GIFTED TO GIVE: STEWARDSHIP ALIVE

A Manual for Practical Stewardship in the Local Church.

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INTRODUCTION

“Church members respond to stewardship, a spiritual matter, which comes from their relationship with God.”
INTRODUCTION

The Stewardship Task Group of the Board of Laity of the South Carolina Conference developed this curriculum resource to support the study of Stewardship for the individual and the local church’s growth. The material is designed to impact individual lives with resources that will facilitate the understanding of Christian growth in God’s church. It is designed to be used for individual study or for group study.

Responding to the results of a survey conducted in 1998-99, that both laity and clergy participated, the resource includes chapters to assist in one’s understanding of “Christian Stewardship” with Biblical and theological foundations. In addition, chapters are included to stimulate discussion and aid in one’s understanding of “Planned Giving”, “Connectional Giving”, “Using Gifts, Time and Talents”, and “Spiritual Growth.”

For those with an interest in fund raising, a chapter is included entitled, “The Basics for Successful Financial Campaigns.” The chapter, “The When, How Much, and Why of Giving”, provides information on regular and systemic giving. Finally, the resource material includes study questions at the end of each chapter as well as a bibliography at the end just in case you want to know more.

Church members respond to stewardship, a spiritual matter, which comes from their relationship with God.

People give of their time, talents and material possessions as they are able but also they give according to their understanding and experience of stewardship. Use of this resource material is intended to aid in that understanding and experience. You are encouraged to study, learn and share with others how you have grown as a Christian steward. We trust that this will be a meaningful experience for you, your small group(s) and your congregation.

We encourage you to use the services of your Board of Laity and the persons trained to facilitate an understanding of the material herein.

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Task Group on Stewardship
South Carolina Conference Board of Laity
STEWARDSHIP STATEMENTS

“When you mention stewardship in the church, many people believe you mean money.”

“For where your treasure is, there will your heart be also.”
Luke 12:34

“Christian Stewardship is the result of placing all one’s resources in God’s hands.”
STEWARDSHIP STATEMENTS

Lay and clergy persons from the South Carolina Annual Conference wrote the following statements. As an introduction to this stewardship resource, take a few minutes to review the statements and choose one that particularly peaks your interest. After reading the statements, do the “For Discussion” questions at the end.

Christian stewardship is taking responsibility of that which God has entrusted to us. We can be model Christian Stewards through prayers, presence, gifts, and service. As a youth member of the United Methodist Church I often find myself taking part in these actions. Prayer: I pray daily for my family, friends and the church. Presence: I am an active member of my church; I attend Sunday morning worship, Sunday school, and UMYF. Gifts: My gifts to the church included volunteering, and spending time at the church as well as tithing. Service: Finally, I serve the United Methodist Church by participating in various projects sponsored by my youth group and by being a member of the Conference Council on Youth Ministries.

Ms. Mary Cromely
Member of the Conference Council on Youth Ministries

Christian Stewardship is about Disciples of Christ looking after God’s world. It is a sacrificial offering from deep within the well of resources with which God has so richly blessed us. It is a holistic rendering of time, talents, gifts, service, and prayers as an expression of thanking God for richly blessing us greater than we deserve. It is an overt manifestation of our willingness to understand what it means to “surrender all.” I learned early on that the more we give away the more we have to give. And, we will never be able to out-give God. Thanks be to God.

Dr. Lemuel C. Carter
District Superintendent, Marion District
Psalm 24: 1-2 states, “The earth is the Lord’s and the fullness thereof, the world and those who dwell therein; for he has founded it upon the seas, and established it upon the rivers.” (RSV). This statement from the Holy Book along with some others say to me that everything belongs to the Lord including man. Since this is the case, I see man as caretaker over that which God has place at his disposal. This means that man must seek the will of God in all of his affairs for ultimately he is responsible to God for how he uses all that he has received from God, which includes his very life.

Dr. Granville A. Hicks  
Pastor, John Wesley UMC, Greenville

The Church of Jesus Christ is both a feasting and a feeding community. We are a bread-breaking and a cup-taking people. Jesus feeds us on his Word and at his Table. Jesus satisfies our deepest hungers.

We take the bread of the Word and the bread and the cup of Holy Communion. We feast. We also accept responsibility for feeding. What we have received we also give.

Jesus Christ is present in our bread-taking and in our bread-giving. Take and feast! Take and feed!

Rev. Vernon Anderson  
District Superintendent, Florence District

“When you mention stewardship in the church, many people believe you mean money.”

When you mention stewardship in the church, many people believe you mean money. Sometimes that is the way we intend it. To me, stewardship is like the vow we take when we join the church… to participate with our prayers, our presence, our gifts, and our service. If one of these elements is missing, our stewardship is incomplete.

Mr. Richard Wilhite  
Lay Leader, Hartsville District
“How many loaves have you?” That is the basic question of Christian Stewardship. It is the question asked by Jesus of those gathered with him at the lonely place. As evening came, the twelve being aware and sensitive to the needs of the people urged Jesus to send them to the villages and country nearby for food. When instructed by Jesus to feed them, the twelve replied, “Are we to go and buy two hundred denarii (200 days wages) worth of bread?” To which Jesus replied, “How much do you have?” “Only five loaves and two fish”, they said. Oddly enough, what they had was enough and more. However much we have, great or small, when given for holy purposes, it is enough. That is Christian Stewardship – the sharing of what God has given us – given not for our use only but for the use and care of our brothers and sisters.

Dr. Gareth Scott
District Superintendent, Greenville District

Christian stewardship is a way of life. It is inclusive of how I treat others, nature, and my body, as well as the use of my time, gifts, and money (material possessions). Christian stewardship is giving God first place in my life and giving my best in service to the Kingdom of God. My relationship with God reminds me that all I am and all I have are gifts from God, and everything is to be used to glorify God and build the Kingdom. The giving of at least a tithe of my income to the church is only one part of the giving that is involved in Christian stewardship.

Rev. J. Taylor Campbell
District Superintendent, Greenwood District

When I think of Christian Stewardship I am reminded of Jesus words, “For where your treasure is, there will your heart be also.” Luke 12:34 Jesus is saying that our hearts lie where our desire rests or our treasure lies. In other words, our interests in life soon capture our hearts. This verse also suggests, that where we care deeply we give joyously. We give spontaneously. It does not have to be prompted.

You recall the beautiful story in the Gospels where the woman broke the alabaster box over the feet of Jesus. This was not done because it was the right thing to do, but out of a heart that felt deeply and out of a soul that was filled with devotion.
This is the kind of giving that Jesus commends. Giving that is joyous and glad. Where is our treasure? We give most where we care most. We have the privilege of expressing affection for the church and our love for Christ in terms, which can make money a beautiful thing. Giving becomes a joy when what we are giving is in keeping with our ability to give.

Mrs. Martha F. Thompson
Chairperson, Columbia District Council on Ministries

Christian Stewardship is a practice of systematic and proportionate sharing or giving of time, talents and financial resources. This giving is based upon the belief that God has entrusted each of us with certain possessions that are to be used in providing service to mankind. In addition, this sharing of time, talent, and financial resources signifies a response to how good God has been to us.

Dr. Joseph E. Heyward
Associate Conference Lay Leader

Christian Stewardship means that I acknowledge with gratitude the talents and resources that God has given me and that in response to God’s love I use those gifts to benefit others and to help with God’s work on earth. God’s gifts of life, time, health, talents, money and relationships bring joy as they are used wisely and shared with others. To be a Christian steward is to be in partnership with God in the fulfillment of God’s plan for me and for the world.

Rev. Hazel C. Bennett
Retired Deacon in Full Connection
Christian Stewardship is an attitude or a disposition that one has toward God’s plan for creation. It is God’s will that we live the abundant life. What is the proper relationship to all, which God has placed here for abundant living? In other words, what is our response to God’s grace?

It should be crystal clear that we are not the owners. God is the owner. We are the managers. We are called to use our time, talents, resources and service in the management of God’s design.

Will the owner’s return find us faithful in the use of our gifts?

Rev. A. Clark Jenkins
District Superintendent, Spartanburg District

When all is said and done, the cleanest offering of a Christian is love’s response to Love (God) in behalf of others in a myriad of possibilities, several of which at any given time, are staring us in the face. Response is not contrived. It is natural. It is who we are.

For some it is gathered into a counting contribution through Christ’s Church for wide-ranging distributions of service.

Often it turns into” a foolishness” that pours out hours, talent, energy, and resources into community causes. To individuals and to groups it goes on giving extravagantly and is considered by many to be absurd (see John Gresham’s The Testament).

Christ-Folk cannot help assisting love to win out in the end. It is the only thing that can!

Rev. Eben Taylor
Retired Elder & Chair of the Order of Elders
God is the Creator and Giver of all things. Therefore, we should respond in gratitude with generous and consistent offerings of time, talent and treasure for the mission and ministry of His church.

I believe Christian Stewardship is: ………All I Do With ………All I Have……… All Of The Time ………After I Say Yes To God.

Stewardship should include: faithful attendance at worship service, bible reading/study, prayer, giving time to others in need, bearing each others burdens, using our talents, gifts and graces for the ministry, being careful about our personal habits, rejoicing together, proclaiming the gospel in words and deeds, tithing ten percent and sound financial planning.

Ms. Charlotte Grooms
Secretary, Conference Board of Laity

Christian Stewardship is the result of placing all one’s resources in God’s hands. It is motivated by the recognition of God’s all, given on the cross. When one realizes just how much God has given and loves they are moved to share. One’s giving is not out of an obligation. God demands no repayment. One gives from the knowledge that God first loved them. Christian stewardship is not percentage giving. Followers of Christ give all—discovering there, what one needs for themselves.

Rev. Austin Watson
Executive Director, Lighthouse Ministries, Florence

Stewardship is getting down and dirty. It is sharing God’s word with all people. It is sharing Christian love by helping people through programs like Salkehatchie. It is not forcing God on people, but letting them discover him through the message you bring. It is making the Bible an experience.

Mr. Ben Higgins
Member Conference Council on Youth Ministries
The real business of humanity is to properly manage God’s creation to assure that it increases in value, and will be used to benefit God’s heirs. That is the Christian understanding of Stewardship, and is supported by John Wesley’s admonition to “earn all you can, save all you can, and give all you can.”

Stewardship impacts every area of life by protecting the environment, making sure that helping institutions and agencies are able to minister effectively, by feeding the hungry, caring for the poor, and making sure that time and ability are used properly.

Being a good manager means being faithful and obedient to the owner from whom the responsibility is given (see Luke 12:41-48)

Dr. Reginald Thackston
Retired Elder

I believe that we are called to be “stewards”. A steward is “one who manages the household affairs and expenditures of another”. Clearly a steward is not the “owner” but the “keeper”. A Christian steward is one who sees himself/herself as a responsible manager of that which God has given.

Luke 12:48 (RSV) reminds us, “everyone to whom much is given, of him will much be required; and of him to whom men commit much they will demand the more”. I memorized this scripture verse many years ago and it reminds me that I have a responsibility to be faithful with that which God has entrusted to me!

Wonderful Christian parents blessed my life and taught me many lessons about living. One lesson, simply put, was that “God will provide”. Some individuals and churches operate from a position of “scarcity”…..that there will not be enough. Other individuals and churches operate from a position we are constantly fearful, while in the “abundant” mode we are faithful and trusting that God really will provide!

Christian stewardship cannot be separated from our faith. Clarence Staughton said it well, “Stewardship is everything I do after I say, “I believe”.

Dr. George Strait
Retired Elder
Norma Wimberly, a writer for the General Board of Discipleship, Section on Stewardship states, “Stewardship is offering all that we have to God.” The church’s lifeline is its members and their gifts. Often the Stewardship Work Area believes that if you keep before the congregation paying or their tithes and the church budget including apportionments that they are doing their jobs well. A year round stewardship program includes a more effective emphasis of commitment. Members then place a “face” to their church commitment and develop a personal interest through worship attendance, extending the church beyond the four walls, helping the less fortunate including those in prison, Africa University, and the flood victims. We should also offer prayers as part of our stewardship commitment – prayers for good health, and for those who are suffering. We should encourage our youth by helping them grow in their church experience. Then and only then can we become faithful stewards and “Christian Stewardship” will take place.

Mrs. Rubielee L. Addison
President Conference United Methodist Women

For me, Christian Stewardship is genuine giving. Christian giving is always in the context of the power of the gospel. We give our time, talents and resources in the awareness of the power of the good news of God in Jesus Christ. We give because of what God has done for us.

