

A background of a colorful stained glass window with geometric patterns in shades of orange, red, purple, and blue, separated by dark leaded glass lines. A dark red banner is overlaid on the left side of the image.

STEWARDSHIP 101:

AN INVITATION TO FINANCIAL STEWARDSHIP

Center for Stewardship Leaders



Edited by Adam J. Copeland

Introduction

For church members invited to serve on the stewardship committee, for clergy seeking new energy for financial leadership, for Christians wondering what, if anything, God has to do with day-to-day finances: this booklet is for you.

For more than a decade, the Center for Stewardship Leaders at Luther Seminary has published a weekly e-newsletter. This means our archives include hundreds of reflections about stewardship leadership. Thanks to editorial assistant and Master of Divinity student Alex Benson, and our publication team, we have curated this vast database and selected 17 top posts that lay the groundwork for innovative stewardship ministry. We're excited to share these posts with the church again — for free — with our prayers that these articles might spur faithful stewardship within the church community and beyond.

Stewardship is both simple and complex. It's simple in that it makes the claim that everything — all we have — comes from and ultimately belongs to God. It's complex because consumerist tendencies and cultural norms often draw our focus away from God. Like much of our faith, stewardship can be not only countercultural but also counterintuitive. After all, how can it be that in giving things away we ultimately discover wealth?

Our writers challenge you to rediscover stewardship, given today's challenges and opportunities, in short articles you can read in minutes. The entire booklet takes the average reader less than an hour to read, yet, speed is not the goal. Instead, I invite you to pause after each section to consider the text's implications for your congregation, your leadership, and your own life of faith.

At Luther Seminary, I teach a course titled "Money and the Mission of the Church", which — on the surface — is about how to lead stewardship ministries. It's practical and, for that reason, lots of students enroll. On a deeper level, however, students discover the course explores the implications of our relationship with money on our relationship with God. Similarly, as you will find in these articles, stewardship is a straightforward concept, but this practice at the heart of our Christian faith is a wonderfully challenging charge that requires thoughtful reflection and collaboration. The approaches and goals are as varied as the congregations we serve.

Read on to take up that call anew and embrace a deeper understanding of leading to serve.

Adam J. Copeland
Center for Stewardship Leaders



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Although any number of motives can evoke or challenge the giving of time, finances and skills in God’s service, not all will take us the full journey — to lives that imitate God’s example of giving.

Fifteen years ago, I learned what could have been a costly lesson about the importance of starting points. It was our last day visiting Germany, and my family was at the Hanover railway station. After getting the track number of the train to Amsterdam, we made our way to the platform. A small cardboard sign with the name of what we presumed to be a town was posted at the front of each car. Even though we didn’t see “Amsterdam” on a sign, we didn’t think much of it since we knew we were on the correct train. We chose a car and settled in.

With time to spare, I walked ahead toward the engine and noticed “Amsterdam” written on the signs of several cars. I waved to my family to come ahead, and we boarded one of these front cars. Only later did we learn that the towns on the signs indicated where those cars would be uncoupled. As quickly as the crews uncoupled cars during a stop, we likely would have been stranded in some German or Dutch town. Picking the right starting point on that train was crucial to get us to where we needed to go.

Likewise, picking the right starting point for stewardship is vital to get us where we want to go as individuals and as communities of faith.


Stewardship as Investment

One possible starting point could be called *stewardship as investment*. “Give and God will bless you” expresses the same idea, and is reinforced through biblical testimony. When seeking to reassure the disciples who questioned the sacrifice asked of them, Jesus said: “There is no one who has left house or brothers or sisters or mother or father or children or fields, for my sake and for the sake of the good news, who will not receive a hundredfold now in this age ... and in the age to come eternal life” (Mark 10:29-30).

The Christian steward is one whose giving will be met by God’s giving. However, to use this as a starting point for stewardship can be misleading, if not counterproductive. If we begin by presuming that we give to get, where does that take us? The Reformation erupted over just this issue in the sale of indulgences. Beyond that, if our starting point is “give and be blessed,” what happens to stewardship when the giver encounters pain, suffering or deprivation? Does the giving end until life improves? Or, does guilt induce more giving, so as to force God’s hand? To me, this is the first car to be uncoupled.

Stewardship as Crisis Management

A second starting point could be named *stewardship as crisis management*. The church



needs a new roof, the furnace needs repairs, and the list goes on. The appeal of this starting point is two-fold: the crises are often necessary and people tend to respond to immediate needs.

However, if this is the starting point for stewardship, what happens to giving when the crisis is met? When the bills are paid and the balance is growing (or at least not declining), what will inspire next year's giving? If crisis management is the basis of Christian stewardship, does that mean the church must go through a yearly process of finding something new to push the panic button? This car uncouples when crises that prompt members' to write checks fail to arise.

Stewardship as Obligation

A third starting point, which is perhaps the most attractive, can be summed up in three words: *It's your duty*. This mindset assumes stewardship is one's obligation to help shoulder the load. Organizationally, who can argue with that? Yet, even the motive of duty does not provide an adequate starting point for Christian stewardship.

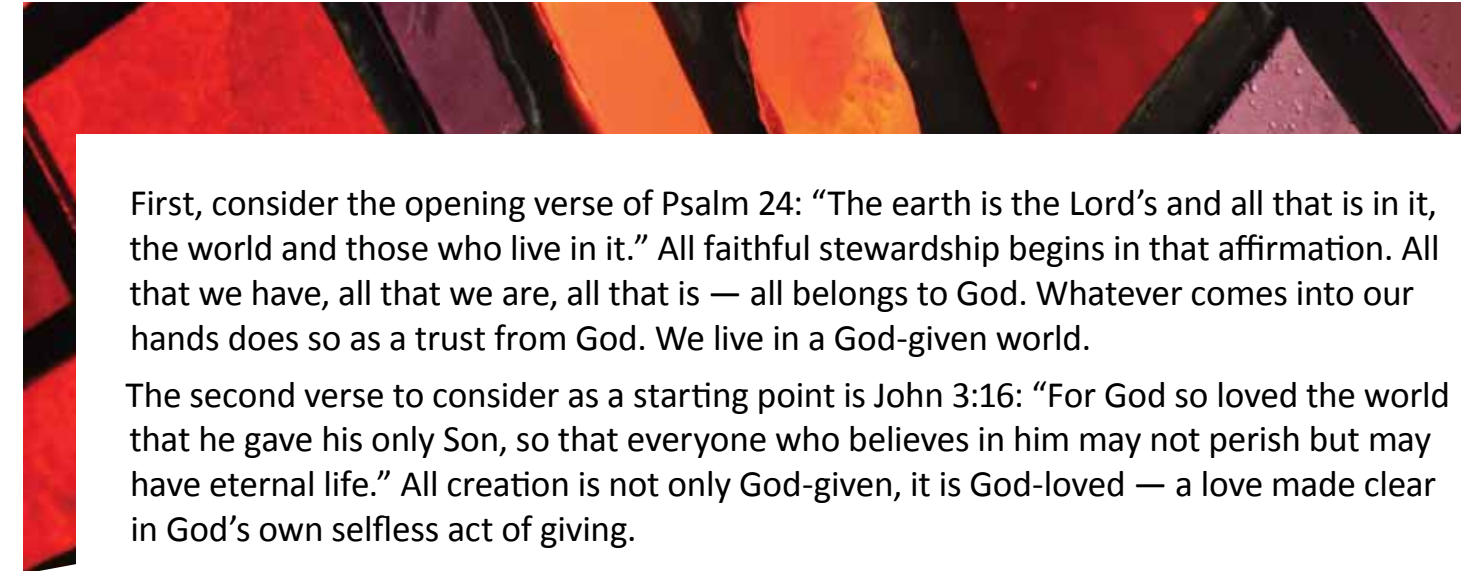
To be sure, a number of biblical texts define such duties in explicit terms. The first six chapters of Leviticus go into lavish detail about prescribed sacrifices. The tithe, for some religious groups, is the favored touchstone for defining the duty of stewardship, to the point of making it a legalized yardstick applied as a criterion for membership. But applying a law to giving, whether by imposing percentages or sums, runs counter to faith's moorings in grace. As Paul is so fond of reminding us, the reign of law is succeeded by the sovereignty of grace.

