



CONGREGATIONAL
STEWARDSHIP
WORKBOOK

Frequently Asked Questions



**Congregational Stewardship
Workbook 2000**

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Booklet design, layout and CD Rom by Production Express, 810 Villa Gran Way, St. Louis, MO 63026.
Printed in U.S.A.

Frequently Asked Questions

Introduction

Phone calls, letters, e-mail and other inquiries address a number of recurring questions. These frequently asked questions, or FAQs, are briefly answered here. While none of the answers is a deep theological treatment of the topic, these short answers should give some guidance for further study.

“I’m the new stewardship chairperson in our congregation. How do I get started?”

As with all new endeavors, go to the Lord in prayer often asking for His guidance and blessing on what you are about to accomplish for His kingdom.

Take heart! Many have been here, and there is a great deal of help available. A first step is to review for yourself and your committee the meaning of stewardship. The section in this resource on Biblical stewardship principles will help you do this.

Keep in mind the definition of stewardship most used in our church body:

“Stewardship is the free and joyous activity of the child of God, and God’s family, the church, in managing all of life and life’s resources for God’s purposes.”

Most people still equate stewardship with generating and managing money. It is likely your job description involves that area. Most people expect you to have knowledge of, and perhaps be responsible for, financing the congregation’s mission. However, the life of the steward (and congregational stewardship) is much more than managing money. Stewardship is managing all aspects of life for the Lord.

Communicate this concept by teaching it often to as many in the congregation as possible. See the section in this resource on year-round stewardship for help.

To help form and organize a committee or task force (or even if you are a single person assigned to this ministry area) a tried-and-true resource is the “Stewardship Primer.” It is available from Concordia Publishing House (800-325-3040), stock number S11425. It is a short document to get you and your committee started and can be reviewed in one or two sittings.

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The eight Biblical Stewardship Principles adopted at the 1998 LCMS convention are valuable for study. A document with the principles and discussion questions is available from CPH (stock number S21822). This is a second activity for your committee, working through one lesson per meeting before you conduct business.

Changing people's vision of stewardship from controlling the pocketbook to managing a Christian life filled with God's gifts is no easy task. It is not an overnight event. In fact, two to five years is a good estimate of how long it takes to help people change to a proper understanding of the steward's life.

For additional help, check out two web sites maintained by the LCMS Department of Stewardship: the stewardship resources web site (on-line catalog) at <http://www.lcmsfoundation.org/stewardship>. For a fresh approach to stewardship of all life, see <http://stewardlife.lcms.org>, a web site of non-monetary stewardship ideas.

“What about offerings made by electronic transfer or credit card?”

Many congregations see this latest giving process as a gimmick or a passing fad. However, it is most likely a permanent change because people under 30 feel comfortable with this process. They want to control and document their expenditures.

The idea of electronic transfer certainly reflects the biblical principle of first-fruit giving. As soon as a person is paid, the church offering is transferred. There is no giving from what is left over at the end of the pay period. Moreover, some research has shown people who use automatic withdrawal give again in the Sunday plate offering—over and above their automatic commitment.

We tend to forget the attention given when people switched from giving only cash to the church to giving by check. That changeover was as controversial in its time as automatic withdrawal is today.

Both electronic transfer and giving by credit card are simply new methods of giving. We may soon experience giving to the church through digital e-cash directly from the home computer.

If a congregation decides to use electronic fund transfers for giving, it is wise to explore the costs. Banks and other institutions managing such fund transfers (as well as credit-card processing) often charge fees for this service. A congregation should use the most cost-effective service.

In summary, a congregation is concerned not so much about the method for giving, but rather, the attitude and motivation of the giver. One cannot assume offerings given through electronic transfer or by credit card are done without a God-pleasing and worshipful attitude.

As with all aspects of the steward's life, any financial transaction that places the steward in personal jeopardy needs to be addressed by the congregation. Part of any congregation's service to members as stewards of their dollars is periodic counsel on personal money management. Under this umbrella, responsible use of credit, savings and financial planning will help ensure that methods of giving do not negatively impact the spiritual life of members.