Stewardship is “dangerous giving.” Such giving is not what comes out of what is left after we have satisfied all the creditors. Dangerous giving is an act of devotion. It is recognizing that all that I am and all that I have belong to God. So I give willingly, freely and generously of what God has given me.

Dr. James S. Gadsden, Sr.
Retired Elder
To me stewardship is total commitment of my “Self” to the increase of God’s kingdom on earth, not because I have to, but because I need to. I know I can’t repay God for all his grace, but I can exhibit his love to the world by the way I use and manage all of the many gifts I have received from him. God’s gift to me is all of the blessings he has provided to me; my gift to him is how I use them.

Mr. Cliff Whisnant  
Member, Stewardship Task Group

God created everything – including us – and redeemed us through Christ. Stewardship is how we live that life he gave us.

Our stewardship focuses on what we do with what we have been given – our lives, our everything. Stewardship is the “action verb” of the Christian faith. Stewardship does something. Stewardship makes the most of every opportunity we have.

God gives us all we are and all we have. Therefore, our stewardship is our response to God’s grace. Our Christian stewardship is the whole of our way of life – what we give back to him and to his world.

Mrs. Becky Buie  
Conference Treasurer
Questions for Discussion

1. Read the statements above. Choose one that you relate to most and explain why?

2. What are the first thoughts you have when you hear the word “stewardship?”

3. Which of the above statements is the most meaningful to you when you think about stewardship?

4. When you think about stewardship what elements are included?

5. Write a statement of about 25 words that defines stewardship to you.
BIBLICAL AND THEOLOGICAL FOUNDATIONS FOR STEWARDSHIP

“Giving is a part of the pattern of life.”

“According to Jesus, getting our treasure invested right helps us get our heart invested right”
BIBLICAL AND THEOLOGICAL FOUNDATIONS FOR STEWARDSHIP

Did you know?

Tithing is 1/10 or 10% of your income. The Bible considers tithing first fruits. It is not a legalistic way to get money from people to meet the church budget. Tithing is a way to recognize God’s gracious love and it is our response to that gift. The tithe is a spiritual discipline. It helps us know who we are and whose we are. It is a teaching tool that helps us put God first in our lives.

“Giving is a part of the pattern of life.”

“Giving is a part of the pattern of life. Our giving reflects our relationship to God, with others, with ourselves, and with all we possess. If our giving mirrors our conversation and commitment, are we mature stewards or children in the faith.

These scriptures can be used as part of the spiritual journey of prayer, study and action.” (Because God Gives: A Spiritual Witness about Giving – Discipleship Resources)

Because God Gives

Created by God… Genesis 1:1-2
God gives… Leviticus 26:3-5,9-13
God provides… Psalm 145:15-16
It all belongs to God… Psalm 241-6
Do not worry about worldly things… Luke 12:22-34
God gives life…saved through faith… Ephesians 2:4-10
God provides for our needs Exodus 16
The Widow at Zarephath… I Kings 17:7-16

The Tithe

Give and it will be given to you… Luke 6:38
Honor God with your body… I Corinthians 6:19-20
The tithe… Genesis 28:10-22
The tithe… Numbers 18:25-27
The tithe… Deuteronomy 14:22-29
The tithe… Deuteronomy 26:11-13
Tithes and offerings… Malachi 3:6-12
Tithes and justice… Luke 11:42
Tithes… Hebrews 7:1-10

Proportionate Giving: A Symbol of Relationship
Give, as you are able… Deuteronomy 16:16-17
Offer God your best… Proverbs 3:9-10
Giving it all… Mark 12:38-44
Zacchaeus… Luke 19:1-10

Giving As an Act of Love
Justice, Love, Humility… Micah 6:6-8
Peace and offering gifts to God… Matthew 5:23-24
The greatest gift is love… I Corinthians 13
Generosity… II Corinthians 8:1-6
Generosity and kindness… II Corinthians 9:7-10

The Old Testament

Most of the teachings we discover in the Old Testament are related to the tithe. In Genesis 14:17-24 Abraham gives to Melchizedek (God’s High Priest) ten percent (10%) of all he had. In Genesis 28:10-22 Jacob acknowledged God and his promise by giving a tithe (10%) “of all he gave him.” Leviticus 27:30-33 talks about “a tithe of the land” belong to God. Deuteronomy 26:1-11 discusses “first fruits” given as a sign of thanks to God.

Numbers 18:21-32 discusses 1/10 given to the Levites for the work of the church. Deuteronomy 14:22-29 says that 1/10 was offered to widows, orphans, and strangers in the third year. In the Old Testament, failure to tithe was considered disobedience to the law, “cheating God.” God’s challenge was to bring in the tithe as obedience. Then they were blessed.

The New Testament

Little is mentioned about the tithe in the New Testament but do not be confused. In Matthew 5:17 Jesus says, “I have come not to abolish the law but to fulfill it. The Old Testament is part of the Christian teaching but in relation to the tithe Jesus went further. He dealt with a change in attitude. Relationship between humankind and God became of paramount importance. Jesus illustrates many teachings with the steward or caretaker. Jesus taught that God owns it all. We are
caretakers. Luke 12:41-48 (the parable of the wicked steward) states that “from everyone who has been given much, much will be demanded, and from the one who has been entrusted with much, much more will be asked.” What happens to the unfaithful servant (steward) in Matthew 25:14-30 (the parable of the talents)? The New Revised Standard Version states, “throw him into the outer darkness, where there will be weeping and gnashing of teeth.” In the story of the rich young man (Luke 18:18-30) much is expected from those who have much. Jesus praises those who have the right attitude about money. We see Jesus praising the poor widow who gave all she had in Luke 21:1-4. Others gave more but received no praise. Jesus said, “they gave out of their abundance while the widow gave it all.”

In II Corinthians Paul praises the Macedonians because “they gave beyond their means.”(II Corinthians 8:1-6) To Paul money is not as important as accomplishing God’s work. He said we should avoid the “bondage of money.” In II Corinthians 9:7-10 Paul shares his thought that givers will be cared for by God.

So, in the Old Testament our motivation to give comes from a theology that law governs us. In the New Testament we 1) recognize God’s ownership of it all; 2) we are faithful stewards as part of our commitment to God; and 3) giving is a response to God’s blessings.

In his book *Money Is Everything* Herb Miller says, “In the New Testament Jesus told forty-three (43) parables. Twenty-seven (27) or sixty-two percent (62%) of those parables deal with money or possessions. One tenth of the verses in the Gospels deal with money. In the Bible there are 500 verses about prayer, 500 verses about faith, and 2,000 verses about money and what it buys. Money is important.” (*Money Is Everything*, Herb Miller, Abingdon Press, Nashville, Tennessee, 1994).

“According to Jesus, getting our treasure invested right helps us get our heart invested right.”

Herb Miller

Jesus’ view is that money is everything, in the spiritual sense. The way we think and behave with regard to money impacts us both physically and spiritually. It’s use or misuse effects our relationship to God and the quality of life “for where your treasure is there your heart is also.” (Luke: 12:34). The question we must ask is, will I try to achieve a quality life by focusing on money or by focusing on God? According to Jesus, getting our treasure invested right helps us get our heart invested right. (*Money Is Everything*, Herb Miller, Abingdon Press, Nashville, Tennessee, 1994).
Motivations for giving:

1) *As a joyous response to God.* If we understand that all we have comes from God, we respond by giving as a response to the many gifts God gives us. When the Bible says, “The Lord loves a cheerful giver” it does not mean that we should have a smile on our face when we give. It means that we should have the attitude of joy. We are delighted with what God has given and we respond with joy.

2) *Obligation.* Many people give out of obligation or guilt. They feel guilty if they do not give. They have been taught that way and that is the way they live. These people are generally the Depression/World War II generation. They are committed to give because that is the way it has always been. They have no other frame of reference. These tend to be good givers. However, later generations (Baby Boomers and Generation X) are not compelled to do the same. Guilt has been replaced by meaning. If it is meaningful they will give to it.

3) *Tax write-off.* For some the reason for giving is to write it off their taxable income. Contributions to non-profit organizations are tax deductible. The church or organization benefits from this type giving. The question is, “ Besides the obvious tax break does the individual benefit from this type of giving?” In a world where tax write-off is a reality the church must help individuals grow beyond the idea of giving for personal gain.

4) *A spiritual decision.* As has been stated previously in this chapter tithing and proportionate giving is a spiritual discipline. It is a spiritual decision that helps put God first in our lives. When God is in control of that part of your life then other parts of your life are easier to live. Eventually God will be in charge of all of your life. Then we can begin to understand John 10:10 means, “I came that they may have life, and have it abundantly.” Abundant life does not mean a life with the most material possessions. Abundant life is a life lived to the fullest; a life lived with God.
5) *People give because they want to and need to give.* How does it feel to give something to someone, especially someone in need? We can give money, labor, a kind ear, or many other things that can help a person in need. Who gains from these efforts? The person we help definitely profits from this help. But the person who gives also profits. I can remember when I was a youth director. When I took the youth on trips I always made a promise to them. If they did not get as much as they gave on the trip, I would give them back their money. I was very serious about this guarantee but I never had one person to ask for a refund. Everyone profits when they give. They profit emotionally, spiritually, and physically. That is why people want to, even need to, give.

**FOOD FOR THOUGHT!** A possible personal word to live by *Ten percent (10%) to God’s work in the world and ninety percent (90%) for God and I to manage together.*
Questions for Discussion

1. From the scripture passages above choose one from each area.
   a. What does it mean to you?
   b. How does it illustrate giving?

2. What is the most memorable thing you ever received?
   How did it show your relationship with the giver?

3. In twenty-five (25) words or less define gift.

4. Discuss tithing:
   What would you say to convince someone to tithe as a spiritual discipline?

5. How do we respond to God’s goodness and God’s providing?
   Think of ways you can be of service
   In your congregation…
   In your workplace…
   In your community…

6. How do you feel when you give?

7. Describe a “saint” whose life reflects a close relationship with God?
   Are they generous? How?

8. What does a giving Christian look like?

9. What would have happened if the rich young man had said yes? (Luke 19:18-30)

10. Describe your most memorable experience in giving to someone else?
    How did it feel?

11. Covenant with your group to give in your personal life and your local church. What will you give?

12. Look at the motivations for giving. Which one do you think motivates most people? Why? Which one motivates you most?
“Very few of us would ever own a home, a car, or many of the appliances of the home if a lump sum payment were required.”
THE WHEN, HOW MUCH, AND WHY OF GIVING

Text: I Corinthians 16:2 “On the first day of every week, each of you is to put something aside and store it up, as he may prosper…” RSV

What are the principles behind regular and systematic giving is a valid question that is rightfully asked.

To answer that question, we can look beyond the church and see the principle at work in several areas of our everyday life. The government says that out of each and every paycheck a sum of money is to be taken out to pay the taxes on those earnings. This is in recognition that if we were permitted to wait until the end of the year to pay our taxes, many of us would be unable to pay the lump sum.

The same principle is at work in the business world. Very few of us would ever own a home, a car, or many of the appliances of the home if a lump sum payment were required. Regular and systematic payments enable us to have these things.

Regular and systematic giving to the church has several advantages. First of all, it makes it possible for us to give more than if we waited until the end of the year to give.

I remember the debates on the floor of Annual Conference when the discussion of moving the date for the Conference sessions from the fall to summer. One of the main arguments against moving the date to the summer came from delegates from rural or farming areas. This position was that it was necessary for the farmer to sell their crops in the fall so that they could make their contribution to the church. When the date was changed, the giving did not decline. As churches received the gifts all year long, rather than in one lump sum, they were able to more effectively carry out their programs.

In one of my first churches, the major giving took place at the end of each quarter as preparation for the Quarterly Conference. After six months of this practice, under the leadership of one man, the members began giving each Sunday and there was a dramatic improvement in the church’s finances.

The church needs its income to be on a regular basis so that the expenses of the church can be met. The influence of the church is lessened if the bills can’t be
kept current. Also, regular giving enables all programs of the church to be carried out on a timely basis.

There is an even stronger reason for us to give on a regular and systematic basis. Giving should always be a part of worship. It is a response to God’s blessings to us and should never be considered as “just paying a bill”. For this reason, I do not believe that as a regular thing, the giving should be mailed to the church. This could well lead to the feeling that we’re paying a bill as we would any other bill. Of course there are exceptions when the person cannot get to church, but as a rule, the gift should be taken to the church and put in the offering plate as a part of worship.

It’s true, gifts that are not a part of worship will help the church, but they do very little for the giver. The church always needs dollars to carry on its work, but dollars that are not a part of worship do little for the giver.