Please do not misunderstand my point. Exercising discipline in giving is a positive thing. Without discipline, stewardship becomes blasé by lack of challenge. In that context, tithing can be a valuable tool, both to evaluate our giving and to encourage new levels of support. But tithing, if done only as an imposed obligation, does not benefit the giver. If tithing is only duty, it is devoid of grace.

The coming of grace in Jesus Christ does not mean anything goes. Grace broadens our responsibilities — except now, they are responsibilities received by invitation rather than imposition. In Christian stewardship, the motive of duty proves insufficient. Legalism's car uncouples when faith and grace collide.

Stewardship as Selfless Thanksgiving

If these three popular starting points come up short on stewardship's journey, what takes us the full distance? Consider two texts, each capable of bringing stewardship to focus and fruition:



First, consider the opening verse of Psalm 24: “The earth is the Lord’s and all that is in it, the world and those who live in it.” All faithful stewardship begins in that affirmation. All that we have, all that we are, all that is — all belongs to God. Whatever comes into our hands does so as a trust from God. We live in a God-given world.

The second verse to consider as a starting point is John 3:16: “For God so loved the world that he gave his only Son, so that everyone who believes in him may not perish but may have eternal life.” All creation is not only God-given, it is God-loved — a love made clear in God’s own selfless act of giving.

Christian stewardship simply, yet profoundly, imitates God’s example of giving. Stewardship is our love taking form, as God’s love took form, through the giving of ourselves. Stewardship is nothing more and nothing less. Taken together, these two verses provide stewardship’s most enduring starting point — *stewardship as an act of selfless thanksgiving*.

Beyond stewardship as investment, this starting point celebrates and responds to God’s favor so freely given. Beyond stewardship as crisis management, this starting point recognizes giving as a steady act of faith, whatever the circumstances. And beyond stewardship as mere duty, this starting point moves us to giving as an act of love. Duty can be commanded, but only love can be offered. The gift of Jesus did not originate in an act of God’s duty but through incarnation that embodied God’s love. A sense of duty prompts us to meet minimal standards. Love beckons us to reach our full potential.

Stewardship evoked by the starting point of God’s sovereignty and love challenges each person to maximal efforts. To affirm that the earth belongs to God draws boundaries between what is “mine” and what is God’s. Faithful stewardship is more than what I do with 5, 10 or 20 percent of my possessions, time or skill. It encompasses the whole of my life, spiritually, and materially. To confess that God manifested love for the world in the gift of Christ calls forth sacrificial giving.

What I do with “what I can spare” has little to do with stewardship. What I do with those things that matter most to me is how I strive to imitate God’s giving. Blessings wax and wane according to our human perception, crises rise and fall based on circumstances, and duties come and go depending on capabilities and positions; but God’s sovereignty and love are eternal. When we embrace God’s sovereignty and love as stewardship’s starting point, we will always have a reason to offer thanksgiving, a foundation for our faith and a motivation to love.

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What do we mean when we say we serve a God of abundance? In a world where so few people have so much and so many people have so little, can we truly claim an abundant God? Various forms of the word “abundance” appear 146 times in the NRSV Bible, depicting a God who shares. However, the Bible also describes the abundance of humanity, which can be used for good or for ill.

Who is this God of abundance? The psalms and the prophets sing and shout of God’s abundant character. First and foremost, God abounds in steadfast love for God’s creation (Psalm 5:7). This powerful love — with no beginning and no end — is the foundation of the relationship between God and God’s people. God is love, and through the lens of God’s love we see the rest of God’s character. God is abundant in power (Psalm 147:5), forgiveness (Isaiah 55:7), mercy (Psalm 51:1) and goodness (Psalm 145:7).

God provides for God’s people, lavishly sharing God’s abundance with creation. The psalmist celebrates how God richly supplies food and water to Israelites wandering the wilderness (Psalm 105:40). God showers the earth with rain, watering the earth and giving growth to the seeds (Psalm 65:10). God offers salvation, wisdom, knowledge, and the promise of abundant life (Isaiah 33:6, John 10:10).

However, we cannot ignore that God also blesses many people with wealth and prosperity. Sometimes this promise of prosperity is connected with the people’s relationship with God (Deuteronomy 30:9). Thus, some people preach God’s abundance in hopes that believing in God will provide them with monetary wealth and stability. Yet, as we look more at the text, we see that one’s experience of God’s abundance is not contingent upon one’s faith but rather the generosity of others.

God provides to each person different skills and possessions to be shared and used for the good of the whole world. As individuals, we may not have enough, but together we have more than enough. Gathered together as a community to share our time, talents, and treasures, we experience the gift of God’s abundance.

As we live in community, we have the responsibility to recognize the provider of this abundance. We, like the people of Israel sharing their abundance of wealth and skills to build the temple, join with Solomon in declaring, “O Lord our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own” (1 Chronicles 29:16). We recognize that God is the creator, sustainer, and giver of all things. We are only stewards.

Christians know a secret about generosity. It is not the fruit of success or happiness or security. It is, instead, the source of all these things. Actually, it's not only Christians who know this. Author Seth Godin, one of my favorite thinkers, puts it this way:

“Here’s conventional wisdom: Success makes you happy. Happiness permits you to be generous. In fact, it actually works like this: Generosity makes you happy. Happy people are more likely to be successful.”

Christians have sometimes named the conventional wisdom Godin talks about “worldly wisdom,” as it expresses the sensibilities that governs the world rather than the “kingdom logic” that Jesus announced during his earthly ministry.

Truth be told, however, it’s easy for us to forget the path to success and happiness through generosity. Conventional, worldly messages tell us we must be wealthy before we can put Jesus’ teachings of generosity into practice. Indeed, the primary message of the world is one of scarcity: there is not enough time, money, love, security, etc. Therefore, we need to look out for ourselves first, making sure we have enough before we tend to the needs of others.


Jesus saw things differently. Addressing his disciples, Jesus told them not to be concerned about anything because God loved them and would provide for them (see Matthew 6:25ff.). Similarly, the Apostle Paul, caught up in Jesus’ kingdom logic, argues against such anxious living by urging his friends in the community of Philippi to, “Rejoice in the Lord always; again I will say, Rejoice!” (Philippians 4:4). He goes on to tell them the following: “Do not worry about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God” (4:6).