Aid Association for Lutherans has a well-established program of electronic transfer called “Giving Thanks.” Lutheran Brotherhood has a similar program called “Simply Giving.” Contact your local agent to discuss benefits and cautions in using these programs. Both agencies also offer credit cards and financial management resources.

“Our members have never been asked to make a stewardship commitment. What is the position of our church on pledging?”

Pledging is both Biblical and beneficial for God's stewards. Biblical stewardship principles include giving God the first and best (Prov. 3:9, Matt. 6:33), giving regularly and proportionately (1 Cor. 16:2), and giving intentionally (Ps. 76:11). Intentional giving is no accident.

Living the Christian lifestyle involves commitment to following God's way. We make many commitments outside the church every day. We sign loan agreements, contracts, credit-card charge slips; make promises to our co-workers, to spouse and to children. We hold many possessions we do not fully own and for which we are responsible for payment. It is not unreasonable that the same kinds of commitments are appropriate when we are in a relationship with our Lord.

The Children of Israel were in a committed relationship with God through a formal covenant in the Old Testament. That covenant was made personal in the birth, death and resurrection of Christ, who demonstrated God's promises are true by becoming God's living Word. Jesus indicated the life of faith is a "narrow way" and a "narrow gate" (Matt. 7:13-14). We make daily choices that demonstrate our commitment to Christ.

Often the major objection to making stewardship commitments revolves around money. “I don’t know how much I’ll make in the next year. How can I commit to a weekly offering?” This can be addressed in two ways. First, in the church we make many commitments other than financial commitments. Secondly, if members pledge a percentage rather than a set amount, any variables in ability to give are addressed.

Another statement heard is, “I don’t want the church to have records of how much I make.” In reality, these statements indicate more accountability to our system of income taxes and credit-bureau reports than to the church, for through these agencies whose records are public, all financial information about us is available. This objection is addressed by using a sealed pledge, made between the member and the Lord, collected by the congregation, dedicated and, at the end of the pledge term, returned unopened to the member. Some congregations add an unsigned, open pledge for the financial secretary, which is used to estimate congregation income. Other congregations also add a receipt card that the member keeps as a reminder.

Congregations asking for member commitments, sealed or open, not only experience increased income, but also increased involvement of members. This is so because of the self-evaluation and commitment done as part of the pledging process.

A wide variety of pledge and commitment form samples is available from the LCMS Department of Stewardship. Call 1-800-325-7912 or go to our web sites to e-mail us directly: <http://www.lcmsfoundation.org/stewardship> or <http://stewardlife.lcms.org>.

“Should we accept gifts given from lottery winnings or gambling?”

Without going into a long discussion of the morality of gambling and lotteries, just as in our giving in general, the attitude and motives of the giver play an important part. In the Old Testament, God wanted one thing from the offerings of His people: the “sweet-smelling savor” (Gen. 8:21, Lev. 1:9, etc.).

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Offerings made without the proper attitude were not “sweet” (1 John 3:12ff., Heb. 11:4) and were not pleasing to God.

But can the attitude of a person playing the lottery or visiting a casino or wagering on the horses be anything other than selfish or covetous? Perhaps. A person who spends \$20 to play the nickel slots may see it as entertainment, akin to going out for the evening to dinner and a show, rather than as a chance to win big. If, however, the person wins big, would giving thanks to God through a gift to the congregation be problematic?

Christian freedom allows us a great deal of latitude in our behavior, yet directs us to be responsible witnesses. In the Corinthian congregation (1 Cor. 8) there was the problem of eating meat from idol sacrifices sold in the market and purchased by Christians. The counsel of Paul was that any connection with idols, no matter how innocent, was a poor witness of faith in Christ.