**How Much?**

There is another question that the giver must face. How much should I give? Some of the best advice I know comes from Deuteronomy 16:16 and 17. The subject is the three special offerings that are to be made each year. And the people would have the same question we ask: How much? The answer is plain – give, as you are able according to the blessings you’ve received. This instruction makes giving so personal. We are not to determine our giving by what someone else does or does not do. Our giving is to be in proportion to the blessings we’ve received. The blessings we’ve received from God’s love and bounty should be the sole determination of our giving. It is our response to God’s blessings.

**Is Tithing Required?**

The above advice is too general for some who demand a more specific enlightenment about the amount to give. To those, the advice would be to begin where the Bible begins with the tithe, that is, ten percent of one’s income. The Jew was expected to tithe. We who live under grace should not do less than the Jews were required to do under the Law. So the ten percent is a starting point, not in a legalistic sense but as a response to God’s grace.

I’ve heard of some churches that require a commitment to tithe before they will accept a person as a member. I strongly disapprove of such a practice; for I
think all giving should be on a voluntary, free will basis. Legalism should have no place in giving.

Tithing presents some problems. One of the first questions people ask about tithing is do I tithe on my gross income or on my net income? To me, that is a matter of personal interpretation. In as much as no taxes were withheld from my salary as a pastor, I felt that which I received (my gross) should be the basis on which I figured the tithe. Others come at the problem from the viewpoint that as the net is the amount received, the net should be the basis of the tithe.

For anyone who is not tithing because of these factors, here is a suggestion. Start with the net and grow into giving on the basis of the gross. Growth is so important in the area of giving and such a plan leaves room for growth. Another question that arises about tithing is this: “Should all of the tithe go to the church or should giving to worthwhile charities be considered as a part of the tithe? The individual is the only one who can answer that. Someone has said that if a person is truly tithing, the church will get her share. I think that answer has merit.

The idea that the same percentage of giving for everyone regardless of income is rejected by some. There are inequalities in insisting that everyone give on a fixed percentage basis, but giving statistics reveal an interesting fact. Churches that are below the economic level of the United Methodist Church have a far greater percentage of tithers than does the Methodist Church. This strongly suggests that giving is a matter of commitment, or priorities, rather than income.

Another statement that is often made in relationship to tithing goes like this: “Put your tithe in the offering plate on Sunday and before the next Sunday it will come back to you.” To give on the basis that we’re expecting a return on our money is to miss the point entirely. We give to express our love and appreciation to God and not in the hope of being rewarded financially. It is true that the person who tithes will be better off financially. First, they have gotten their priorities in order. Second, they have learned a valuable lesson in budgeting so that they make better use of their income.

The spiritual blessing that tithers say they receive from giving is a strong recommendation for tithing. We would do well to make it a starting point in our giving – not from a legalistic approach but as a response to all that God has done and continues to do for us.
**Reasons for Giving**

“Why do I give?” That is a question that requires some soul searching. The first pages of the Bible tell us of a sacrifice that did not find favor with God. Cain’s offering was rejected and this was not because God favored cattlemen over farmers. There was a deeper reason and the one that comes to mind is that Cain’s offering was made for the wrong reason. Is this not a warning for us that our giving must be for the right reasons?

Paul in writing to the Corinthians gives an excellent basis for giving. He says in II Corinthians 8 that remembering the generosity of Jesus Christ ought to produce generosity in us. If we are motivated by what Jesus Christ has done for us, then our reason for giving is pure and the amount of our giving will be sacrificial. Giving, then, becomes a reflection of the total commitment we’ve made to Christ as our Lord and Savior. Helping the church pay its bills or meet its budget is no longer the primary focus of our giving. We are responding to God’s love with an awareness that he is the Lord of all of life and all that we are and all that we have belongs to him.

**Conclusion**

Regular and systematic giving that expresses our love for a God that has given us so much, including his Son, is our response of appreciation. We give in proportion to the blessings we’ve received, not expecting any reward but as a part of our total commitment to Jesus Christ as our Lord and Savior.

A resource for giving in the church:

**Consecration Sunday Program by Herb Miller.** These materials are available from Cokesbury Book Story and consist of a Program Book, a Leadership Guide, a Tape, and an Estimate of Giving Card. A kit containing all of these items is available. Individual items can also be purchased.

This program emphasizes the need of the giver to give rather than the church’s need for funds; therefore it is theologically sound. When procedures given in the material are followed, there is no deficit budgeting. Estimate of Giving cards are completed on Consecration Sunday and there is no soliciting of individual pledges except by mail. The mail solicitations are done to those who do not make commitments on Commitment Sunday. Two important features of the program are a complementary, catered, luncheon and the use of an outside leader.

Charles A. Graves
Questions for Discussion

1. Does regular and systematic giving help one to give more? If yes, how?

2. Does one get the same value from a gift that is mailed in to the church as one that is given in the service as a part of worship? Why? Why not?

3. Does a Christian have to tithe? Why? Why not?

4. Does one tithe on gross or net income? What do you think and why?

5. Does the entire tithe have to be given to the church? Explain.

6. Is ten percent (10%) the upper limit of giving? Explain.

7. What are some of the reasons people give to the church?

8. Does the reason for our gift have anything to do with the way our gift would be viewed by God?
PLANNED GIVING

“A planned gift is a gift, which involves assistance from one or more ‘professional persons’ in the planning, development, or completion of the gift.”
Almost every charitable and educational institution in existence today is promoting planned giving as a part of its ongoing appeal to donors or alumni. The members of every local church find themselves the object of planned gift solicitation from the charities they have regularly supported and the schools and colleges they have attended. Perhaps some of them wonder why they do not receive similar solicitation from their church.

Unfortunately, the truth is that the average local church is spending so much of its time and energy on efforts to secure enough “cash” to meet its weekly operating expenses, provide for local ministries, and pay its conference apportionments that any kind of giving beyond the weekly “current giving” receives very little attention.

Current giving is crucial to the life of the Church! There is no denying that. Utility bills must be paid. Staff salaries must be met. Repairs and maintenance must be completed, and debt retired. However, until the local church gives some place to the promotion and development of “planned giving” as a part of its financial development program, it may well continue to find itself in the same predicament in meeting current expenses a hundred years from now that it does today.

The Christian steward receives, manages, and passes on the gifts of God. Wise management means obtaining and using financial resources in ways that reflect God’s reign of faith, love, and service. Wise management means being master of your resources, rather than allowing them to be your master. It means arranging your affairs, preparing a will and planning your estate so that you adequately provide for your own family and do as much good as you can through thoughtful and faithful giving to those institutions and causes dear to your heart.

Wise Christian stewards plan their giving. There are many giving opportunities and many ways to give. The opportunities to do good through the support of ministries in which you believe are numerous. Planned giving helps you know when to give, what to give, and how to choose the best form for your gift. Planned giving helps you understand the tax advantages of your giving and how these advantages can affect your family and your estate plan.
What is a planned gift? The classic definition of a planned gift is a simple one. A planned gift is a gift, which involves assistance from one or more “professional persons” in the planning, development, or completion of the gift. These “professional persons” may be an attorney, an account, a financial planner or advisor, a stockbroker, an insurance agent, a bank trust officer, or a planned giving officer.

Most giving in our society is not planned. It is a response to needs or causes which present themselves immediately to the attention of the potential donor and usually appeal to the donor’s emotions or sympathies. The potential donor’s response comes relatively quickly and usually involves the writing of a check or a trip to the billfold. Such gifts are almost always less than a hundred dollars. Larger gifts do not come this way although the size of the gift alone does not necessarily make the gift a planned gift.

A planned gift may be a “current” gift or a “deferred” gift. A current planned gift, for example, could be an outright and immediate transfer to the church of highly appreciated and marketable securities. Such a gift might have been contemplated with advice from the donor’s accountant and executed with the assistance of the donor’s broker. Perhaps the most easily understood example of a deferred gift is a bequest. It is put in place now with the assistance of an attorney through the writing or rewriting of the potential donor’s will or through the addition of a codicil to an earlier will, but the gift itself will not be realized by the church until after the death of the donor.

Many, but certainly not all, planned gifts are deferred gifts. However, some churches may be reluctant to solicit planned gifts for just that reason. Needs are immediate and pressing. The securing of “cash now” is more important at the moment than the development of bequests which might come later. In fact, most authorities in the field of planned giving indicate that on average fifteen years are required before a deferred planned gift “matures” for the benefit of the beneficiary organization.
This is still no reason to “defer” encouraging planned gifts but rather a reason to regret that such encouragement was not begun years ago. Some deferred planned gifts will mature much earlier that the average fifteen years.

**A planned gift is usually made from a donor’s accumulated assets rather than from his or her current income.** Frequently such gifts come from assets accumulated over many years or held long term. Most “unplanned” gifts come from a person’s current income. Most of the current giving by church members in their regular support of the church’s operating budget comes from current income, not accumulated assets. For this reason, rarely will the completion of either a current or deferred planned gift reduce the level of a member’s giving from current income. Reduction in the level of a member’s giving from current income almost always comes from changes in the level of that income, changes resulting from events such as retirement, demotion, or loss of job.

**A planned gift will usually reflect the unique situation of the donor and the nature of his or her assets.** For example, the gift of a personal residence or farm might follow a widow or widower’s move to a retirement community. The gift of a particular piece of property might follow the death of an only child for whom the property had been intended. Highly appreciated securities held over thirty or forty years, but providing little in the way of current income, might be gifted for a life income gift plan such as a gift annuity or charitable remainder trust in order to enhance cash flow for a donor who now needs more income following his or her retirement. In all of these examples, the sale of the property described would likely entail a significant capital gains tax liability, but gifting the asset either outright or through a life income gift plan will avoid all or a significant portion of the capital gains tax liability.

This is the beauty of a planned gift. Not only does the gift do good in supporting the cause to which the donor is committed, but it also helps the donor in arranging or re-arranging his or her own affairs for the donor’s benefit. A colleague has written that “if it is true that the average person spends eighty thousand hours building an estate and eight hours planning it, then anything that can be done to change this situation will lead to better stewardship of a person’s resources.”
Generally planned gifts are made to organizations distinguished by donor confidence and longevity and the potential for permanency; and generally, donors who have a history of personal devotion to the organization and its purposes make planned gifts. If this is the case, then why not the church? Certainly the church is distinguished by longevity. The Christian Church has been here for the last two thousand years, and certainly it has the potential for permanency. The church may not be preserved in its current form or structure, but no one doubts that God is forever and that the Church of God will be preserved, as Scripture says, “until the end of time”.

The church in its institutional form has been and continues to be the recipient of frequent planned gifts, but the church at the grass roots, the local church, does not seem to receive its share of planned gifts although there are notable exceptions to this statement. Perhaps two reasons account for this. One is simply that many local churches do not ask for planned gifts and do little to promote or encourage them. Another reason may be equally disquieting. While generally planned gifts are directed to organizations distinguished by donor confidence and longevity, there is another ingredient at work in this process and that is the donor’s particular confidence in the competence of the organization to receive and administer such gifts. Largely volunteers run local churches. While many volunteers are competent and faithful to the tasks assigned to them, they are still volunteers with limited time, and the offices which they hold are quite frequently, and rightly so, subject to change and rotation. Sometimes, in spite of the best of intentions, things have a way of getting lost in the process or miscommunicated or neglected. For these and other reasons local United Methodist churches which do promote and encourage planned gifts frequently utilize the services of their conference or area foundation in the administration of planned gifts and in the management of endowment funds and other assets derived from planned gifts. A conference or area foundation usually offers both the level of expertise and experience and the availability of trained staff to assist the local church in areas of planned giving. In fact, it is not at all unusual for potential donors to deal directly with the conference or area foundation in putting in place a
planned gift for the immediate or eventual benefit of a local United Methodist church.

Even if the local church does nothing to encourage planned giving, there are a few, a special few, in almost every congregation who will make planned gifts for the local church’s benefit. More often than not, these planned gifts will be in the form of testamentary bequests. Other planned gifts may come as a result of trust arrangements entered into by donors with commercial fiduciaries, mainly bank trust departments. A few local churches may benefit from private family foundations established by more wealthy members. And, some local churches will benefit as a result of planned gifts made by members through the conference or area foundation or through the community foundation which serves the region or area in which the local church is located. Local churches may benefit from “donor advised funds” of a community foundation, a vehicle which is being used more and more frequently by donors who establish such funds and then annually “advise” the foundation to which charitable organizations the income and/or principal of the fund is to be distributed for that year.