Paul makes this injunction while in prison. That’s right, while he’s sitting in prison with no sure guarantee of what his future may hold, Paul — trusting that God will provide — instructs his friends to rejoice rather than to worry, urging them to share with each other and those in need.

It’s easy to assume Paul was some kind of spiritual giant to offer such counsel, but the truth is more complex. Paul says, “I have learned to be content with whatever I have. I know what it is to have little, and I know what it is to have plenty. In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need” (Philippians 4:11-12).

Paul’s secret, like Jesus’ counsel to his disciples, is to trust God — whether he is well-fed or hungry. Paul didn’t start out content; He learned to be content through practice.

We, also, can learn to be more trusting and generous through practice. What would it



be like for a congregation to take time each week to reflect on the acts of generosity its members performed, witnessed or experienced? What if we returned some of our offerings to our youth group with instructions to give it to a worthy charity, then report back about the impact of collective giving? What if we sought volunteers willing to buy less and give away more, then surrounded them with prayer and listened to what they learned? What if we made space in our newsletter and Sunday service for people to share stories of generosity? What if ...

The possibilities, of course, are nearly endless. As we practice generosity, we'll move more confidently from constraining conventional wisdom of the world to the freeing, generous kingdom logic Jesus taught.

Like you, I am a stewardship leader in my congregation. Sometimes I wonder why we work at stewardship in congregations. Of course, we have to pay the congregational bills, and for a long time, stewardship fell under that umbrella. The stewardship conversation has evolved over time, though, as the church's identity has changed.

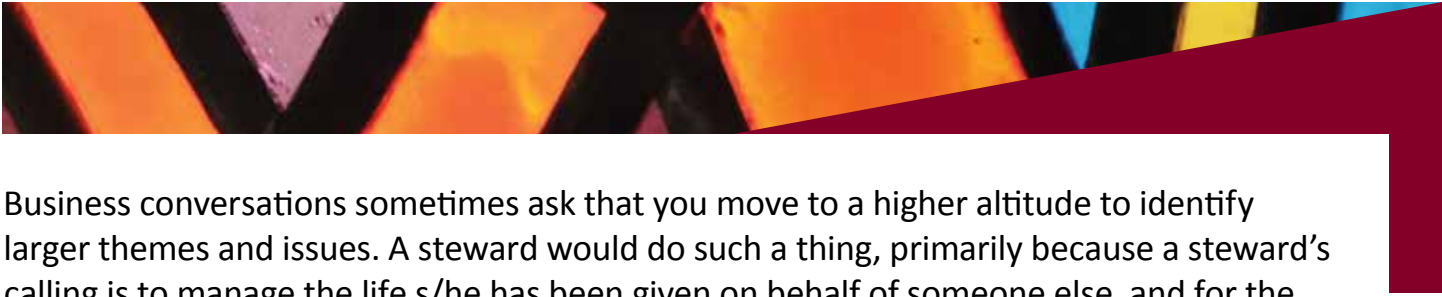
Church is no longer the center of community life, as it was when many of my ancestors made their way as immigrants to a land that was new to them. Social services around us are no longer born exclusively in churches. There was a time when money given to the church was all about making the community a better place. We could see and touch this because we lived next door.

In some ways, we are asking foundational questions in the church right now:

- What is church for?
- What does it have to offer those who choose to affiliate with us?
- The gospel plays a central role, but what does the gospel look like on the ground, once it moves beyond the telling of Jesus' story and becomes incarnate in our day-to-day lives?
- What makes being a Christian distinct and noticeable? We generally don't hold hell over people's heads, though certainly there are Christians who do.
- How do we "be church" so we attract rather than coerce?

Simultaneously, stewardship has been changing too. In a world that bombards us with messages about who, what, and how we should be, almost always with a strong profit motive in the shadows, how should we think about stewardship? In a world where we are running into the limits of our naiveté and facing serious problems with long-term implications (think climate change, for example), little is simple and clear. How do we equip each other to engage in (rather than hide from) the critical questions of our time? How do we engage in that complexity as Christians?

Perhaps the church can help us learn to think of ourselves as stewards, choosing a management perspective rather than a consumption perspective. If we are merely consumers, we don't have to engage in questions about whether our consumption will impact our grandchildren's well-being. That's simply not a part of a consumer's world view, which is based on a childlike focus on one's own benefit. However, if I instead think of myself as a steward of the earth, my communities (faith and civic), my own body, and my family, then I have moved into a different point of view — one that assumes a long-term perspective and demands some kind of agency from me. I need to be an adult.



Business conversations sometimes ask that you move to a higher altitude to identify larger themes and issues. A steward would do such a thing, primarily because a steward's calling is to manage the life s/he has been given on behalf of someone else, and for the sake of someone else. A steward is all about the vital business of the world, because the well-being of the world God loves depends on it.

Might the gospel have something to add to these kinds of conversations? I think so! Is it a bigger conversation than just money? Yes, but we must also operate within the confines of a world driven largely by money. A faith community seems like the perfect place to help us focus our lives on something broader and deeper than ourselves. Stewardship is an approach to life, one that inspires the best in each of us for the sake of the greater good. Our stewardship becomes a reflection of God's desire that all thrive, both creatures and creation.

“Do not store up for yourselves treasures on earth ... but store up for yourselves treasures in heaven ... for where your treasure is, there your heart will be also.” — Matthew 6:19-21

Among the shifts in religious giving, the church must transition from stewardship as “funds development” toward stewardship as “people development.” Best practices and new strategies to decipher giving trends are helpful, but our focus needs to be on forming generous disciples of Jesus Christ. The language about creating a “culture of generosity” in our churches is ubiquitous, but we can’t lose sight of the fact that transformed lives must be at the center of any culture change. How can the church encourage individuals in this process of spiritual formation?

For real and lasting change to happen in our churches and in people’s lives, we need to see a change in our beliefs and our behaviors. So, I wonder, what spiritual practices cultivate generosity and Christ-centered stewardship in our church communities? Here, I suggest two spiritual practices that have helped guide my stewardship of time, talents, and resources.

Living with Simplicity

The first is the spiritual discipline of simplicity. Simplicity helps us let go of our inordinate attachment to things (possessions, experiences, and achievements) and our insatiable desire for more. Simplicity embraces the uncluttering of our lives of excess and practicing things like frugality, contentment, thankfulness, sustainability, integrity, and generosity.