The policies of a congregation toward receiving a gift from winnings is directed by the congregation’s teaching on lotteries, sweepstakes and gambling as they relate to trust in God, God’s promises to supply our needs and the way the congregation helps members manage and use their money. In the absence of any teaching or expectations in these areas, gifts from winnings continue to be problematic. The answer to the question of whether gifts from winnings are acceptable can only be determined by the congregation after pursuing the issue to a God-pleasing conclusion through study of God’s Word and significant discussion by its members.

For assistance in the study of the issue, see “Gambling,” a report of the Commission on Theology and Church Relations released in 1996 (Concordia Publishing House stock number 09-2601, call 1-800-325-3040); and the CPH tract “Gambling” (stock number 10-1652). Also see “America’s New Love Affair with Gambling,” by Rex Rogers in the *Christian Research Journal*, Jan-Mar 1998, 16-25.



“How much emphasis should there be on tithing?”

Tithing is grounded in the culture before Old Testament times. Even people with no relationship to God were tithers. The Egyptians gave a 10th of their spoils of war to their gods as early as 3000 B.C. Before the time of Moses, Abraham and Jacob tithed (Gen. 14:17-20 and 28:10-22). God formalized the response of the Children of Israel under Mosaic Law. At least three tithes were commanded to support the Levites (Lev. 27:30-32), the poor (Deut. 14:28-29) and community (Deut. 14:22-27). They were part of the funding of Israel’s theocracy, a nation ruled by God. Tithes were supplemented by additional offerings and sacrifices. Some estimate all the commanded tithes totaled about 38 percent of the typical income of an individual.

The New Testament sets us free from the Old Testament law. But the freedom is to exceed the tithe. The Pharisees kept all the law of Moses, including tithing, yet Jesus said our response should exceed the righteousness of the Pharisees (Matt. 5:20). Rom. 12:1 indicates our entire lives are to be offered to God.

As stewards, we know we are not owners of anything we “possess”—even our bodies and lives—but only caretakers of God’s blessings. Therefore, our giving should reflect understanding. Moreover, God has unlimited resources

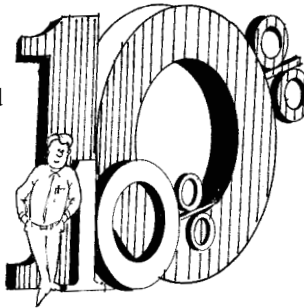
available to us through His grace, so we never need fear that we will be in danger of giving more than God can provide. This frees us to give in a manner as generous as God's provision. Therefore, tithing actually is irrelevant. The focus is on the totality of our response to God for His grace in Jesus Christ.

Yet the facts concerning our response are interesting. Over the last 20 years, the level of monetary giving in our church has hovered around 2.8 percent. Our congregations currently operate with that average income from member gifts. Imagine what a 1 percent increase in average giving per member would do for a congregation's potential for mission. Going from an average gift of 2.8 percent to an average gift of 3.8 percent means an increase in the congregation's income of 36 percent! Imagine the ministry that could happen if all members gave 10 percent.

If all members gave 10 percent, it would only take 10 members to support a full-time pastor at the same average salary level as the congregation members. This would be, of course, without any other ministry expenditures (such as a building, utilities, etc.). One can see there is great potential for the church's mission and ministry in employing a tithe. Yet it is not the 10 percent that is important, but the concept of proportionate giving.

In all cases, the pastor and his giving should lead the way and be an example to the membership. (See the section for the pastor in this resource.)

For an excellent exploration of tithing, order the six-lesson Bible study, "More Than the Number Ten" (stock number S21858) from Concordia Publishing House, 1-800-325-3040.



“A donor wants to give a conditional gift. How do we handle it?”

Example: A donor offers a gift of \$100,000 for building a choir room if the room is named for him. Such a gift would be “conditional.” It will be given only if certain conditions controlled by the donor are met.

Scripture encourages us to follow God's example of unconditional giving. As sinners, we certainly cannot do that perfectly, so our motives for giving may, at times, exhibit our inherent selfishness.