If a few planned gifts come to the local church without its having to do anything to promote or encourage planned giving, then how much greater is the potential for planned gifts when the local church undertakes to promote planned giving among its members! **How, then, does a local church promote and encourage planned giving?**

**A local church can begin by doing regular mailings to its membership.** These mailings should be both informational and promotional. Mailings should be done on a regular basis, for example, at least twice annually or perhaps as often as quarterly, if funding allows, and then continued year after year. Mailings should be designed to provide information about ways to make planned gifts and to encourage members to consider making such gifts. These mailings should focus on a variety of planned giving topics. Such topics might include “how to enhance one’s giving by giving securities”, “how to give and keep an income for life”, “do you need a will”, “does your will need updating”, “giving through your will”, “how to give through your retirement plan”, “how to use life insurance to make a gift”. Topics should be varied over a period of years and then repeated in a cycle. But, why repeated?
One very important factor to keep in mind in promoting planned giving is that not everyone will be interested in the same subject at the same time. Quite frequently interest in making planned gifts and decisions to make such gifts coincide with certain life situations and events – a death, a marriage, a retirement, a birth, a move, a job change, an inheritance, an illness, a divorce, a trip, especially an extended trip or a trip outside of the country. Different events in the lives of people make them, by both choice and necessity think about the arrangement and re-arrangement of their plans and affairs including their estate plans. It is frequently out of these arrangements and re-arrangements that planned gifts evolve.

If the promotion of planned giving is to bear fruit, it must be done regularly in order to attract the attention and engage the interest of those particular persons who just then find themselves at one of these key times in their lives. Also, for many of us, that “little light” does not always come on in our heads the first time we hear about something. It may take many times hearing the same message before it finally makes its way through to illuminate our thinking and planning.

Mailings to promote planned giving should include a cover letter, which directs attention to an enclosed “informational” piece. Few among us have the expertise or ability to create such pieces. Fortunately today an entire industry supports those who work in planned giving. Numerous vendors produce a myriad of resource publications to promote planned giving most of which are professionally written and attractively formatted. The Planned Giving Resource Center of the Section on Stewardship of the General Board of Discipleship is the vendor for planned giving materials in the United Methodist Church. There are also a number of commercial vendors who offer a variety of planned giving materials.

Brochures are the most frequently used informational pieces in mailings about planned giving and are the most reasonably priced among such materials. If the local church’s budget permits it, a more detailed “follow up” piece, usually a multi-page booklet, might be offered for anyone needing further information about a particular planned gift idea. Most commercial vendors offer booklets containing more detailed information among their inventory of planned giving publications.
Articles in church bulletins and newsletters can also be used to focus attention on planned giving. A series of articles can be developed each to describe a particular way to make a planned gift or a specific planned gift vehicle. “Features articles” can describe what a planned gift has meant or accomplished in the life of the local church or spotlight a donor who has put a planned gift in place for the benefit of the church. It must always be remembered, however, that a donor’s request for anonymity or confidentiality has to be respected. Anytime the local church becomes the recipient of a bequest should be an occasion when both the bequest and the person who made the bequest are appropriately acknowledged in local church publications. Such examples become “examples” for others in their own planning.

The weekly church bulletin is also an excellent publication for the use of “one liners” which call attention to planned giving. A popular one-liner, which consists of two questions, is: “Have you made a will? Is your church included in your will?” Some churches, which use a printed bulletin cover, have a one-liner as a permanent part of the layout of that bulletin cover.

More and more local churches are planning and offering seminars or workshops on financial planning and planned giving subjects. These may be directed to a general audience or targeted to special groups within the congregation. For example, a “Wills Workshop” which presents general and basic information about wills and why having a will is important will no doubt appeal to adults of all ages. On the other hand, a seminar, which looks at the topic “How to Plan for Incapacity and Other Healthcare Concerns”, would probably attract only older adults. A seminar on “How to Make a Gift Now and Keep Income for Life” would most likely attract adults in their early to mid-seventies. However, there are also many issues connected with wills and estate planning and financial planning which need to be heard by younger adults and especially those with dependent children. A workshop on “Ways to Make Charitable Gifts” could prove helpful to persons of all ages. Such seminars and workshops should be repeated from time to time, preferably in a cycle, to involve new members as well as to include those who “weren’t ready” previously.
Remember, however, that there are those in every congregation who will never be “ready” for this information. It is ironic that Christians for whom the Faith declares, “death has no sting” and the “grave no victory” seem to have so much difficulty facing the reality and the inevitability of death. Be thankful for those who are “ready” and never depreciate the effectiveness of what is being done to promote planned giving simply because response is slow in being communicated. Planned gifts, especially bequests, are almost always years in developing and may never be communicated to the local church until after the member’s death unless the involvement of the local church is in some way required. A planned giving emphasis rarely shows immediate results although this is an area of ministry, which is full of surprises, sometimes very pleasant surprises. The information communicated in seminars and workshops is needed by all. Many will benefit as a result, and some, in time, will respond by putting in place a planned gift.

The local church may want to consider designating one Sunday each year as “Planned Giving Sunday”, a time to focus the attention of the entire congregation on planned giving. This might include a special session on a planned giving topic for adult church school classes during the church school hour. The morning’s sermon could be a stewardship sermon and include stories about persons who have made planned gifts. Information about planned giving or specific ways to make planned gifts could be included in the bulletin for that service.

The point which needs to be communicated through all these efforts is that the church is interested in planned gifts, that planned gifts are needed, that they are welcomed, and that the church is neither unfamiliar with the nature of such gifts nor afraid to mention them. People need to give in order to find joy in life. The church has a ministry of helping its people to fulfill that need and experience that joy.

The establishment of a local church endowment vehicle will also encourage planned gifts. The existence of such a vehicle offers persons a way to make both current and deferred gifts with the assurance that such gifts will provide long term and permanent benefit for the local church and that such gifts will receive special attention and be cared for in a special way. Many persons who love the church desire to extend their love for the church beyond their lifetimes. An endowment vehicle makes this possible.
Although the narrow definition of endowment is “to provide with an income,” an endowment is more broadly defined as a vehicle through which gifts are invested and reinvested in such a way as to preserve the principal value of such gifts and through their investment and reinvestment to produce reasonable income which is used in such amounts and for such purposes as authorized by the document establishing the vehicle or controlling the gift. Local church endowment vehicles usually take form in one of four ways: a local church foundation, a local church endowment fund, an endowment fund for a local church established through a conference foundation or a community foundation, or an endowment in the form of a charitable trust established through a bank or other commercial fiduciary.

The 1996 Book of Discipline of the United Methodist Church makes the following provision: “After securing the written consent of the pastor and of the district superintendent, local churches may, by charge conference action, establish local church foundations whose trustees, directors, or governing body shall be elected by the Charge Conference.” (Par. 2534) When local churches first think of an endowment vehicle, they think almost immediately of a “foundation”. While a foundation may be the vehicle needed by a few churches, certainly it is not needed by most.

As an endowment vehicle, a local church foundation is more complex and costly to develop, establish, and administer. A foundation may be organized for general eleemosynary, religious, educational, and/or scientific purposes. In the case of a local church, it may be the preferred vehicle where large amounts, many funds, and a wide range of planned gifts are anticipated.

A local church foundation provides an endowment vehicle, which, by the act of incorporation, places the foundation one step further removed legally from the control of the local church even though it is initially a creation of the local church. While the fact that the trustees or board of directors of the foundation are amendable to the local church’s charge conference to the extent that it is the charge conference, which elects them, an incorporated local church foundation is a legal entity and is entitled to certain legal rights and protections resulting therefrom.
A local church foundation is established by charge conference action and usually requires the development of lengthy supportive documents including articles of incorporation and by-laws, the language of which must conform to legal requirements. Documents will include instructions, which allow for the incorporation of the foundation as a not-for-profit organization under the laws of the state in which it is located. An application for tax-exempt status will have to be prepared and filed with the Internal Revenue Service, which will issue a “letter of exemption” upon its approval of the application. This letter of exemption will identify the provisions of the Internal Revenue Service Code under which gifts to the foundations are tax deductible and under which the foundation itself is exempt from taxation. In the State of South Carolina, the corporation may also be required to register annually with the Secretary of State under the Solicitation of Charitable Funds Act and submit an annual financial accounting. The foundation will have to apply for and secure its own tax identification number and provide for an annual audit of its financial statements. It may be required to file such tax returns as are necessary for an organization exempt from tax. In the State of South Carolina, a not-for-profit corporation is also subject to the provisions of the South Carolina Nonprofit Corporation Act of 1994.

Should it become obvious at some time in the future that a local church foundation is not serving the best interests of the local church for whatever reason, then steps may be taken to dissolve the corporation. Because the dissolution of a legal entity is likewise a legal procedure, such dissolution may be difficult and costly to accomplish. A list of local United Methodist churches in South Carolina known to have established local church foundations is available from the office of the South Carolina United Methodist Foundation.

An alternative to a local church foundation, and, a very practical alternative is a local church endowment fund. A local church endowment fund is a fund of the local church. Just as a church may have a building fund, a chapel fund, or an organ fund, so, too, can it have an endowment fund. The 1996 Book of Discipline indirectly makes provision for a local church endowment fund in Par. 2533 which begins with the statement that a “Charge Conference may establish a local church permanent endowment fund committee”.

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A local church endowment fund can be established for some specific purpose or purposes such as “maintenance and repairs” or for more general and broader purposes with discretion left to the fund’s governing committee to determine the use of the fund’s income. Like the local church foundation, it is also established by charge conference action; however, its establishment can be supported by a much briefer document because it is not to be subject to incorporation and it is to be maintained as a fund of a local church. A set of model documents for the establishment of a local church endowment fund has been developed by the South Carolina United Methodist Foundation and can be found in its publication, *Planned Giving and the Local Church*. This set of documents can be adapted for an endowment fund reflecting the purposes and objectives developed by the local church’s own planning committee.

A local church endowment fund is much simpler to develop, establish, and administer. Because it is a fund of the local church, it is covered under the local church’s exemption and blanket, and thus, no separate filings are required. The fund functions as a part of the church’s regular financial program. A local church endowment fund can serve almost every local church well.

Generally speaking, no endowment should be established by any local church for the purpose of supporting those routine items, which should be covered through current giving to the church’s annual budget. Endowments for local churches should serve either major and long standing physical needs of the church such as repairs, maintenance, and capital improvements or specific needs not usually addressed through local church budgets such as scholarships, special needs, special ministries, or missions of the local church and the connection.

The greatest responsibility which falls upon ad hoc committees charged with developing plans for the establishment of either local church endowment funds or local church foundations is the determination of the specific purposes or criteria for which endowments are to be established. With either vehicle there may be some donors who will offer gifts, which represent very specific, and sometimes very narrow, purposes or causes. The purposes for which the endowment vehicle has been established should be clearly enough defined as to provide the necessary guidance to the governing board or committee in determining whether to accept or decline the gift. Restrictions placed upon some gifts may be so difficult to adhere to that the fund or foundation would be better off not accepting the gift.
One advantage to beginning the endowment building effort in a local church with a local church endowment fund as the vehicle is that an endowment fund can later be developed into a local church foundation if the need for such becomes apparent. In other words, it is preferable to “progress” from a local church endowment fund into a local church foundation when the need becomes apparent than to have to “retreat” from a local church foundation back to a local church endowment fund. A list of churches known to the Foundation, which have established local church endowment funds is available from the office of the South Carolina United Methodist Foundation.

The third endowment vehicle, which can be used to serve a local church, is a “restricted endowment fund” of the South Carolina United Methodist Foundation. In some instances such a fund may also be established through a local community foundation. Usually such a fund is established with the Foundation to reflect the giving interests of a single donor or a family. The relationship is between the Foundation and the donor or donors. The Foundation is the owner of such a fund. The local church is the beneficiary of the income of the fund and is restricted in the use of that income to the purpose or purposes specified by the donor at the time the fund was established with the Foundation. The income of the fund is distributed by the Foundation to the local church at intervals specified by the donor. The amount of income distributed by the Foundation may be less than the total amount earned by the fund to the degree that the donor has specified that a portion of the income be invested and reinvested to provide growth in the fund. The South Carolina United Methodist Foundation recommends that no less than twenty percent [20%] of the annual net income of such an endowment fund be invested and reinvested for growth of principal.