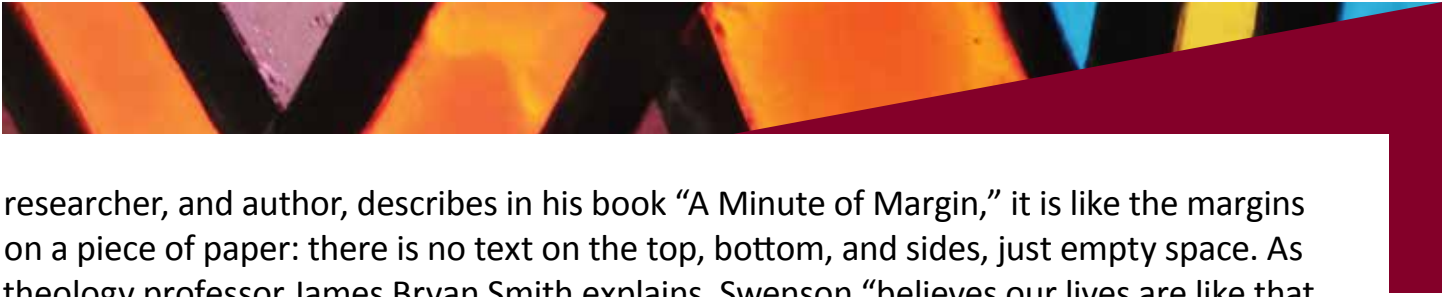
Christian theologian Richard Foster describes the importance of simplicity in his book “Freedom of Simplicity: Finding Harmony in a Complex World,” writing:

The complexity of rushing to achieve and accumulate more and more threatens frequently to overwhelm us. ... Christian simplicity ... brings sanity to our compulsive extravagance, and peace to our frantic spirit. ... It allows us to see material things for what they are — goods to enhance life not to oppress life. People once again become more important than possessions. ... It is the Spiritual Discipline of simplicity that gives us ... a strategy of action that can address this (poverty and hunger) and many other social inequities.

Simplicity helps us to re-calibrate our lives back toward God and God’s will. It frees us to be more generous and mission focused.

Creating Margin

The second spiritual practice is closely related to simplicity. It is to create margin in our lives. Creating margin makes space in our lives. As Richard Swenson, a physician-



researcher, and author, describes in his book “A Minute of Margin,” it is like the margins on a piece of paper: there is no text on the top, bottom, and sides, just empty space. As theology professor James Bryan Smith explains, Swenson “believes our lives are like that. We add so much to our schedules that we have no ‘margin,’ no space for leisure and rest and family and God and health.”

Just as simplicity addresses the insatiable desire for more things, creating “margin” addresses what some have called the great enemy of our spiritual lives, which is “hurry.” Hurry is symptomatic of a culture that, as Smith states, “rewards busyness and overextension as a sign of importance.”

Creating “margin” means uncluttering our schedules, our time, and our lives. When we have more “margin” in our lives, we can be more generous with our time and talents. Creating margin affects our relationship with God and others, our health, and our ability to join in Christ’s mission to improve our communities and world.

The spiritual disciplines of simplicity and margin not only help cultivate a culture of generosity, they also help support people in our churches who are growing as generous disciples of Jesus Christ. It is these individuals — these transformed lives — who will form the foundation of movements to inspire cultures of generosity.

Three Thoughts about Stewardship

Why? How much? And a “New Attitude”

Hans Dahl

Faithful stewardship today demands we change our attitudes and answer two uncomfortable questions:

The first question we have to answer is: “Why should I give to the church?”

Most pastors aren’t taught to answer this question in seminary, but answers like “because the Bible says you should tithe” aren’t as compelling as they once were. There’s an old stewardship joke that goes something like this: ‘The church doesn’t have a money issue. The church has plenty of money — it’s just stuck in members’ pockets.’ You’ve heard this, right? Well, I don’t believe it in the least.

I find that the people of our churches are very generous. I live in Alexandria, Minnesota, where our community had a vision for a new YMCA and residents contributed \$10 million to make it happen. We dreamed of a new school, and our community voted to build an \$80 million high school. When our historical society decided the giant statue of the Norwegian Viking “Big Ole” needed a facelift, \$37,000 in donations was raised in a matter of weeks. Our people are generous. The problem church leaders face is that we assume people will and should give to the church even without us telling them why.

Just as the YMCA and school district articulated their impact on the community, churches need to make a compelling case to inspire congregants to support the church. Church leaders need to have clear answers to important questions that drive philanthropy, including: Why should I give to the church? What do you believe God is calling your church to do and be in the world? What difference does your church make? Your members want to be part of a church that is making a difference in the world, so show and tell them how the church is making a difference, then provide them with opportunities to give what they can, when they can to support those efforts.

The second question you must help people answer is: “How much should I give?”

Few in your church can likely define “tithe,” which is understood as giving 10 percent of their annual earnings to support the church and clergy. American Christians on average give 2-3 percent of their wealth, and 85 percent of American Christians believe they don’t have enough to tithe.

I’ve decided to tell my congregation what I give. I tell our congregation my commitment every year; I tell my stewardship story, and I invite others to share the reasons why they give. It’s powerful! We hand out giving charts and challenge people to increase giving by a certain percentage, and we provide each household with a book about stewardship. These strategies help members determine a sustainable giving level.



Finally, we need a new attitude.

God has blessed us with more than enough. Even if your congregation's checkbook looks a little bleak in the summer months, you know we have a God of abundance. We sometimes convince ourselves we are lacking, and a church-wide depression often follows. We need a new attitude. We need to move our thinking from scarcity and shame to abundance and generosity. Shift your church culture from "not enough" to "more than enough." From the "glass is half empty" to the "glass is overflowing."

I invite you to brag — yes, brag — about all God is doing through your church. When the youth raise thousands of dollars for a youth trip, announce it boldly and talk about the lives changed through youth ministries. Celebrate! Hand out grocery bags to everyone in church and ask them to bring them back the next Sunday filled with canned goods for your local food pantry. When they return with full bags, celebrate their generous efforts. Before your quilters send off their quilts, drape them all over the sanctuary and talk about how you're wrapping the world in God's comforting grace! Celebrate God's abundance through stories that demonstrate your church's impact and distinction, and your congregation's attitude about money will change, guaranteed!

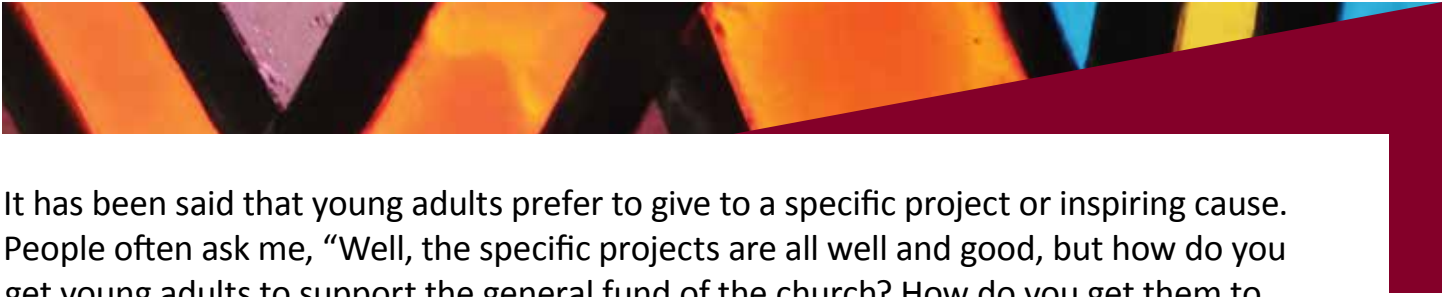
WHY DO YOU GIVE TO THE CHURCH?

Grace Duddy Pomroy

A stewardship leader recently asked me, “What are we missing from the ‘stewardship with adults under 40’ conversation?” I think we have overlooked some “why” questions: Why should you give to the church? Why church? And why this church? In Simon Sinek’s TED talk, “How Great Leaders Inspire Action,” the marketing consultant said, “People don’t buy what you do, they buy why you do it.” If congregations want to inspire giving among members under 40, we must answer these why questions. With so many wonderful causes to support, we must demonstrate the church’s distinction and make it easy for congregants to give of their time, talent, and treasure.