In our liturgy we ask, “What shall I render (offer) to the Lord?” This (Ps. 116:12-14, 17-19) is not just poetic language. Giving to the Lord means letting go of our offering completely, trusting God to use it for His purposes. This is exactly what the Children of Israel did in their sacrifices and burnt offerings. The same concept is taught in Rom. 12:1 where (in the Greek, by using the word *thusia*) Paul is saying that we should offer our bodies as sacrifices to be wholly consumed in God’s service.

The “letting go” of a gift is the real test. When we say “give freely” we are echoing this Biblical truth. See Matt. 10:8, Rom. 3:24, 2 Cor. 11:7, Gal. 2:20 and 2 Thess. 3:8.

In English, gift and offering are very neutral words. But in Hebrew, there were differing kinds of gifts, translated into English with a preceding adjective. One could give to God a “look-at-me” gift or a “bribe” gift. Neither were acceptable to the Lord.

The New Testament concept of God's grace is a good example for us. "Grace" meant the "undeserved kindness of the king" to the Greeks.

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Unconditional giving of this kind describes God's gift of His Son, Jesus Christ. Unconditional love of this kind describes Christ's journey to the cross for us. Unconditional giving of this kind is what we strive to imitate in our lives.

A congregation may be tempted to accept a conditional gift because of the need for the gift. Accepting such a gift can give the donor a false sense of giving, thinking a gift with conditions is acceptable to God. God does not need offerings given with the wrong attitude (Ps. 50:8ff., 1 John 3:12ff., Heb. 11:4).

Ways to address the donor's desires and still maintain a right understanding of giving include establishing a project fund and receiving the gift into the fund. The gift could be a memorial gift, given by the donor in honor of someone or some event. The congregation could provide a memorial book, which contains a list of rooms, equipment, etc., linked to the names of donors. Another possibility is for the donor to delay the gift as part of the estate at the donor's death, and the gift could be a posthumous memorial to the donor. In any case, the general rule is to be sure any gift or offering gives glory to God rather than to any individual.

“How do we establish a congregational endowment fund to receive estate gifts or significant gifts?”

Since establishing a fund of this type crosses the lines of legality and accounting practices, legal advice is necessary. Congregations need to examine what such a fund or funds might do to the general financial commitment of members of the congregation. Congregations have been destroyed by a large endowment, as members assume the endowment is a way to be “let off the hook” in supporting the regular and special ministries of the congregation.

Details of an answer are so complex, congregations are best served by obtaining “Your Congregation's Ministries—Providing Ongoing Funding” (S04367) from the LCMS Foundation at 1-800-325-7912, or by contacting local Lutheran Brotherhood or Aid Association for Lutherans representatives for assistance in this area.

“We are in financial trouble. What can we do to meet expenses this year?”

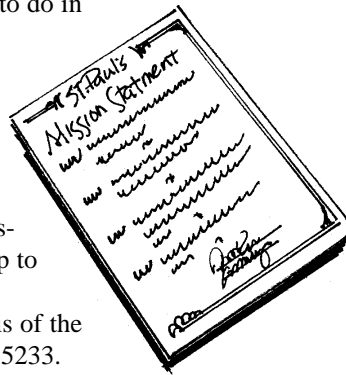
First of all, the goal for stewards is not to meet the congregation budget. Stewards are responsible for managing all of life for God's purposes, both inside and outside the church. Churches in financial trouble have fallen into a disconnect between member-stewards and the mission of the congregation. Members are not responding because they have lost the vision of what God wants the congregation to do.

Rev. Stephen Gray of the United Church of Christ said at a Christian Stewardship Association conference: “Mission always leads money. Mission is that which makes you so excited about your church that you want to get out of your car and drag people to come with you. It is never true that we don't have enough money. We set our sights too low for what God has to give us and for what we are able to accomplish.”

The problem took a long time to develop, and, unfortunately, the fix is also a long process. The congregation must take the time (likely, two to five years) to redefine its mission where God has placed it. Has the community changed? If so, the mission cannot be the same as it was. Have other growing and thriving congregations sprung up in the area? If so, what is our unique place in this community? As communities change, a demographic study may help answer

the question, "What is God calling us to be and to do in this place at this time?" Whatever the cause, the solution is in clearly defining the congregation's mission to its members, its community and the world.