In the example of a restricted endowment fund established with the South Carolina United Methodist Foundation, all administrative and investment responsibilities connected with the fund rests with the Foundation. The document to be used in establishing such funds is readily available and follows a standard form developed by the Foundation for this specific purpose. A restricted endowment fund can be established with the Foundation either by current outright gifts or by deferred gifts. The donor has the right to “name” such a fund and may designate a “successor” purpose for the fund should the original purpose cease to exist. With such funds it is possible to name a “successor” charitable income beneficiary should the local church for whose benefit the fund was established also cease to exist. While no one likes to think that a local church will go out of existence, it is not at all unusual in the United Methodist connection to hear of local churches, which have had to be closed, or in time declared “abandoned” by
the annual conference. Since all endowments are considered permanent, long-term funds, the naming of a successor beneficiary should always be contemplated if there is any possibility that the original beneficiary for which the fund is being established will cease to exist.

**While not as well known, the fourth kind of endowment vehicle, which may be established for the benefit of a local church, involves the establishment by a donor of a charitable trust.** Almost always such a trust is established with a bank or other commercial fiduciary, which serves as the “trustee” of the trust. The trustee is the party responsible for the administration of the trust and the investment and reinvestment of the assets of the trust. The tax-exempt status of the trust will have to be established by private letter ruling of the Internal Revenue Service. Because the trustee is most often a “for profit” corporation, there will be fees that it charges for the administration of the trust. In fact, most corporate fiduciaries who operate in the for-profit sector will advise donors who desire to establish and fund a charitable trust that such an arrangement is not “cost effective” without a transfer of assets having an initial minimum value of at least one hundred thousand dollars. Such a requirement makes this form of local church endowment vehicle impossible for all but wealthier donors. Legal fees may also add to the cost of establishing this kind of charitable trust.

Thus, for the local church desiring to establish its own endowment vehicle to which members and friends of the church may make gifts in varying amounts and at different times, the possibilities are either a local church foundation or a local church endowment fund. The other two vehicles described above are designated primarily for individual donors where the ownership of the fund itself lies outside of the control of the local church, as does the responsibility for the investment and administration of the fund. However, this is not to deny the value of these two alternatives. For many individual donors, this is precisely the arrangement desired. The local church receives the benefit of the fund, but the administration of the fund including the investment and reinvestment of the assets of the fund is placed by design in hands outside of and separate form the local church.

Roger M. Gramling
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Questions for Discussion

1. How does the definition of a planned gift presented in this chapter differ from what you may have thought a planned gift was?

2. Who can make a planned gift?

3. Have you ever considered making a gift using assets other than cash? If yes, what kind of property have you considered giving?

4. What has your church done to promote planned giving?

5. What kind of planned giving seminar or workshop would attract your attention?

6. Has your church ever received a bequest? Do you recall how it was used?

7. If your church established an endowment fund, do you think persons would be inclined to make planned gifts to such a fund? Why? Or why not? Would you?
We United Methodists have believed, from the very beginning, that each of us is called to participate in the ministry of Jesus Christ.”
As United Methodists we have a unique opportunity to work together as individuals, local churches, a conference and as a global church to spread God’s Word of love and saving grace to our neighbors and to people around the world. One of the ways we do this is through giving for the ministry funded by our conference budget and through it, the jurisdiction and general church as well.

We United Methodists have believed, from the very beginning, that each of us is called to participate in the ministry of Jesus Christ. We believe that each of us – in the pew and in the pulpit – are indeed ministers of God’s outreaching love.

We believe that giving is an act of worship. We believe that giving is our way of saying, “Thank you, God” for the most generous gift of all – our Lord Jesus Christ.

And the crowd asked Jesus, “What then should we do?”

“In reply, he said to them, whoever has two coats must share with anyone who has none, and whoever has food must do likewise.”

Luke 3: 10-11

And who is the “whoever” Jesus speaks of? It’s you and me. It’s the people sitting in the pews around us and the folks next door. It’s everyone who has been blessed by the gift of God’s love. It’s not somebody else who has more time or more money. It’s us – you and me!

Together through our connected congregations, we United Methodists accomplish what no single church, district or annual conference ever could hope to do by itself in this unique way, each individual, each family, each congregation gives a fair share for the church’s work.

We accept and affirm the belief that the primary task of our church-each local church-is to make disciples for Jesus Christ ... to proclaim the gospel ... to seek, welcome and gather people of faith into the body of Christ.
We send our missionaries – and ourselves – to the world to give lovingly and justly as servants of Christ, spreading the good news, healing the sick, feeding the hungry and freeing the oppressed. We join hands across our connected congregations to help all of God’s children – whenever and wherever we can – just as Jesus multiplied the loaves and fishes when the crowd grew hungry.

When churches join together in “shared ministries” funded by paid apportionments, we see our money at work meeting tremendous human need in places like Oklahoma City after a bombing, Bosnia, Haiti, coastal Carolinas following storms, famine and hunger in Africa and countless others. And we can be assured that our ministries are helping to share God’s love with those who stand in greatest need. Through the annual conference budget and the ministries that it provides, “the word of God becomes flesh and dwells among us.”

**Apportionment How’s & Whys**

The South Carolina Conference Budget, adopted each year by the annual conference, on recommendation of the Council on Finance and Administration, comes from three sources. The General Conference apportions seven funds and the Southeastern Jurisdiction apportions one fund. The annual conference approves additional funds. Together they make up the annual conference budget.

The district trustees in each district set the District Parsonage and Office Fund. These amounts vary according to need.

The South Carolina Annual Conference uses a very simple formula to apportion equitably its budget to the 1,044 local congregations.

**The Formula**

Each church annually reports all expenditures for the previous year (a form completed by the pastor called “Table II”). Expenses for program, operations and clergy support (lines 61-69 of Table II) are added together and called “net funds.” This total for the most recent four years is averaged and called “average net funds.” The total average net funds for all the churches in the conference are used to calculate apportionments.
Net funds do not include payment of apportionments, benevolences paid directly by the local congregation, capital improvements and mortgage payments. When a church declines in net funds for two consecutive years, a two-year average is used rather than a four-year average. The first year there is an increase in net funds; a three-year average is used, gradually moving back to the normal four-year average.

The same process is used to apportion district parsonage and office funds, except totals for the particular district concerned are used in place of conference totals.

The conference budget is apportioned to the congregations in the same percentage as each share in the conference average net funds. The equation below shows the formula used to calculate local church apportionment.

\[
\frac{\text{Local Church Average Net Funds}}{\text{Conference Average Net Funds}} = \frac{\text{Local Church Apportionment}}{\text{Conference Budget}}
\]

Our Shared Ministry

1. **World Service & Conference Benevolences** is our basic benevolence fund and is distributed to General and Annual Conference program boards. This fund is the major support of our mission program and is our primary connectional fund. It also includes other conference agencies such as the Cabinet emergency fund, Committee on Episcopacy, the Episcopal Residence, and the Board of Ordained Ministry.

2. **Episcopal Fund** provides our share of support for all active and retired bishops including salary, housing, travel, pensions and insurance, and office expenses.

3. **District Superintendent Compensation** provides salary, workers’ compensation and travel/accident insurance for our twelve district superintendents.

4. **Pension Fund** provides clergy retirement benefits plus disability and life insurance for pastors serving local churches and care for surviving spouses and dependent children. It contributes both to pay past service liability and fully fund current service. It also funds administrative costs of the Board of Pensions and its share of the Office of Ministerial Affairs.
5. **Equitable Compensation Fund** provides salary support for pastors serving churches not able to meet the minimum standards set by the Annual Conference.

6. **Conference Insurance Fund** covers the conference’s share of major medical insurance for pastors serving local churches, retired pastors, and eligible dependents. It also funds administrative costs of the Commission on Insurance and its share of the Office of Ministerial Affairs.

7. **District Administration Fund** provides for district office operations, secretary salary, the District Council on Ministries, and the institutional share of the superintendents’ pension and insurance, continuing education and travel.

8. **Conference Administration Fund** covers the expenses of the annual conference session, the *Journal*, liability insurance, conference secretary, treasurer’s office, coordinator of clergy services, *Advocate*, Print Media Services and other administrative expenses.

9. **Jurisdiction Mission & Ministry Fund** covers expenses of the quadrennial Jurisdictional Conference session and missions, programs, and administration of the Southeastern Jurisdiction.

10. **General Conference Administration Fund** covers expenses of the General Conference, the Judicial Council and other administrative agencies of the General Church.

11. **Senior College Scholarships Fund** helps provide quality education in a Christian setting for students at Claflin, Columbia and Wofford colleges. One-third of total receipts goes to each institution.

12. **Spartanburg Methodist College** is a support fund for our two-year college, providing programs of academic excellence, work-study opportunities, and programs for those with special academic needs.

13. **Campus Ministry Fund** goes to the support of full-time campus ministers at USC, Clemson, South Carolina State, Claflin and Winthrop, and Charleston Southern, The Citadel, College of Charleston, MUSC and part-time ministries at Francis Marion, Furman, and Lander.
14. **Methodist Homes Residents’ Assistance** goes to the support of Orangeburg, Greenwood and Pee Dee retirement communities and nursing homes and is divided 55% to Methodist Oaks, 30% to Wesley Commons, and 15% to Methodist Manor of the Pee Dee.

15. **Camps and Retreat Ministries** provides for the development, operations, and maintenance of Asbury Hills in the mountains and Sewee Coastal Retreat Center near Charleston. Asbury Hills receives 60% of the receipts, Sewee receives 40%.

16. **Congregational Development Fund** assists in the purchase of land for new church sites, helps newly organized churches and assists in revitalization programs for existing churches.

17. **Ministerial Education Fund** goes three-fourths for support of our United Methodist seminaries, and one-fourth of receipts remains in our conference for scholarships, grants and loans to South Carolina seminary students.

18. **Interdenominational Cooperation Fund** supports church activities in mission with other Christian communions, including the World and National Councils of Churches and the Consultation on Church Union.

19. **Black College Fund** is our share of support for ten historically black United Methodist colleges and one medical school in the United States. Claflin College in Orangeburg is one of these institutions.

20. **Africa University Fund** continues development of the first United Methodist University on the continent of Africa. Offers post-secondary education through schools of agriculture, theology, and management and business.

   “Money is a miraculous thing.
   *It is your personal energy reduced to portable form and endowed with power you yourself do not possess.*
   *It can go where you cannot go;*
   *speak languages you cannot speak;*
   *lifts burdens you cannot touch with your fingers;*
   *Save lives with which you cannot deal directly.*”

   -- Harry Emerson Fosdick
Questions for Discussion

1. What are ways giving is strengthened by being a connectional church?

2. What is “Shared Ministry”?

3. What are apportionments and where do they come from?

4. Why do United Methodist conferences have apportionments?

5. What is the basis for the calculation of apportionments – sharing the total?

6. Look at the ministries described under “Our Shared Ministry”. Do you have any questions? Do you have any concerns?

7. What do you think of the apportionment system?
“Before we can become cheerful givers we must recognize that we are receivers of God’s gifts.”

“When we explore stewardship for what it is, more than just about money, we quickly realize that we are getting personal.”
GIFTS, TALENTS and TIME

Before we can become cheerful givers we must recognize that we are receivers of God’s gifts.

But I’m already committed to Christ — why should I be more involved in my church???

because each of us needs the help and guidance of other Christians in order to follow Christ.

The main reason for being active in the church is love – for God, ourselves, and one another.

Understanding Gifts and talents

When we explore stewardship for what it is, more than just about money, we quickly realize that we are getting personal. God has called us to be GOOD stewards of his many gifts and talents, which were given to us.

Gifts differ from talents. Talents are God-given, natural, a part of the created order. Gifts are received through the Holy Spirit. Both Talents and Gifts can be used to serve God.

Gifts are different from the fruits of the Spirit (Galatians 5: 22-23). “The fruit of the spirit is Love, Joy, Peace, Patience, Kindness, Generosity, Faithfulness, Gentleness, and Self-control.”
Gifts are roles or special abilities, different and distinct and achievable through the Holy Spirit. The Holy Spirit distributes these gifts diversely to each person for the good of all.

Let’s start with a basic statement. Everyone has at least one God-given talent and has received one or more gifts from the Holy Spirit. Our scriptural foundation for this statement comes from Romans chapter 12 and 1 Corinthians chapter 12.

Now that we know everyone has a talent and one or more gifts, it is up to us to help our members find and use them. It is vital that we involve every member in the life and work of the church.

Volunteer versus Recruitment

Real ministry takes place when a person who has the gift to meet that need strategically matches perceived needs. The matching of needs to the gifts of people is essential for meaningful ministry to take place.

