to pledging. Everyone knows the number one criticism of churches: They are always asking for money. It might be thought if the congregation does not push estimates of giving, some of the potential criticism will diminish.

A first level of discussion could center around three questions:

- Do leaders believe members are contributing what they should? What they are able?
- How is growing in the grace of giving and generosity a core value for the congregation?
- How might the members of the congregation react to calls for increased generosity?

If parish leaders are hesitant to address these questions, there will need to be some care-filled, patient teaching and modeling in the congregation by the pastor and respected lay leaders. Sometimes reluctance to pledge is voiced by less-generous members of the congregation. However, the voice of a few should not keep the congregation from growing in increased generosity.

Changing a congregational practice to gathering estimates of giving will not happen overnight. The status quo always has a stronger force than anticipated. A useful strategy might be to work with key leaders of the congregation in the first year of a first-time pledge emphasis. After this experience, the congregation will be equipped better to roll out the process for the whole congregation. In the language of Lyle Schaller (author of *Effective Church Planning*), pledging is a process where it is more important to count the “Yes” votes. Set a goal to add more people completing written estimates of giving each year over a five-year period. Those “Yes” votes will make a difference over the long haul.

In his book *Generous People*, Eugene Grimm gives 10 reasons for making an annual written estimate of giving. If pledging is a problem—or even if it is the well-regarded practice of the congregation—a good conversation

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satisfactory introductory practice.

Some congregations gather both a sealed pledge (to be returned to the contributor unopened near the end of the year) and an open pledge (one listing the amount to be contributed with no identification of the giver) reduces resistance to pledging and assists in the budget-building process. One important reminder: when sealed pledges are gathered, the household name and address should be printed on the envelope so the envelope can be returned.

In either practice, returning the pledge to the member along with a current statement of contributions on or about Dec. 1 is a care-filled reminder of intentions prayerfully made many months before.

For further thoughts on pledging, see the material under the Big Question in “Ways to Gather Annual Commitments.”

II. Envelopes

In the Small Catechism, Martin Luther talks about “drowning the Old Adam in daily contrition and repentance,” thereby identifying for contemporary Christians the daily struggle against the “devil, the world and our flesh.” Contribution envelopes are tools individual Christians use to help in the fight against the weakness of our flesh. They are systematic reminders to bring our offerings as we gather for worship on the first day of the week, the little Easters of the Christian life.

Also, contribution envelopes are beneficial because in the United States system of taxation, a legitimate deduction is allowed for contributions to churches and charities. The government understandably requires gift givers to provide documentation for claimed contributions. Envelopes coupled with a record-keeping and reporting system in the congregation provide a way to verify giving.

An important decision for the congregation is how envelopes are distributed to members. Some of the methods used are described in the table below.

Methods for Distributing Envelopes		
Method	Strengths	Weaknesses
1. Mail the envelopes directly to each individual/family. With bulk mailing permits and depending on your congregation's size, it is often more economical to mail the envelopes to all members rather than mailing to less than 200.	One-time handling	Cost

- [illegible]

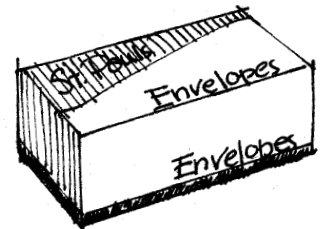
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home, each may desire a set of envelopes. The best strategy is to ask.

Youth and young adults should always receive their own envelopes.

- Regularly worshiping non-members.

At times, regularly worshiping non-members request offering envelopes. Such requests are related to a need to document income-tax contributions. Even though a worshiper is not a member, he or she is still a steward of God's blessings. Therefore, it is appropriate to encourage non-members to express their faith in the generous financial support of His work in a local congregation.



- Teaching regular giving habits is part of the goals of building Christian character through Sunday school. Children usually enjoy placing the family offering in the plate. It is a visible way for them to be included in the action of worship. Instead of giving a child a coin or the family weekly offering envelope, teach children to use the envelope system for the tithe of the weekly allowance. This begins a blessed habit.

- Pew-rack envelopes.

Visitors appreciate offering envelopes placed in the pew racks. A good congregational practice is to address a thank you/receipt when such gifts are given by visitors. To do this the envelope needs to request the address.

III. Special causes

Direct-mail solicitations to both individuals and congregations fill our mailboxes. It might even be true that a congregation could be asked to conduct a special offering on each Sunday of the year. The cry goes out. Enough is enough! What is a faithful congregation to do? While it is true generosity begets generosity, the search for standards and practices continues.

1. Some appeals are from the church body or district. It is true many individuals prefer to contribute to a cause they personally support rather than to a general fund. This phenomenon of increasing project appeals will increase in the future.
2. Some are annual appeals. Lutheran Hour Sunday is an example of gathering offerings once a year. The LCMS Board of Directors publishes an annual list of these endorsed solicitations. For a current list of approved annual appeals, contact the Church Information Center at The Lutheran Church—Missouri Synod, International Center: 1-888-THE LCMS or the web site <<http://www.lcms.org/cic/>>.
3. Periodically, the LCMS or a synodical district conducts a large-scale campaign for funds. In years past "Forward In Remembrance" and "Alive In Christ" are two national examples.
4. Local charitable activities appeal to congregations.

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largest offering time while summer generally slumps. Five-to 10-year histories of monthly offerings are better helps to congregation leaders responsible for budget management than weekly negative messages in the bulletin about how far behind we are. This is the result of the reporting of weekly shortages arrived at by dividing the budget into 52 parts and then comparing this with offerings to date. In most congregations offerings catch up with needed expenditures at the end of the year, but few people really hear this message. Then on the first Sunday of the new year, the negative information begins again. The practice of publishing this kind of weekly information contributes to a defeatist climate in the congregation.