I recently led two workshops about narrative budgeting in the Northeastern Pennsylvania Synod of the ELCA. During one of the workshops, I asked participants to answer the question: Why give to the church? One woman responded, “Why not give to the church? I don’t understand why people don’t give to the church.” And I probed her, “But, why should they?” The floodgates opened. She said with a smile, “Well, my church is like a second family to me. I take care of my first house, so I also take care of my second home — the church.” At the root of her giving was this deep sense of community she felt called to support. Immediately, when she said the church was “her second family,” I wanted to hear more. I wanted to hear the stories behind her statement.

The best way to share the “why” with young adults—and all our community, for that matter—is through stories that demonstrate how the church is making a difference in your community. Stewardship is living by faith, best told through stories of hope. We are eager to hear about your traditions and liturgy, but we are more eager to hear about how lives are being transformed in and through your congregation. According to the 2013 Millennial Impact report, the top two reasons millennials (young adults born between 1981 and 2000) give to an organization is because they’re inspired and understand how their gift makes an impact. A subsequent 2015 report also suggests that millennials are most likely to give to organizations willing to engage with them beyond soliciting a donation. Transformational stories not only inspire, but they can help to illustrate how gifts to the congregation lead to opportunities for deeper engagement and greater reach. So, how do you integrate these stories of hope and transformation into your stewardship ministry? One of the best ways to do this is by using a narrative budget, or ministry plan, in addition to a line item budget. A narrative budget connects the money to the mission and ministry of the congregation using a story or narrative style. It connects each dollar spent to a specific element of the congregation’s mission and ministry rather than particular programs or staff.



It has been said that young adults prefer to give to a specific project or inspiring cause. People often ask me, “Well, the specific projects are all well and good, but how do you get young adults to support the general fund of the church? How do you get them to fund the electricity bill?” Great question! My answer: “Why are the lights on? What is going on in your congregation when the lights are on?” The lights are on Thursday evening because the choir is practicing, they are on Sunday morning for worship, they are on Saturday morning as we prepare meals for “Meals on Wheels,” and the list goes on. What is God up to in your congregation when the lights are on? These are the stories that connect money to ministry in a narrative budget.

The greatest thing about this storytelling approach to “why church?” is that it inspires people of all ages, not just young adults. Making your congregation a place where the “why” is taken seriously and where stories of hope and transformation are freely shared will enliven and empower your community. It will help members connect their financial support to the ministry of the congregation, not just numbers in the budget.

Several years ago, our congregation decided to try a stewardship experiment. To meet the demands on our general operating budget, we cut our budgeted giving to mission partners by nearly a third. Our commitment to mission hadn't declined, but we wondered what might happen if we held specific fundraisers through the year for our mission partners, rather than including all our benevolence in the general budget. It can be, after all, more exciting to support organizations fighting issues like food insecurity than it is to pay for the electricity bill. Would we be able to encourage regular givers to give above and beyond? Would we inspire those who don't give regularly to join in our mission?

We're only a few years into this experiment, but the results have been encouraging. Two years ago, we celebrated our 150th anniversary and raised more than \$90,000 to purchase a food truck to support our mobile food ministry. Last year, we raised more than \$36,000 to purchase supplies and furnishings for the obstetrics department at a small rural hospital in Tanzania. Although we reduced the amount we allocate for missions from our general operating budget, the actual amount we have dedicated to our missions has risen significantly.

How did we do it?

Focus. A decade ago, the congregation gave money to more than 20 mission organizations throughout the year. I suspect that few people in the congregation knew anything about the organizations we were supporting, and I suspect our small gifts here and there weren't making a significant difference to any single organization. With some hard work and intentionality, we identified six primary mission partners and committed to raising funds outside of our annual budget for one to two of those organizations each year.

To avoid donor fatigue, we spread these fundraisers throughout the year, making an effort to ensure people wouldn't feel like we were always asking for money. Today I suspect the majority of folks in our congregation could identify at least a couple of our primary mission partners. Even better, we do our best to engage folks in hands-on volunteering for these partners.

Lots of storytelling. People love to hear stories about how their giving makes a difference in the world. With each fundraising campaign, we identify the core message we want to communicate and then consistently tell that story in as many ways as possible. At the beginning of each fundraiser, we strategically create a scheduled communication plan that includes each of the following: compelling newsletter articles and photos, an invitation-to-give letter, blog posts, a video, photo displays in the narthex, social media



posts, and storytelling incorporated into worship.

Saying thank you. I'm surprised how often church organizations skip this step.

Throughout each fundraising campaign, we create thank you notes specifically for the project. Each note includes key photos and a personal note from a pastor or one of the mission team members. We regularly lift up our progress in worship and celebrate what we accomplish together. Saying thank you is an excellent opportunity to remind people that their gifts make a real difference in the world.

There are many creative ways to increase stewardship in congregations. Perhaps by rethinking how your church supports mission partners, you too might find success in engaging stewards both financially and through volunteer efforts to make a real difference in the world in the name of Jesus.

The millennials in my 3-year-old next-church (non-traditional, emergent, missional) don't write checks, and they don't carry cash.

So we encourage electronic giving in several forms. During worship each Sunday, a volunteer runs a “giving station,” where givers can slide their debit card through a PayPal scanner to donate directly from their bank account (PayPal accepts credit cards, but we emphasize debit cards in our invitation to minimize our dependence on people’s credit card debt).

We regularly invite people to give through PayPal on our website, acknowledging that shift-work, school schedules, and underdeveloped institutional loyalty keep people from consistently attending Sunday worship.

Finally, we encourage people who are maturing in their spiritual and vocational development to use the automated, recurring feature through their bank, if it’s free and their income is relatively stable. The church thus receives numerous paper checks in the mail from the banks of our givers. (Larger congregations might be eligible to receive Electronic Funds Transfer account numbers with their bank allowing funds to be transferred electronically from a giver’s account to the church’s account.)

The baskets we pass every Sunday do not, as you might imagine, collect a great deal of money, but we still pass them as a weekly ritual because we love the liturgical significance of compiling our small gifts into one large offering for the continuation of our life together — the gifts of God for the people of God! To allow members who give online to still take part in this ritual, our giving station offers several colorful, laminated cards that givers can put in the basket when it comes around at the end of the service.

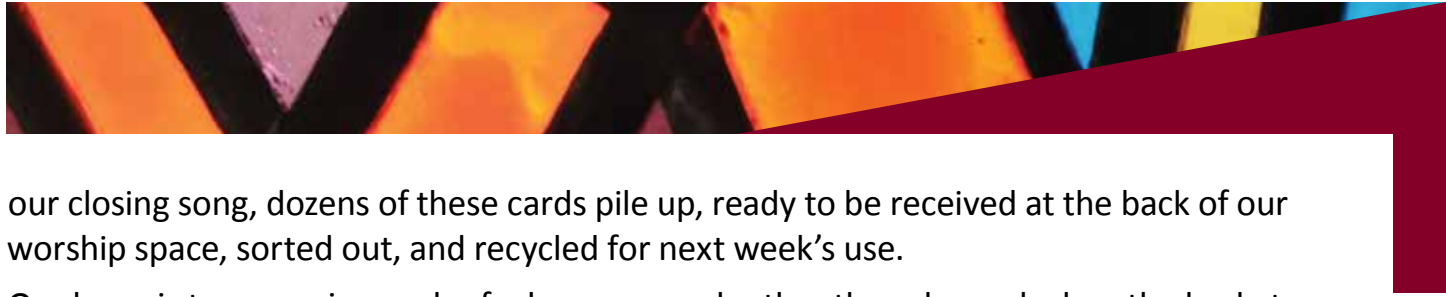
One card says, “This week I shared with the church ELECTRONICALLY via PayPal, EFT, or bill pay. Thanks be to God!”