The best way to accomplish this is through a volunteer ministry. The term volunteer is extremely important. In this the church does not select the ministry in which a person ought to be involved, but the individual person prayerfully considers where God is leading him or her to minister. The church presents the ministry menu, and then offers the person the opportunity to volunteer. Each one prayerfully considers where these gifts and abilities should be employed, and then makes a commitment in that specific area of ministry

It is true that some people would rather give money than their time. Quite often we find that members don’t volunteer but will serve when asked. How then can we best involve our members in a personal relationship with God, through the use of their gifts and talents, which requires their time?

We could start by simply asking people to serve. In a small congregation this would be easy, but in a large congregation this would be almost impossible. This presents its’ own problem, what if a person can’t do any of the things you ask them to do, how can you involve this type of person? It becomes essential then that we provide a mechanism for members to tell us what they can and will do in service to God. It is of utmost importance that we communicate to all members our expectation that they volunteer for some ministry in the church. It is often said, “An involved member is an active member”.

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The Volunteer style of ministry is more effective than the recruitment style for the following reasons:

1. People are likely to accept the responsibility so they won’t disappoint someone, even though they have little interest or little talent in the particular area where they are asked to serve. Those people then do a poor job of serving, don’t enjoy it, and find their relationship to the church to be frustrating.

2. The church does not have the capacity to determine adequately the gifts and the talents of individual members.

3. When members prayerfully consider their own gifts, and then match them to the part of the ministry offered them on the ministry menu, the member then has ownership of that decision.

4. The volunteer ministry system communicates that the member is a uniquely gifted individual whom God has called to serve someplace.

5. A volunteer system allows the member to select areas where they have an interest. The recruitment style of ministry has to try to sell the member on the importance of what they are being asked to do.

**Active Church Membership**

is also a chance for you to:

**Serve Others**

remember that Christ “came not to be served but to serve” (Matthew 20:28).
So each of us, acting out of love, is called to minister to people’s needs.

You can serve others in many different ways, in many different activities. For example:

* education
* Youth and adult programs
* worship programs
* evangelizing
* social ministry
* family ministry
* mission projects
* leadership

“Just as you did it to one of the least of those who are members of my family, you did it to me.”

Matthew 25:40
Finding each person’s hidden gifts and talents

Discovering our gifts and talents may be a lifelong process. For some of us identifying our gifts comes easily; for others it may be a difficult and extended task. In his writings Paul emphasizes that we are children in the faith and that growing up may take a long time. But eventually, if we keep working at it, and we seek help from our brothers and sisters in the faith, we can recognize our gifts and claim them.

The following pages will contain questions which can be asked as well as scriptural information which can guide you as you seek to discover the talents and gifts God has given you. These worksheets may be copied and distributed as part of a “Gifts Discovery” event, which you will want to have.

This event or Discovery session, may be part of an individual Sunday school class’s efforts or part of a larger group gathering. Included with this workbook you will find a sample Time & Talent survey (ministry menu) from a large church and a small church. Perhaps you can use these as guides for designing your own survey, which can help members, discover ways they can become involved.

use your spiritual gifts

God gave each of us special gifts to use in furthering Christ’s work. Active church membership is an ideal way to:

Discover your Gifts,
whether for teaching, running an office, preparing food, or providing comfort the church provides many avenues for service

Use Them
to glorify God and serve others.
Although God gives you a gift, it’s up to you to nurture, strengthen and use it wisely

"Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received."
1 Peter 4:10
A Spiritual Exercise

1. Write here in a sentence or two an experience that made you feel that another person loved you (2 minutes).

2. What made you feel loved? Try to be very specific (1 minute).

3. Do you recall ever knowing that you had made someone else feel loved? If so, write a phrase or two that will help you recall it (2 minutes).

4. If you are in a group, you may want to take several minutes now to share some insights with others. Then move to the next step.

5. Now recall a time or times when you especially felt that God loved you. For the following bullets put a word, name or phrase that will remind you of the experience.

   • A person who conveyed God’s love in a special way.

   • A place where special feelings of God’s presence were experienced.

   • A period in your life when God’s love was especially important or significant.

   • A passion that came from a feeling of a need to express God’s love in some way; a cause, a conviction, or activity.
Gifts Discovery worksheet

First, check below those abilities that you believe you are good at

___ 1. Explaining things to people.
___ 2. Telling others about the faith.
___ 3. Tending to people’s needs
___ 4. Helping people understand each other
___ 5. Communicating in dramatic ways
___ 6. Taking charge when needed
___ 7. Understanding the meaning of things
___ 8. Making people feel cared for
___ 9. Giving Graciously
___10. Speaking before groups
___11. Making unusual things happen
___12. Identifying religious frauds
___13. Encouraging and supporting others
___14. Gathering and using information
___15. Listening and/or acting sympathetically
___16. Helping people toward health
___17. Maintaining calm in times of stress
___18. Arranging meetings and programs

Then, using the numbers you checked, identify from this corresponding New Testament list of gifts those you seem to possess.

1. Teaching 11. Miracles
2. Witness/Evangelist 12. Recognition of true and false
3. Serving/Helping   spirits
4. Interpretation 13. Encouragement
5. Tongues 14. Knowledge
6. Leadership (authority) 15. Kindness
8. Pastoring 17. Faith
9. Giving 18. Administration
10. Preaching/Prophecy
Conclusions

When all is said and done it really is a personal matter. Each member will respond as he/she feels they can. Perhaps the final thoughts should be on how your specific congregation deals with needs. You will probably discover that there are members of your congregation that have gifts and talents that are going unused. In this case you must answer the question, “How do I use this person’s Gifts/Talents/Time”.

Quite often these unused gifts/talents will result in your congregation modifying an existing program. You may even find that there is now someone who can start and manage a new program, and this could either benefit members of the congregation or become an outreach project to the community.

Note: If you wish to explore the various areas of ministry a little more in depth you might wish to use the book “Each One a Minister” by William J. Carter. Several excerpts were taken from this book as noted, but the scope of this workbook does not allow for complete coverage of the many aspects of ministry.
Using the Gifts, Talents and Time section of the workbook

**Understanding gifts and talents** - since many people are confused or just don’t know there is a difference in a talent and a gift. This heading should be used to explain the difference and the fact that we receive both gifts and talents. Have members of the group read from Romans chapter 12 and 1 Corinthians chapter 12. Discussion is sure to follow!

**Volunteer versus Recruitment** - The idea of the Stewardship workbook as designed by the task group was to encourage a change in the habits of church members. It is painfully obvious that MANY members do not see the importance of becoming involved in the life of the church. We desire to have them go beyond the “Financial “ and see the “Heart” of Stewardship. The importance of stressing volunteerism is to have each member realize that a life of service is a natural part of growing in Faith. Have the members look at the five (5) reasons listed and perhaps come up with more of their own. Each will have his/her own reasons for volunteering.

**Finding each person’s hidden gifts and talents** - The answer that is heard with a great deal of regularity is “I don’t have any talent, I can’t do anything”. This heading is designed to HELP members discover the gifts that God has given them. As scripture says, Each has received gifts from the Holy Spirit, it is up to us, to help our members find them. The first statement at the beginning of this section says it best, “Before we can become cheerful givers we must recognize that we are receivers of God’s gifts.”

The first worksheet **A Spiritual Exercise**, is designed to put each member in touch with the times that he/she has felt, experienced or understood the power of God’s love. This will help prepare them as an individual or as part of a group for the **Gifts Discovery** session.

The second, **Gifts Discovery Worksheet**, is designed to take the mystery out of the things that Paul describes as gifts in Romans and 1 Corinthians. Most church members have several of these gifts, but do not realize that is what it is. Knowledge is power, so let’s give them power.

**Talents** - Each of us has at least one God given Talent. For some it might be singing, for another it might be sewing, for another it might be carpentry work. The point is that we all have talents.
Every Member in Ministry by John Ed Mathison

Each One a Minister by William J. Carter
“Stewardship is more than money. It includes time, talents, gifts, and service.”

“Stewardship is not a synonym for making the church budget.”
BASICS FOR SUCCESSFUL FINANCIAL CAMPAIGNS IN THE LOCAL CHURCH

Why people give?
This article “Why People Give and Volunteer” may help the church in their endeavors to build a holistic stewardship ministry. Stewardship is more than money. It includes time, talents, gifts, and service.

1. People give/volunteer where there is a need. As a church we must stress the importance of reaching our communities for Jesus Christ by meeting needs. The church must help visualize the need you are asking people to support. As a congregation we should tell people how their involvement will change their lives.

2. People give/volunteer when asked to make a written commitment. Ask people to anonymously fill out a yearly estimate of giving card that is between God and themselves. Ask them to put it in a place of prominence in their lives as a constant reminder of their promise. (Maybe a copy could be given to the church)

3. People give/volunteer to values and goals rather than guilt and judging. If we are to endeavor to get people to get involved we must solicit support and service based on the goals of the church. People will participate longer and sense a greater degree of fulfillment when they realize that there is a reason for the hard work and sacrifice.

4. People give/volunteer to causes that attract their interest. Offer a variety of opportunities where people may give or serve. Present the church in a way that allows people to find their niche for giving. Present several ways for people to give. Allow people to give to different ministries. Tell the stories of the ministries the church supports with their money and time. Focus on inviting people to do ministry with their time and talents before asking for their financial gifts.
5. People give/volunteer best through personal contact. Challenge people to give and serve through personal invitation. Schedule meetings in homes, over lunch, or in small groups for presenting your church’s mission and ministry budget. Host small dessert meetings for discussion of needs and recruitment for service.


(From: The Joy of Generosity, Board of Discipleship Video Resource, 1992)
Principles of Successful Financial Campaigns

**Five Principles for a Successful Financial Campaign**

These are the five understandings that churches need to know so that they can have successful financial campaigns. They are:

A) People give to mission and ministry. People want to give to something that is meaningful. They want to give to something that makes a difference in their lives or someone else’s life. Giving out of commitment does not touch the Baby Boomer or the X Generation. These “young” people are very committed but not in the same way their preceding generation. We must think of ways to share what the church is doing in mission and ministry. The emphasis will therefore become, “Here is the ministry that is possible because you give” instead of “We have to give to the church to keep the lights on and the furnace heating.”

B) People give through the church to mission and ministry. Another key is, people have options today. People can find the mission and ministry to give to outside the structure of the church. Think about the many radio and television commercials that pull at the heartstrings to help the children or feed the starving. These are legitimate endeavors to meet human need. Our members will give to them if they see that the offerings they make to the church are not going to meet identified needs. Contributions to these eleemosynary organizations are tax deductible also. They also appeal to the compassion we have for human beings in need. What mission and ministry is your church providing that will meet the needs of people?
C) Positive morale is essential. If you had a choice of being put into a situation of high energy, positive morale, and positive feelings or a low energy, negative morale, and negative feelings which would be the environment for successful financial giving? Of course it would be the positive morale situation. We all know of situations in churches where there is member loss, money problems and a general sense of “going down with a sinking ship.” We all know that that feeling level is hard to overcome. We also know that glimmers of hope bring a more positive morale and then a turn around in other aspects of church life. Positive things start to happen. At the same time we all know of positive situations where there seems to be positive feelings, positive membership increases and hope for the future. We know that those situations are hard to stop. They seem to just keep growing and flourishing. That is why positive morale is essential. When we are positive and feeling good about an organization (a church) we will give more, be more involved, and grow more spiritually (see Gray’s Theory of Correlation – Figure 1). Positive begets more positive and negative begets more negative.

D) Proportional giving encourages spiritual growth. Tithing and other proportional giving is a way to help the giver grow spiritually. They are spiritual disciplines that help us put God first in our lives. In the section on “The Tithe” we discuss first fruits. When a person gives regularly, their first fruits (either by giving a tithe [ten percent – 10%] or some other portion of their income), they grow more spiritually.

E) People strive to reach the church’s goals. What happens when a person is goal oriented and sets high goals? They generally work harder to reach those goals. They are generally more successful. It is the same way with a church. If a church is goal oriented and sets high goals (financially and ministry goals) they will be more successful. The church’s members are motivated to use their time, talents and money to meet the church’s goals. People want to be part of something big, something successful and something meaningful so they strive to meet the church’s goals.
Six Steps to Make a Financial Campaign Successful

The following are six practical steps to make your annual fund campaigns be successful.

A) A story to tell. One of the most effective ways to communicate is through stories. We all can remember the speaker or preacher that tells stories to illustrate their speeches or sermons. Don’t we remember those points of the speech more? I remember my Church History professor in college. He taught the whole course by using vignettes of people and their stories. That was one of the courses I remember most from my college days. When we tell the story of the church and its ministries during an annual fund campaign people relate to it more. If people give to mission and ministry through the church and we have stories to tell about mission and ministry people will give more. Note: These mission and ministry stories need to be shared all year as a part of a year-a-round interpretation.