Specialists and consultants are available in our church body to assist in this developmental process. A first step is to contact your LCMS district office to find out how the district might help to redefine and renew a congregation's mission. A national source is the Sustained Giving Emphasis of the Lutheran Church Extension Fund, at 1-800-843-5233.



“Our stewardship committee is looking at materials not published by The Lutheran Church—Missouri Synod. Is it OK to use such materials?”

All instructional and worship materials published by synodical departments and boards have passed through a review process. That means they have been certified by an official theological review committee and/or the Commission on Worship to be in accordance with the teachings of Scripture, the Lutheran Confessions and Lutheran practice. Congregations of the Synod agree (by Synodical Bylaws) to make these resources their first choice.

Instructional and worship resources outside those approved for use in the LCMS are not subject to following our church's teachings. Areas of most concern are 1) inerrancy of the Word of God as a source and norm of doctrine and teaching; 2) a proper balance of Law and Gospel in the resource; 3) holding faith in and a personal relationship with Jesus Christ as the only way to salvation; 4) a Biblical understanding of the Sacraments; 5) the place of good works in the Christian life.

Within your congregation, the pastor is the chief theological expert. If you have doubts about how an outside resource approaches any of the areas listed above, ask your pastor to review the resource with you.

In our church body, congregations are autonomous, with the freedom to choose resources for instruction or worship. However, agreement with synodical bylaws suggests using approved materials.

Valuable resources for leadership, planning, volunteerism and other non-theological issues are available from many Christian and non-Christian sources. The framework for a stewardship program, scheduling, organizing the leadership, etc., can be adapted from any source, and if a suitable structure is found, could be employed with success.

The resources listed in the extensive bibliography in this workbook are certainly not all LCMS resources. To extract the value from any, some of them will simply require viewing through theological glasses.

“Some members of our congregation have fascinating stewardship experiences. Is it OK to have them share their stories as part of our worship?”

Giving testimony has not been an integral part of Lutheran worship as it is in many other Christian denominations. This has probably developed due to our church's strong stand against "works righteousness," which makes it unlikely we would commend someone's good deeds in a public way. The same can hold true

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for sharing “fascinating stewardship experiences.”

The answer lies in a congregation’s practical application of the Third Article of the Apostles’ Creed concerning the sanctified life. Our church has a strong emphasis on justification and salvation as expressed in the Second Article, as it should (Eph. 2:8-9). However, the response of the Christian steward in living a God-pleasing life is sometimes minimized, although it flows naturally out of our salvation (Eph. 2:10).

A proper place in worship for a Christian witness to a stewardship lifestyle and experience would be between the Service of the Word and the Eucharist (after the sermon and before the offering). Such a presentation will be only one or two minutes long, prepared and reviewed beforehand (even scripted), and will include not only the experience, but the connection to the grace and gifts of God that made the person’s experience special. The focus should be on God’s action, not the witness’s. In all such speech, to God be the glory.

A resource, “Stewardship Every Sunday,” was created specifically to provide a 150-word message that ties to one of the assigned readings (Old Testament, Epistle, Gospel) for each Sunday. These short messages would serve the purpose without giving glory to any person. See the end of the chapter titled “Planning Year-Round Stewardship” for a description and order information.

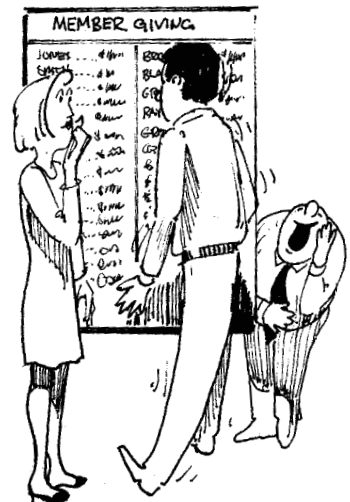
“A member of our stewardship committee suggested we return to the old practice of publishing giving amounts of our members. Is this a good idea?”