Another says, “This week I shared with the church MY TIME AND ENERGY for our good work together. Thanks be to God!”

A third says, “This week I shared with the church MY HEART AND PRAYERS for our ongoing life together. Thanks be to God!”

And the last, my favorite: “This week I shared with the world IN AMAZING WAYS you haven’t even thought of yet. Thanks be to God!”

Children and adults alike choose one (or several) of the cards each week, based partly on what kinds of gifts they gave, but also to reflect which of the patterned papers makes them feel most joyful. When the baskets are passed through the congregation during



our closing song, dozens of these cards pile up, ready to be received at the back of our worship space, sorted out, and recycled for next week's use.

Our hope is to grow givers who feel empowered rather than shamed when the baskets are passed. "Everybody has something to give," we often say, and the cards make it unnecessary for anyone to receive the basket with empty hands. The cards train people, too, to imagine themselves as givers of whatever resource they've got the most of at the moment. Someday, when money is a ready resource for our millennial givers, we hope that the repeated experience of participating joyfully in the church's collection of gifts will encourage them to practice financial generosity as a natural next step.

It may surprise you that early American churches received funds in two ways that, today, would be non-starters in most congregations. From the country's founding until the early 1800s or so, taxes supported many congregations. In his book, "In Pursuit of The Almighty's Dollar," author James Hudnut-Beumler refers to this move toward "religious disestablishment" as "the largest instance of privatization in all of American history; it moved a large part of the traditional public sector into the private marketplace in a relatively short period of years."

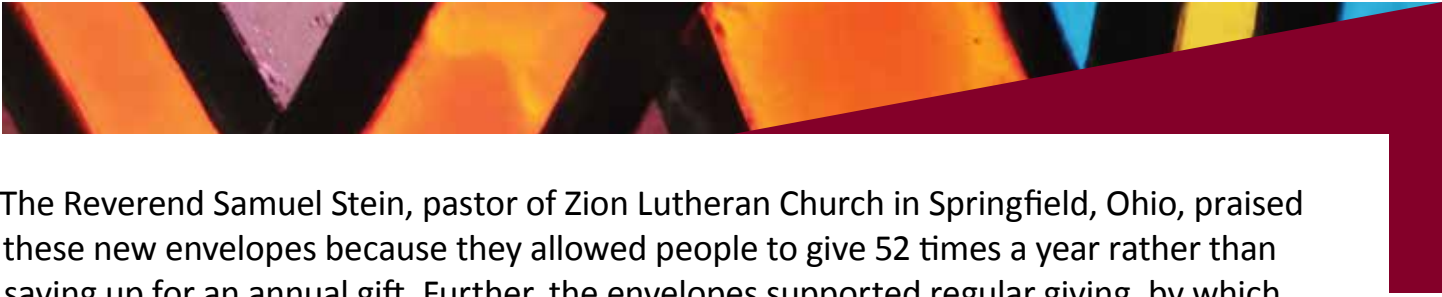
When churches were no longer supported by tax dollars, church leaders turned to other forms of income. Renting or selling pews was common, a practice in which families would pay an annual fee to use a particular pew. The more expensive ones were often found near the heater. "Free" pews were available in the back or balcony, setting up a clear hierarchy of membership. Churches also held suppers, socials, and raffles to raise funds for their work and ministry.

By the late 1800s, searching for new ways to support the church and its mission, many pastors encouraged tithing, though the practice of contributing 10 percent of their income never fully caught on among members. Hudnut-Beumler describes the approach: "Tithing was attractive as a source of funding to the degree that clergy could convince themselves and others that it was a spiritual law, as unappealable as the laws motion, force and gravity." Clergy often emphasized that these funds would support Christian missionaries. Giving to the church was understood as a moral duty prescribed by scripture.

Such an emphasis on giving spawned interesting practices. For example, the son of a Methodist pastor recalled that prominent members of his father's congregation would elect to give their pledge not to the treasurer but straight to the pastor. That way, the pastor would know they were faithful givers, and the pastor always carried an account book for this purpose.

In the early 1900s, congregations embraced a new technology — the offering envelope. As church publishing companies raced to produce enough envelopes to supply the growing demand, pastors welcomed the opportunity to move toward unified giving. With all funds received in one envelope, the congregation could build a more reliable annual budget.

Soon, envelope technology shifted again, and the church welcomed a two-pocket, "duplex envelope" system, through which members could allocate funds to the local church in one pocket of the envelope and funds for missions, world missions, and benevolences in the other.



The Reverend Samuel Stein, pastor of Zion Lutheran Church in Springfield, Ohio, praised these new envelopes because they allowed people to give 52 times a year rather than saving up for an annual gift. Further, the envelopes supported regular giving, by which Pastor Stein explained, “regularity here means good order.”

Another church, in 1924, stated about its monthly duplex envelope system: “Thus the habit of regular, joyous giving is formed and the givers are conscious that they are real members of the church and not occasional visitors, who come and go as their comfort and desire may dictate.”

Alas, I don’t have space here to write comprehensively about all the ways pastors preached about money or note shifts in how congregations addressed money in worship. But I hope appreciating even this brief history might open us to exploring how we are funding the church and God’s broader mission today. In the following section, I turn specifically to electronic giving, a technology unimaginable to the early church but essential to productive churches today.

Electronic giving is no fad. According to a recent study, it is the preferred method of giving for a majority of church members. In other settings, people have developed habits of giving that rely on e-giving methods, but many of our congregations have failed to present e-giving as an option. So, what do we know about church-related electronic giving? How might the church respond?

A 2016 research from Vanco Payment Solutions demonstrates a “giving gap” in the church at large. In short, compared to what congregations offer, many more people would prefer to give via their smartphones or through recurring contributions on debit or credit cards.