B) Effective ways to tell the story. I can remember one of the most successful campaigns I participated in was when I served a church that had a videographer. He had the ability to produce, shoot and edit the video. We decided that for the financial campaign that year to produce a video and show it to small groups of church members that met in homes. The video was only about eight to ten minutes and it focused on all age groups and all groups of members in terms of their length of membership at the church. It was high energy and professionally done. It was a smashing success. The budget was presented but not a line item budget.

Other campaigns in which I have participated have used “Story Boards” (a piece of cardboard with pictures glued telling story of the church). It was very low tech but effective. Other churches produce a brochure. There are many very effective ways to tell your church’s story. The key is to use the creative juices of your members and produce creative and exciting ways to tell the story.
C) Commitment of church leaders. Ask for the commitment of the church leaders first. Many churches begin with the leaders first because they are the ones that give the most. Some churches will not let a person lead if they are not regular, proportionate givers. The key is that leaders are examples for other church members. If the church leaders are committed to mission and ministry then the other members will follow. If they see any apprehension from their leaders then they will be hesitant also. Excited and enthusiastic leaders become infectious. It may be said that an epidemic of enthusiasm can be good for a church.

D) A plan. There are many effective types of plans for annual fund campaigns. One of the most effective is the “Every Member Canvas” campaign. Every member of the church is visited and encouraged to give. There is the “Personally Delivery” approach. A bag is carried around a given cycle of members. Each person takes the bag to the next person and so on. There is the “Small Group” approach. Small groups from either geographical areas or interest groups meet in homes. There are the “Consultant Led” plans. Another type of plan is the “Consecration Sunday” type. This type of campaign includes an outside consultant who organizes a special Sunday where commitments are made. This campaign is available through Net Results a monthly publication that promotes church growth. The book it entitled Consecration Sunday by Herb Miller. Abingdon Press, Nashville, Tennessee copyright 1993, printed it. This book is part of a three book series by the same title and is available at the Cokesbury Book Store. Fund raising organizations send consultants to local churches with a well laid out plan for funding ministry in the church. Some campaigns rely on carefully planned and written letters as the main emphasis. There are many of these plans. It is important to have a plan. These plans have something in common. They are well organized, they tell the story, they give information to the members, and they ask for commitment. Additional information about these plans can be obtained through The Conference Council on Ministries, Nurture Section 4908 Colonial Drive, Columbia, S. C. 29203 or by e-mail jarant@umcsc.org or by telephone (888) 678-6272 toll free. A plan is important.
E) A call to commitment. The call to commitment is that moment when the members have the opportunity to share their “estimate of giving” for the year. Some believe that the budget should not be established until after this time of commitment. A definite day of decision is crucial. This is a time when people can reflect on what God has done for them and offer a commitment to show their appreciation for all that he has done. If the idea of proportionate giving is a spiritual discipline is true then the call to commitment is the beginning.

F) Follow-up. Follow-up is also crucial. There are several levels of follow-up. First, there is the follow-up on people who have not given an “estimate of giving.” Everyone should be given the opportunity to give to the mission and ministry of the church. Good plans have as part of their design a follow-up. The second level of follow-up is to say thank you. These campaigns are full of volunteers who have given their time and energy to make it successful. Everyone needs to feel appreciated. Every job is important. Appreciation is the easy follow-up.

**Successful Campaigns are Built On**

1) To share the mission and ministry of the church building on the strength of the church rather than begging or manipulating people to give from the weakness of the church.

2) A vision for the future. Vision is a dream that people catch. It is a hope for a future. Vision is something people reach for, will commit to, and a place to give their passion and hard work. Proverbs says, “Without a vision the people will perish.”

3) Not panic and weakness. Panic and weakness sap the energy of a congregation. While, often people will bail the church out of a tough situation, they lose energy to do the same again. Therefore, we must build on the strength of the church. Here are a few other words that are key to the successful annual fund campaign.

A) Do not assume everyone knows the story of the church. We must tell the stories.
B) Vision move us – they are compelling

C) Remember our membership vows for a holistic approach to stewardship:
   I will support the United Methodist Church with my Prayers, Presence,
   Gifts, Service

D) Put dreams into words so all can understand

E) Financial campaigns are not prying away people’s money. It is giving
   them an opportunity to give to the mission and ministry of the church and
   at the same time grow spiritually.

What is stewardship?

Stewardship is not a synonym for making the church budget. Stewardship is a lifestyle. It is a change of mind about money, who owns it, and what it is used for. It is a move beyond survival mentality. If we teach stewardship as a lifestyle the sole emphasis will no longer be paying church bills. We will emphasize changing lives, the joy of giving, happiness in getting involved, and spiritual growth.

Stewardship helps us learn what abundant life is all about. If we are good stewards it frees us.

We need to think of the stewardship of money as a way of funding ministry. God teaches us that in funding ministry we see ourselves as stewards or trustees of God’s gifts. God is the owner and we are the caretakers. When we are stewards we are motivated by the want to give in contrast to the worldly emphasis, which motivates us that we have to give. Stewards consider themselves as partners in ministry, while the world’s focus is on the independence of individuals, the person is on their own.

The steward wants to give to the mission and ministry of God through the church. Stewardship emphasizes that people actually need to give. The world’s focus is on the institution’s need to receive. The steward presents giving opportunities. When we take a stewardship approach we in the church emphasize funding the ministry of God. When we do that people will give more money, feel more a part of the church and its ministry, and feel better about their spiritual lives. When we take a wholeness approach to stewardship we accomplish much more
than getting money. By products include better attendance, more people in service to God through the church and community and a sense of spiritual vitality.

Look at Figure 1. It illustrates Gray’s Theory of Correlation. The theory is that in a person’s Christian experience there are three components that affect the strength of their spiritual walk and their feelings of well-being. They are sacrificial financial giving; meaningful Christian experience, and spiritual growth. The phrase “sacrificial financial giving” means proportionate giving (giving a portion of your income regularly). The definition of “meaningful Christian experience” includes such activities as Sunday School Classes, small groups, youth ministry, men and women’s groups, special projects and other activities of church membership. When we talk about “spiritual growth” we include bible studies, prayer groups, share groups, service groups, and other groups that promote spiritual growth. Gray’s Theory states that when one of these three areas shows an increase or growth the other two also grow. So if a person give more proportionately they are likely involved in groups in the church and groups that promote their spiritual growth. If a person has a spiritual growth breakthrough they are likely to give more financially and are more likely to be involved in groups and activities in the church. If a person is more involved in activities and groups in the church they are likely to give more financially and grow more spiritually.
I remember a defining moment in my families’ relationship to the church. We were marginally involved in the church. One time our church was in deep need of painting on the inside. All members were invited to come and help paint the church. We decided to go and help. As we worked with the members of the church we got to know them better. We made friends. After the job was complete my family became more active in the church. Our attendance increased (we were regulars). We started to go to Sunday school. Our giving increased. This is an example of how meaningful experiences in a church can help increase other areas of life in the church, Gray’s Theory of Correlation.
Bibliography
If You Want to Know More


“The Joy of Generosity” – Video – Approximately One Hour – General Board of Discipleship – Available through the CCOM Nurture Section or the Conference A-V Library (4908 Colonial Drive, Columbia, SC  29203 – (888) 678-6272.


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Questions for Discussion

1. Why is it important for congregations to have annual fund campaigns each year?

2. When was the last annual fund campaign you had?
   
   What method did you use?
   
   Was it successful?

3. In your last annual fund campaign did you follow the steps to a successful campaign found in this chapter?
   
   Did you tell the church’s story of ministry?
   
   How did you tell the church’s story of ministry?
   
   Were your leaders committed to the campaign?
   
   Did you have an organized plan?
   
   Was there a call to commitment?
   
   Did you follow-up on those who did not make a commitment?

4. Do you have a year round stewardship emphasis and educational process?

5. Are there programs that encourage your members to participate in meaningful Christian experiences? What programs are offered?

6. What spiritual growth opportunities are available to your members?
STEWARDSHIP OF YOUR SPIRITUAL GROWTH

“Stewardship, fully understood and fully practiced, can be a means of spiritual growth.”
Stewardship of Your Spiritual Growth

Stewardship is a word that many of us have made synonymous with money. Mention stewardship and our thoughts immediately turn to annual financial campaigns. In fact, most of the time we call our annual financial campaigns stewardship campaigns. This is unfortunate. For, though financial matters are indeed an important part of being a good steward, stewardship is certainly not limited to this issue alone. Stewardship, fully understood and fully practiced, can be a means of spiritual growth. What do we mean by fully understood and fully practiced?

A little girl and her mother were talking as they walked out of church. The mother asked her daughter how she liked church that day. The little girl replied that she thought that it was good, but that she was a little confused. She said, “The pastor said that God was bigger than we are. Is that true?” Her mother responded, that it was true. “He also said that God lives inside us. Is that true, Mommy?” “Yes,” her mother replied. “Well then,” said the girl, “if God is bigger than we are, and if he lives inside of us, then shouldn’t some of him show through?” This little girl understands fully what stewardship is; letting God show through us by using the gifts He has blessed us with. First, to fully understand stewardship we must move beyond understanding of stewardship as only about money. We begin with the belief that God is the creator of all. From this we understand that all that we have, all that we are, and all that we will be is a great and wonderful gift and blessing from God. In gratitude and joy we seek to give back to God. Through our faith in Him and our commitment to the Kingdom we use what God has given us to spread the word of His love, grace, mercy, and salvation, in other words, to let God shine through us. In this understanding we grow spiritually.

Yes, this means that stewardship can be about money but not only money. It certainly includes other avenues as well. Good stewardship can be gathering with a group of people in Bible Study. It can be taking the time each day to engage in personal devotion and prayer. It can be spending time and energy working in a soup kitchen or a homeless shelter. It can be witnessing to your faith to someone hurting or in need. It can be spending time in worship and fellowship. This would be the full practice of stewardship. And the wonderful by-product of this practice is that we grow spiritually. As we seek to be good stewards in all the aspects of our lives, we grow closer in our relationship with God. As we engage in Bible
Study, as we pray, as we give of our money, as we serve the hungry in the soup kitchen, we grow spiritually.

There should be various stewardship and spiritual growth opportunities available through your local church. There may be a Disciple Bible Study or maybe small group Bible Studies available. Perhaps your church has a ministry of pastoral care for you to participate in such as Stephen Ministries. Maybe your church is involved in a mission to a local homeless shelter or soup kitchen. Maybe there are small covenant groups available for you to participate in such as a prayer group or Covenant Discipleship Group. And, of course, there is the time we spend in worship and the financial resources we give. There may be other spiritual growth opportunities offered by your church to practice good stewardship. Whatever they may be, if you use the gifts that God has given you, your money, your time, your talent, your energy, God will shine through you. And you will grow closer in your walk with Him. This chapter will share some resources for spiritual growth that are offered in the United Methodist Church. Many individuals and groups organize without a set curriculum. These groups organize around their own spiritual needs and interests and are often very meaningful. They are effective in spiritual growth among their participants. Here are some of the spiritual growth (discipleship developing) materials from the United Methodist Church.

A. **Disciple Bible Study:**

**Bible Study Aimed At Transformation Not Just Information**

The Disciple Bible Study program is designed to develop strong Christian leaders in local churches through the in-depth study of Scripture. Through Disciple, persons will be strengthened in their faith and guided into service and ministry. Strong, biblically nourished leadership will help your church grow in vitality and Christian discipleship. The Disciple Bible Study program can: deepen faith, activate leadership, create fellowship, vitalize worship, encourage stewardship, increase membership, and transform lives. Disciple is an intense study. There are three Disciple studies: Disciple I, Disciple II, and Disciple III.

**Disciple I: Becoming Disciples Through Bible Study**

A 34-week study that moves through the biblical story from Creation to the New Jerusalem. There is a Youth version of this study, which is written on a more appropriate level for high school youth. The hoped for results of the program are to develop biblically nourished persons committed to live as disciples.
Disciple II: Into the Word Into the World

A 32-week study of Genesis, Exodus, Luke and Acts prepared for adult and youth graduates of Disciple I: Becoming Disciples Through bible Study. This study emphasizes the rhythm of coming to God and going for God, of being in the word and in the world individually and corporately.

Disciple III: Remember Who You Are

A 32-week study of The Prophets and the Letters of Paul available to adult and youth who are graduates of Disciple I: Becoming Disciples Through Bible Study. It calls clergy and laity to disciplined Bible Study that will result in a ministering community nourished by Scripture.