Such a practice is a use of the Law not condoned in Scripture: the club. Since giving is to be voluntary, regular, proportionate, cheerful and with commitment, the motivation of shame, which is usually behind such a suggestion, is inappropriate.

Many congregations publish a summary of congregational giving that lists a range of gifts, with the number of members or giving units that fall into each category. This type of list allows for self-examination.

Law motivation for giving is easier for congregation leaders to use than Gospel motivation is. Motivation by coercion, by shame or embarrassment is usually suggested when leaders do not want to tackle the harder task of motivating the congregation by the Gospel, and educating members to identify with and support the mission God has given to the congregation.

Every congregation, large or small, has all the gifts necessary to carry out its mission. As members recognize their part in that mission, and why God has placed them in the congregation to support that mission, a vibrant corporate stewardship life begins to emerge. If no such vitality exists now, it will require a deliberate plan of two to five years to bring the congregation to life. This workbook is a resource for activities necessary to do that, but it takes a commitment on the part of church leadership to carry it out.



“How can our stewardship committee keep current with LCMS stewardship ideas and resources?”

Great! A question with a simple answer! The Internet and e-mail provide the fastest and most extensive means to keep current. Two web sites are active currently: lcms.org/steward and StewardLife.lcms.org. The first site is the department site, giving general information on contacting the department, and containing our online catalog of resources. The second site promotes non-monetary stewardship, that is, what it means to manage life as a Christian steward, seeing God’s blessings daily, using stories, exercises and defining stewardship principles.

An e-mail service called StewardCAST provides periodic updates on new resources and recent developments, promotes networking of subscribers, reviews books and other resources, and provides clips for downloading for bulletins, church newsletters, etc. To subscribe (free) simply e-mail the department through ronald.nelson@lcms.org and put “subscribe stewardcast” in the subject line or the body of the e-mail.

“Does our Synod have a position on fund-raising? What is our view of giving to special needs versus giving to the general operating fund of the congregation?”

While a dollar given to a congregation’s general operating budget may be more “valuable” in terms of freedom of the congregation to use that dollar where needed, gifts to specific needs are also proper. The Macedonians certainly made a collection for a need of which they became aware: to assist the faithful in Jerusalem (2 Corinthians 8). David solicited gifts for the building of the temple (1 Chronicles 29). In our contemporary vocabulary, these collections might be called “fund-raising.”

Each congregation determines a specific focus for ministry—both inside, to members, and outside, to the community. A mission statement often communicates this ministry. A purpose statement, objectives, goals and action plans are developed around the congregation’s mission. A budget (spending plan) is created to fund the congregation’s action plans. This spending plan can include both broad categories of ministry as well as specific line items. (See the chapter titled “Principles of Congregational Budgeting” in this resource.)

The way the congregation’s spending plan is communicated may contain statements of need in specific areas. For example, if the congregation runs a food pantry for the homeless, needs for food, financial assistance and volunteer workers would certainly be acceptable areas for gift solicitation. In our contemporary vocabulary, these collections might be called “fund-raising.”

The problem occurs when the congregation’s general operating expenses (salaries, building operation, utilities, etc.) are the focus of special collections. These are general expenses that are shared by all the members of the congregation, and which benefit all.

A “fund-raiser” to support a cause in which the whole congregation should share would be inappropriate. Raising funds to pay a Director of Christian Education or collecting funds to purchase Sunday-school lesson booklets would be two examples.

If the general mission of the congregation is communicated, and members “buy into” the congregation’s mission, there should be no difficulty in supporting general operations with finances, talents and time. If, however, there is a lack of agreement with the congregation’s mission, and, hence, its objectives,

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goals and action plans, funding the mission can be difficult. (See the question about a congregation in debt above.)

Our church body has adopted an approach called “Yes! Yes!” giving. This means that it is appropriate to give to the operating fund, often called “unrestricted giving” because the congregation is free to use the funds where needed. It is also appropriate to give to special needs, often called “restricted giving” because the funds are restricted for a certain use. Both approaches are Biblical, and, therefore, valid in funding a congregation’s mission.