- Some organizations make a practice of “staging” financial crises. Increased gifts may follow for a while but soon the appeal is muted by familiarity, etc.

In case of a real crisis, sharing honest information about what happened, what needs to be done, options considered and what was learned from the crisis creates a climate of integrity.

- Reporting members’ contributions is a matter of internal control and keeping members informed about the mission of the congregation. It is surprising how few congregations take full advantage of a regular monthly, quarterly or annual reporting system for member offerings.

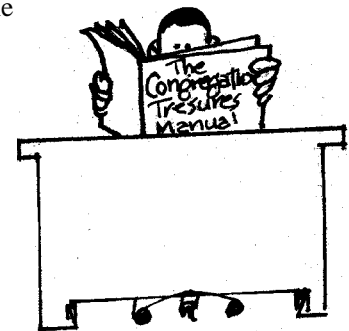
The Congregational Treasurer’s Manual is an excellent resource for the good church practice of internal controls. Chapter 19:22 has an excellent checklist regarding cash-receipt procedures. Sending out regular statements of contributions makes for accurate church records and is an important step for guarding against embezzlement.

If a letter accompanying the report includes information about the progress of the congregation’s mission, all the better. Sharing stories of God’s work in the congregation and community reinforce the value of the mission.

For further information on Internal Control Matters see the Congregational Treasurer’s Manual, Chapter 19. Congregations will find an excellent process for doing a thorough financial review of parish records. Such a review is prudent whenever a financial officer is changed during the year and most certainly on an annual basis.

Many congregations are reluctant to mail monthly, quarterly or annual statements to contributors because of the faulty assumption this would be too costly with first-class postage. Postal regulations allow use of a bulk mail permit for contribution reports, provided the following criteria are met:

- The reports must be computer-generated.
- The reports must include a line that states: This is not a bill or statement.
- The reports must not contain an “amount due balance.”



- The envelope must contain a letter or note including a statement such as, “Your continued contributions are greatly appreciated.”
- Each mailing must contain a minimum of 200 pieces.

If there are questions regarding mailing contribution reports via bulk mail rates, contact your local post office. Refer to the relevant postal regulations as stated in the U.S. Post Office Domestic Manual:

“Computer-prepared material is considered printed matter and is not considered to have the character of actual or personal correspondence merely because it contains ... information such as the amount paid for a ... pledge or donation, when associated with a ... solicitation for donations. An authorized nonprofit organization’s material is not disqualified from being mailed at special rates solely because the material contains ... acknowledgements of organizations or individuals who made donations to the authorized organization.”

Mere cost should not determine if regular reports are mailed to contributors or not.

V. Say “Thank You” to Contributors

Good stewardship practice in a congregation looks for opportunities to say “Thank You” to contributors. These expressions of gratitude may be combined with a “people” story on what was accomplished because of the gifts of God’s people in support of the mission and ministry of the congregation. Opportunities include:

- A personal thank you following up on the gathering of written estimates of giving.
- Thank you letters included with quarterly giving reports.
- End-of-the-year annual contribution reports detailing the accomplishments in mission and ministry in the past year.
- The conclusion of a special fund drive for ...
- Memorial fund gifts or gifts to the congregation’s endowment fund.

Some samples of “Thank You” letters with people stories are included to stimulate congregational personalization.



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Thank You!

Your gifts of love through your offering helped:

- Turn people on to the Light of the world!
- Provide bread for God's servants and the Bread of Life to unknown thousands!
- Give hope to the helpless through the ministry of your pastor and the Hope of the world by proclaiming Christ.

Aren't you glad you gave your money as well as your heart?
The Lord is, and we are too!

Thank you, and God bless you!

Some people asked us to say "thank you" because you cared—and shared your offerings during the past weeks:

- a child in Japan heard of Jesus for the first time in his own language.
- a lonely lady in a nursing home was assured of God's presence and peace in Holy Communion.
- a stranger was welcomed to our worship service last month and discovered what a friend we have in Jesus.
- a camel driver in Egypt was reminded through his transistor radio of God's love.

Your money given in the offering helped make this happen.
They and we thank you.

Thank You!

Christ has no hands, feet, or voice without you. Did you ever think of it that way? Your hands, which brought offerings of money as part of your worship, become His hands. You put food into mouths of some hungry people in the world. This is what Christ would have done. You put the Word of Life into the hearts of people who never heard of Him. This is what Christ did during His ministry. You put planes, cars, even motorbikes under the feet of people who tell about God's love. This is what Jesus did as He walked the dusty paths during His days on earth. Your voice is His voice. Your feet are His feet. Your hands are His hands. With them the Good News of God's love in Jesus Christ is being told every day around the world.

There is no better reason for bringing your gifts to God's altar! Thank you!

Thank You!

People give to people!

God's people (like you) give from love, devotion, grateful hearts and happy souls.

And God's people (like you) give to people!

People like—

- the nurse in the mission hospital, investing her training and talent, thanks God for the medical supplies you provide.
- the teacher in an inner-city Christian elementary school confronted with disappointments thanks God for your encouragement.
- the pastor who baptized your child, the organist who accompanies your singing, and the secretary who types your bulletin, all thank God for your partnership.

It is exciting to be thankful, especially when we can give thanks together for God's great goodness!

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Notes

This image shows a full page of blank, lined paper. It features approximately 20 evenly spaced horizontal black lines across its entire width, providing a guide for writing. The paper itself is a clean, off-white color. There are no margins, text, or other markings present on the page.