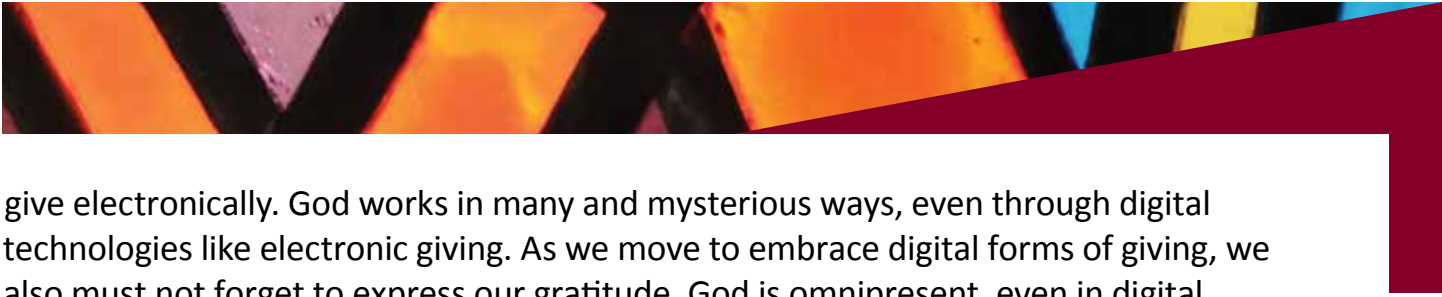
These findings might not be particularly surprising, but hopefully they cause you to sit-up and consider the giving options available to your congregation. Many congregations emphasize hospitality in their ministries, making sure signage is clear, parking is convenient, and facilities are clean. Empowering congregants to give electronically is an issue of hospitality in an age when we can give to most nonprofits in a minute or less from our smartphones. Along these lines, ensuring the church’s website is up to date and supports online giving is another show of hospitality and convenience.

Some congregations approach the electronic giving conversation primarily as a means for getting those occasional attenders to give more regularly. If we allow for a monthly recurring draw from their bank account, we figure, then perhaps they’ll give more regularly. Well, the same Vanco study found that those most likely to e-give are those people in our pews most Sundays. So why not make electronic giving easier for these active members? As a bonus, recurring giving options, like monthly draws from bank accounts, can help a congregation’s cash flow remain steady, avoiding that dreaded summer lag.

Embracing electronic giving requires a shift in culture. It’s not as simple as putting a note in the newsletter every few months but a constant conversation and acts that are continually modeled. For example, many people like the physical act of putting something in the offering plate. So, consider providing cards or tokens in each pew that people can place in the plate as a sign of their electronic gift.

If your congregation offers an easy way to give via smart phone or text-to-give during the service, having a leader note this invitation out loud may help avoid some of the awkwardness — or, let’s face it, judgment — when using one’s smart phone during worship.

Finally, as with all church giving, don’t forget to find ways to thank those who



give electronically. God works in many and mysterious ways, even through digital technologies like electronic giving. As we move to embrace digital forms of giving, we also must not forget to express our gratitude. God is omnipresent, even in digital technologies!

Thank goodness I have two people under 30 on my Stewardship Team, and if you don't, I'd encourage you to recruit some younger members willing to contribute their fresh perspective and energy. Online giving is not the only issue Nolan and Emily bring up — they also keep us on our toes when it comes to social media engagement, for instance — but they have helped Westwood Lutheran Church navigate the digital age.

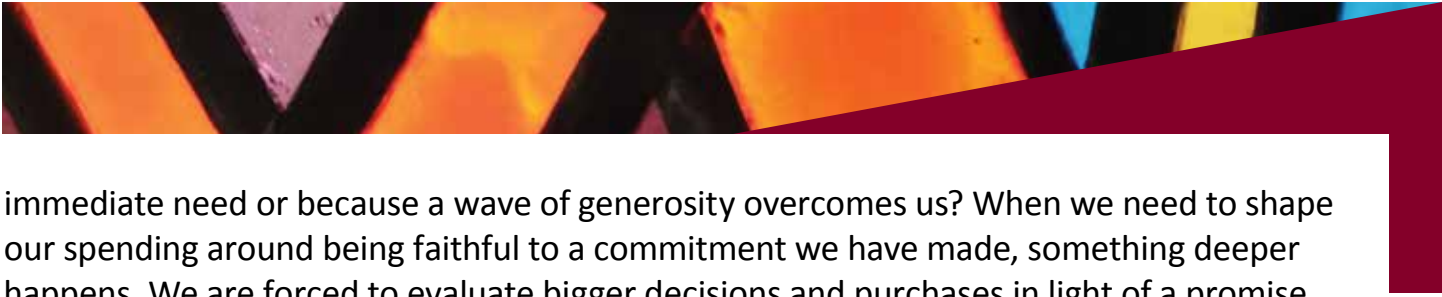
Although theologically, I love the idea of a gathered community placing their offerings in a communal plate and having that brought forward, placed on the altar, and then prayed over, we all know that a decreasing number of people give that way. So, if our people are going to make gifts online and/or use electronic fund transfer for their pledging, new questions arise:

- How do we model giving to our children and youth when adults do it with a tap on the keyboard late at night or from the office?
- What rituals or responses can surround giving when suddenly it is a completely private and electronic event?
- How do we ask, thank and tell differently, if laptops and smart phones are the new pledge forms and offering envelopes?

At Westwood, we are certainly not on the cutting edge or have answers to these questions, but like you, we are trying to keep up with an ever-changing array of ways to give. We have a QR code in our worship folder each week that takes people directly to our online giving page. This gives our guests a quick and easy way to be a part of supporting some great ministries. This year, we shifted our fall stewardship campaign online instead of creating and printing packets (which are expensive to print and mail). The new format allowed people to easily pledge online, set up an electronic fund transfer or give a one-time gift — all online.

As you have likely learned as well, online giving comes with a cost, as we shell out thousands of dollars each year in fees to offer these services. We've had to start budgeting for this expense and educating people that around 3 percent of gifts processed on credit cards goes to fees, so they may want to adjust their gift accordingly.

Our biggest challenge, however, is that the practice of one-time giving plays into a culture where people give simply in response to a request or stated need. Your heartstrings are pulled, and you go online to give. Why would we have a problem with that? Giving is good. Dollars get raised. But this approach doesn't nurture a spiritual maturity or deeper understanding of stewardship. How can we nurture an understanding that we give out of response to God's gracious and abundant love for us, not simply because of an



immediate need or because a wave of generosity overcomes us? When we need to shape our spending around being faithful to a commitment we have made, something deeper happens. We are forced to evaluate bigger decisions and purchases in light of a promise, a covenant we have made. But when I can go online and only give when I feel like it or when I've been motivated or inspired to do so, it can become more about me and my needs.

Giving online has generated more dollars for wonderful causes world-wide than ever before, and that will always be something to celebrate! But how we as a church not only generate dollars to meet the world's needs, but also provide opportunities for the Holy Spirit to transform the giver, is a question we will need to keep working on.

A few years ago, I had the privilege of conducting focus groups about money and stewardship with young adults in congregations around the Twin Cities. I assumed the participants would be hesitant to discuss these topics, but I was wrong. These young adults thanked me for starting the conversation, because it gave them a safe space to talk about faith and finances without being asked for money. They were eager to learn how to navigate student-loan debt and plan for retirement, for instance, while also making a stewardship commitment as people of faith.