Other Disciple studies are in the development stag. Look for them in the future.

Christian Believer

While the Disciple Bible Study focus is on Scripture, Christian Believer’s focus is on Doctrine. Christian Believer is 30-weeks and studies the classical doctrines of the Christian faith. It aims are to present, explain, and interpret Christian doctrine as the basic teaching of the church so that informed believers will be lead to committed discipleship. Christian Believer integrates Bible Study and the teaching at the heart of Christianity. These doctrines and traditions are rooted in Scripture. The starting point is clearly biblical, and daily reading of assigned Scripture is part of the preparation participants make for each weekly session.

Christian Believer yokes doctrine with the Bible as source and vision for renewal of the church. It helps the participant become more familiar with what the church believes and teaches. It motivates members and equips them for outreach and evangelism.

The time commitment is about the same as Disciple Bible Study. It includes daily reading of about 30 minutes and weekly two-hour group sessions. The daily reading includes scripture, a study manual, and a book of readings. Daily reflections are recorded in the study manual. The weekly sessions include videotape presentations from the top scholars, teachers, and preachers of our day.
The sessions include small group discussion that concentrates on the daily readings, the participants thoughts, and the participants notes.

The 30 topics are:

1. Believing  
2. Revelation  
3. Scripture  
4. God: Creator  
5. God: Personal  
6. God: Providence  
7. Covenant/election  
8. Humankind: Made in God’s Image  
9. Human Condition: Sin  
10. Grace  
11. Salvation  
12. Jesus Christ: Human/divine  
13. Jesus Christ: Savior  
14. Atonement  
15. Jesus Christ: Lord  
16. Faith  
17. Holy Spirit: God present  
18. Holy Spirit: Empowering  
19. The Trinity  
20. The Church: God’s called-out people  
21. The Church: Body of Christ  
22. Sacraments  
23. Worship  
24. The Christian Life  
25. Sanctification/holiness  
26. The Christian hope  
27. Judgment  
28. Resurrection of the Body  
29. Eternal life  
30. Believing and living

Walk to Emmaus

Walk to Emmaus is a spiritual renewal program intended to strengthen the local church through the development of Christian disciples and leaders. The Walk to Emmaus experience begins with a 72-hour short course in Christianity, comprised of fifteen talks by lay and clergy on themes of god’s grace, disciplines of Christian discipleship, and what it means to be the church. The course is wrapped in prayer and meditation, special times of worship and daily celebration of Holy Communion. The “Emmaus Community,” made up of those who have attended an Emmaus weekend, support the weekend experience with a prayer vigil, by preparing and serving meals, and other acts of love and self-giving. The Emmaus Walk usually begins Thursday evening and concludes on Sunday evening. Men and Women attend separate weekends.

The Emmaus Community meets regularly in small groups for challenge and support of one another in faithful living. Participants seek to Christianize their environments of family, job, and community through the ministry of their congregations.
The aim of Emmaus is to inspire, challenge, and equip local church members for Christian action-in their homes, churches, workplaces, and communities. Emmaus gives participants an opportunity to reflect on the meaning of their faith in God, to receive the transforming grace of our Lord Jesus Christ, and to relate closely with other persons who are seeking a deeper faith, and to rededicate their lives as members of the body of Christ called to ministry in the world. For further information call 1-800-972-0433.

Stephen Ministry

For 25 years Stephen Ministries has been serving thousands of congregations from over 90 denominations with biblical, Christ-centered training for: one-to-one lay care giving, spiritual gifts, small group ministry, inactive members ministry, evangelism, and spiritual growth. The Stephen Series is a complete system for training and organizing lay persons for caring ministry in and around the congregation. It provides congregations with the structure, training, and resources to set up and administer a complete system of lay caring ministry (called Stephen Ministry) in the congregation. In Stephen Ministry congregations, lay caregivers (called Stephen Ministers) provide one-to-one Christian care to the bereaved, hospitalized, terminally ill, separated, divorced, unemployed, relocated, and others facing a crisis or life challenge. Stephen Ministry helps pastors and congregations provide quality caring ministry for as long as people need it.

Congregations enroll in Stephen Ministry. Representatives are sent to a seven-day Leader’s Training Course to be trained as Stephen Leaders. This team will implement and direct Stephen Ministry in their congregation. Six training events are offered each year in locations across the United States.

Stephen Ministry is now in more than 7,000 congregations from 90 denominations in all 50 states of the United States, nine Canadian provinces, and 20 other countries. More than 34,000 Stephen Leaders have been trained. More than 250,000 Stephen Ministers have been trained in their congregations. Over three-quarters of a million people have been cared for in a one-to-one caring relationship and millions more have received care in informal ways. For further information contact Stephen Ministries at 2045 Innerbelt Business Center Dr., St. Louis, Missouri 63114 or at (314) 428-2600.
Covenant Discipleship

Covenant Discipleship groups are an adaptation of the early Methodist class meeting for the church of today. Small covenant groups meet weekly for support and accountability. Using the objective of class meeting (mutual support in discipleship) and the dynamic of the class meeting (mutual accountability), the groups provide a practical checkpoint for those who take their Christian discipleship seriously. Each group writes a covenant that forms the basis of its weekly one-hour meeting. They meet to keep each other accountable for the covenant they made. Board of Discipleship staff members are available to lead seminars and workshops upon request, and regional training meetings can be arranged through the Board of Discipleship by calling (615) 340-1765.

Upper Room

The Upper Room is a devotional guide printed quarterly and distributed mostly through local churches. The Upper Room gives daily devotions on a theme. It includes a daily theme, scripture verse, a brief commentary on the scripture, a thought for the day, and a prayer for the day. This book can be used individually each day to enhance your spiritual growth. This brief, but meaningful devotional is easy to use and takes about 5-10 minutes each day. Check your local church for copies or call the Upper Room (800) 925-6847.

Alive Now

Alive Now is a devotional magazine that supports the spiritual life of small groups as well as individuals. The magazine invites readers to enter an ever-deepening relationship with God, helps them reflect on contemporary issues from a faith perspective, and supports them in acting out these issues. Each issue of this bimonthly, 64-page magazine focuses on a contemporary topic that has an impact on the spiritual life. Divided into eight sections that move readers through exploration and reflection on the theme, the magazine may be used in a weekly fashion by individuals or by members of small groups. The sections contain Scripture, prayers, medications, stories, poetry, reflection aids, photographs, and art. Each issue also features an interview with a prominent person of faith and a film review. For subscriptions call (800) 925-6847.
**Pockets**

The purpose of Pockets, a 48-page, 4-color magazine published 11 times a year, is to help children (ages 6-11) grow in their relationship with God. The magazine emphasizes that God loves us and that God’s grace calls us into community. Through this community of God’s people, we experience God’s love in our daily lives and learn how to live as Jesus taught us to live. Pockets uses Scripture, fiction, poetry, prayer, and activities to encourage children’s spiritual growth. The magazine is designed for use by children of various denominational and ethnic backgrounds. For subscriptions call (800) 925-6847.

**Devo’Zine**

Devo’Zine is Upper Room’s youth devotional magazine. It is a colorful, bimonthly 64-page magazine designed to strengthen the spiritual lives of teenagers. The magazine’s purpose is to help youth develop a lifetime pattern of prayer and spiritual reflection. The daily meditations are written by both youth and adults. Special features for weekend reading include profiles of faithful persons; movie, book and music reviews; fresh ways to practice spiritual disciplines; health; humor; and the environment. Each issue contains weekly themes, a topical index, and a prayer list page. The flexible format allows teenagers to read the meditations in order or pick and choose the order in which they read. The Devo’Zine Guide for Mentors and small Groups is a companion piece to Devo’Zine, and is published simultaneously with Devo’Zine. For subscriptions call (800) 925-6847.

**Weavings**

Weavings will help you see the spiritual significance of every aspect of your life. It is grounded in classical Christianity. It is a journal that explores contemporary issues through articles, meditations, poetry, and fiction. Each issue is organized around a theme and offers challenging perspectives and spiritual nourishment from some of today’s best Christian thinkers. For subscriptions call (800) 925-6847.
Upper Room Living Prayer Center

The Upper Room Living Prayer Center is a 24-hour, 7-day-a-week intercessory prayer ministry that is staffed by volunteers who receive prayer requests by phone, pray with people who call, and relay the requests by mail to The Upper Room covenant Prayer Groups. More than 17,000 prayer requests are received each month. The center started in 1977. Many prayer requests come by mail to the Upper Room Living Prayer Center, P. O. Box 340004, Nashville, Tennessee 37203-0004. However, the largest number of requests come through the toll-free phone number: 1-800-251-2468. United Methodist Men provide funding for the toll-free line.

A special feature of the Prayer Center is the opportunity for “Remote Prayer Centers.” Calls to the Upper Room Prayer Center are electronically diverted to a phone at the remote site, where local people answer the phone and offer to pray with the callers. Training is provided for the remote prayer groups. If you are interested in setting up a remote center contact Jim Roy at the above address or call (615) 340-7215.

Academy for Spiritual Formation

The Academy for Spiritual Formation is a program for those who agree to participate in a two-year program that meets eight times (a total of 40 days). Sessions are held quarterly during the two-year period. The purpose of the Academy is to provide an in-depth and comprehensive experience in spiritual formation for lay and clergy people who are highly motivated in their sense of call to follow Christ and serve the church and the world. The sixteen courses offered during the two-year period, combined with the recovery of the use of Psalms in worship and the ongoing participation in personal and groups spiritual guidance, are efforts to help prepare people to live out that call. A twenty-two-page prospectus for the Academy is available by contacting the Upper Room at (615) 340-7232. The cost of the Academy is $4,300.00 (includes room, board, and tuition for forty days. Exact costs depend on location).

An Adventure in Healing and Wholeness

An Adventure in Healing and Wholeness is a ten-hour introduction to the healing ministry for the local church. A holistic understanding of healing (body, mind, spirit, and relationships) is presented through workshops, informal discussions, prayer, and worship. The central focus of the healing ministry is Jesus
Christ; therefore, this event concludes with an experience of Holy Communion and healing. At the conclusion of the event, participants will have a working knowledge of the New Testament healing ministry, knowledge of five kinds of healing, a view of the Christian life as a journey toward wholeness, and sacramental aids to healing and wholeness. For more information contact the Upper Room (615) 340-7527.

**Pathways Network**

The Pathways Network links Upper Room publishing and the Pathways Center in a ministry aimed at supporting and strengthening spiritual leaders. The Network fosters an association of clergy and lay leaders and equips them for spiritual formation in the church. Pathways books nurture the spiritual lives of leaders and provide small-group formation resources. Pathways web pages (http://www.upperroom.org/pathways/network/) create a forum for networking among leaders and equip them to be more effective guides in the congregation. Pathways mailings report on pathways events and provide other information that may be of interest to Pathways constituents. For subscriptions call (615) 340-7226.

**Faith Quest**

In Faith Quest, congregational leaders will engage in an ongoing process of learning, visioning, and planning centered in Scripture and the practice of classical spiritual disciplines. The Faith Quest process begins with training for *Faith Quest: A Journey Toward Congregational transformation*, an eighteen-week Faith Quest Bible Study. The Bible Study is available only to churches that have been through the training process in their annual conference. For information call (615) 340-7295.

These are some of the resources that are designed to help United Methodists to grow spiritually. Other resources are available through the following sources:

Discipleship Resources [http://www.discipleshipresources.org](http://www.discipleshipresources.org) Distribution Center P. O. Box 1616, Alpharetta, GA 30009-1616 or toll free 800-685-4370
The Upper Room http://www.upperroom.org Customer Service Department, P. O. Box 340009, Nashville, Tennessee 37203-0009

Cokesbury Bookstores 2730 Broad River Road, Columbia, SC 29210. Telephone (803) 798-3220 – Curric-U-Phone 1-800-251-8591. Toll free orders 800-672-1789 http://www.cokesbury.com

The United Methodist Publishing House P. O. Box 801, Nashville, Tennessee, 37202-0801. Telephone number (615) 749-6000.
Questions for Discussion

1. Why is it necessary for a person’s faith to grow?

2. Do you have a plan for the spiritual growth of your faith? What would be included in this plan?

3. What are some areas where your spiritual growth needs to grow?

4. What are some of the resources, listed above, that you know about?

5. What are some of the resources that interest you?

6. Investigate one of the resources listed above and get involved or organize a group from your local congregation that will help you and others grow spiritually. Write the plan below.