“Should the pastor know what his members give?”

In the early 1990s John and Sylvia Ronsvalle conducted an in-depth study of stewardship attitudes and practices in Christian churches and shared a summary report in their book titled *Behind the Stained Glass Windows* (Grand Rapids, Mich.: Baker Books, 1996).

Their research—gained from parish pastors, district and national executives and seminary faculty members from many denominations—indicated that a large majority (over 75 percent) of the above church leaders believe that what a member gives is a strong indication of spiritual maturity. Ironically, when that same group of leaders was asked whether or not members want their pastors to know the individual giving amounts of members, approximately the same percentage (over 75 percent) said no.

The irony here is that most will agree that the level of giving is a spiritual issue, but most also believe that members do not want their spiritual leader, the pastor, to know this information about his members.

Our best counsel for pastors and church leaders is to deal openly and honestly with this issue. In most congregations, the financial secretary knows the giving amounts of members. Sometimes the entire finance committee may know the giving amounts of members. And yet, in many congregations the members do not want the pastor to know. Why?

Here are some questions to ponder:

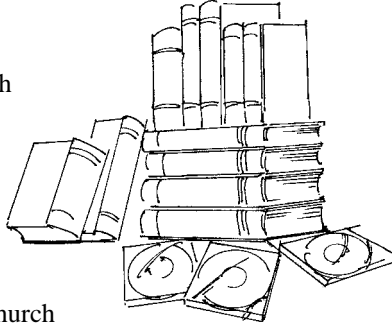
- Is it a trust issue? Are members willing to “trust” the financial secretary but not the pastor?
- Is the pastor willing to “trust” himself with such information? The pastor may question whether such information will unduly color his opinion of church leaders.
- If a giving level is indeed an important spiritual measurement, shouldn’t the pastor, the person with the God-given accountability of overseeing the spiritual welfare of members, have access to this information?
- If a sudden drop in giving is an indicator of a problem, shouldn’t the pastor have access to that information?

Few people would argue about whether or not their doctors should know vital and sometimes very personal information about them, like blood pressure, pulse rate, cholesterol reading and lifestyle issues. Such information is necessary for doctors to treat their patients competently. Shouldn’t pastors also have important information about their members so they can be competent spiritual leaders? Think it through.

RESOURCES

Rogers, Rex. "America's New Love Affair with Gambling" *Christian Research Journal*, Jan-Mar 1998, 6-25.

Ronsvalle, John and Sylvia. *"Behind the Stained Glass Windows"* Grand Rapids, Mich.: Baker Books, 1996.



“Gambling,” Commission on Theology and Church Relations. Stock number 09-2601, St. Louis: Concordia Publishing House, St. Louis. 1996. Call 1-800-325-3040.

"More Than the Number Ten," six-lesson Bible study on tithing. Stock number S21858, St. Louis: Concordia Publishing House, 2000. Call 1-800-325-3040.

“Your Congregation’s Ministries—Providing Ongoing Funding.” Establishing a congregation endowment fund. Order number S04367, the LCMS Foundation, 1-800-325-7912.

Aid Association for Lutherans. "Giving Thanks," electronic deposit process. Also information on congregation endowment funds. Contact your local agent or call AAL at 1-800-225-5225; <http://aal.org>.

Lutheran Brotherhood. "Simply Giving," electronic deposit process. Also information on congregation endowment funds. Contact your local agent or call LB at 1-800-990-6290; <http://www.lutheranbrotherhood.com>.

Pledge and commitment forms. See the LCMS Stewardship web catalog at <http://www.lcmsfoundation.org/stewardship>

Demographic Studies. Contact the Lutheran Church Extension Fund, 1-800-843-5233, or on the Internet at www.lcef.org.

Sustained Giving Emphasis of Capital Funding Services of the Lutheran Church Extension Fund. Help with maintaining congregational income, especially after a capital campaign. Call 1-800-843-5233.

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