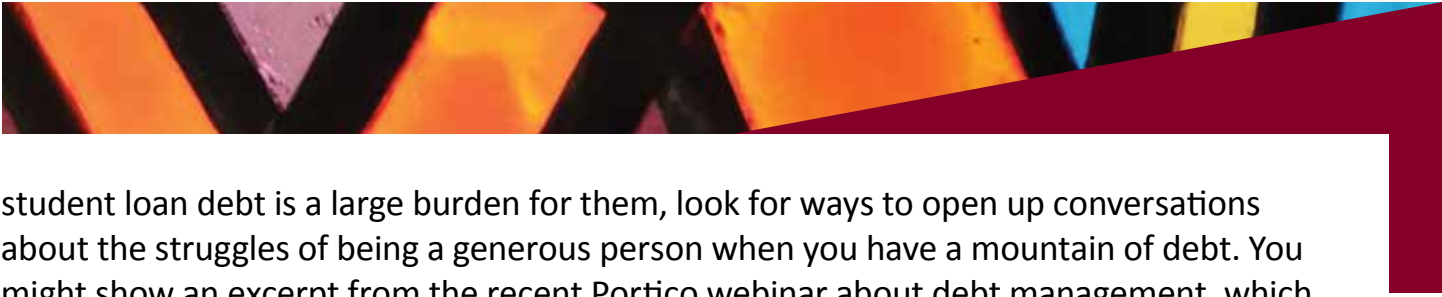
As congregation leaders, we know that stewardship encompasses all of a person's life, not just what they give away. Yet, too often, we focus solely on the small portion people give to the church. We neglect to discuss the larger world out of which people are living and giving, particularly the financial barriers in people's lives that prevent them from being as generous as they would like to be. But by opening up conversations about faith and finances and offering financial education to our congregation members, **we can help people navigate financial barriers and fears preventing them from living more fully as stewards.**

One challenge with offering financial education is finding credible and faith-related resources that do not market a specific product or service. One of the greatest joys of my ministry as financial education specialist at Portico Benefit Services has been growing the range of financial education this ELCA ministry offers plan members. We want to help church leaders show up as financially confident advocates in their ministry settings. **Talking about money confidently from the pulpit begins with having confidence in how you handle money at home.**

With this in mind, we've been working to develop financial seminars and webinars to help plan members build financial knowledge and take steps to navigate financial challenges. In the last year, we have offered webinars about topics from retirement readiness to debt repayment, and we are always working to expand our offerings. Although these webinars are designed for Portico plan members, anyone can access them online to present to congregations.

Want to begin offering financial education to your congregation? **Start by leading a conversation about faith and finances to determine what financial topics are of most importance to your members.** For instance, maybe parents want help talking about money with their children in a faith-based, conversational way or retirees want to discuss how to be generous while living on a fixed income.

Look for opportunities that fit with what your existing stewardship ministry. For instance, if your stewardship team is looking to reach young adults and you find that



student loan debt is a large burden for them, look for ways to open up conversations about the struggles of being a generous person when you have a mountain of debt. You might show an excerpt from the recent Portico webinar about debt management, which outlines debt repayment options and features resources like Lutheran Social Service Financial Counseling.

As congregations, we are called to care for those in need. We feed the hungry, clothe the naked, console the grieving, and yet when people struggle with how to handle money — we often ignore them. So, let's speak out. Let's host open conversations about faith and finances without an agenda (other than helping congregants better understand finances). Let's offer financial management courses that help people be better stewards of everything God has entrusted to them. Let's help people live and give with confidence.

God cares at least as much about the money you don't give to charity as God does about the money you do, but the church's emphasis on tithing and giving "off the top" has led many congregations to believe the church and God are only concerned with that 2-10 percent. So, you can do whatever you want with the rest. I'm not sure that's the message we want to send.

We've taken the same approach to the stewardship of our lives and time. We reinforce that time and talents are valuable when focused on the church, acknowledging when members join church council, teach Sunday School or embark on a youth trip. Some congregations still use "time and talent" surveys, which assess the time and energy members are willing to dedicate to the church.

Instead, we should be telling people that because we belong to God, everything about us belongs to God — our bodies, our families, our time, our relationships, and our possessions. In light of that, the question we ought to be asking is: How do people who belong to God regard all they are and all they have?

More specifically, we should be asking, what is God up to in your spending and saving? "Where is the power of the Holy Spirit at work in the dollars that pass virtually through the chip reader when you buy groceries, clothes, gas, and so on? What is God up to far across the ocean when you buy a piece of clothing manufactured in China?"

We could be wondering with people, "What is God up to in my investing? Where is God stirring when I put my money in the stock market?" "What is God up to when I'm tipping my hair stylist, or the single-mother waitress who hustles tables all day, or the Uber driver who isn't supposed to accept tips?"

God doesn't only care about the widow's mite, the tiny coins given to the Temple treasury by an impoverished widow (Mark 12:41-44, Luke 21:1-4). Your entire family budget says something about your faith in Christ. Your entire stock portfolio may be something through which God is up to good work in the world.

“... because of the surpassing grace God has given you.” — 2 Corinthians 9:12

There are family conversations that happen in our household simply because of the statement above. They happen because of God’s grace.

My daughter is well into her teenage years, and my son is not far behind. The cultural script courts them into ideologies of “no limit” spending with a mirage of false happiness beckoning on the horizon. As a family that confesses to have Christ at the center of our lives together, we are grappling constantly with what this faith commitment means for our dollars and cents in daily life.

In an intriguing twist in our unfolding family story, we now see the possibilities for earning power in our kids’ lives. A lawn mown here, a baby-sitting job there, and suddenly the little piggy bank is not quite big enough for each of our kids. What does it look like for teens to manage their money with a holistic sense of stewarding their resources with convictions of faith?


One evening, after a satisfying family meal, my wife and I invited some conversation about the topic by wondering aloud what people do with the money they make. Mindful of past stewardship lessons, our kids’ responses were pre-emptive and a bit snarky: “Share, save, spend,” they rattled off, as if to say, “We already get it, Dad.” But, we followed their catchy, formulaic response with probing about how to share, with whom to share and when to share — honest questions to invite more of our collective imagination.

“So, how do you share?” I asked openly.

Rather than a direct answer, I love how kids often bypass the original question and sink into deeper quandary, my daughter responded: “I think I get giving to our church each week, but how else do we give?”

The opportunity to define “church” as a wider community than our local congregation seemed to be the invaluable lesson on this particular evening. “So, let’s hop online,” I said, “and check out Lutheran World Relief. This is part of ‘church’ too,” I shared. Clicking through the various pages, we saw the nonprofit’s commitment to global issues from water and agriculture to climate, health and civic participation. The site offers concrete dollar amounts and assets needed to support those in need: “\$1 can provide medicine for a child with malaria” and “\$35 provides an emergency water filter to a family coping with disaster” are among the many examples of how people can dedicate their money to specific initiatives.

These reachable goals got our kids’ attention, reinforcing that their financial stewardship



is connected to God's larger story of grace and restoration in the world. They began imagining how their own personal faith and finances can continue to walk hand in hand. For me, it was an opportunity to affirm that our local church offering supports agencies such as LWR through our ELCA Lutheran Disaster Response fund.

"This is just the beginning," I thought to myself. But, in a spendthrift world that is clamoring for more and more of our financial commitments — our kids' financial resources included — it becomes essential that we share, again and again, concrete stories that reveal the creative and redemptive power of God at work.

As we do so, may we always remember to frame the discussion within the framework of grace. As the Apostle Paul writes in 2 Corinthians 9: 7-12:

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God.

My wife, Allison, and I make pancakes at least one Saturday morning per month, and while we pass the syrup, we review the previous month's budget and finances.

We discuss our wants, needs, surprises, hopes, and dreams as we make a plan. Then — after clearing the table — we execute our plan, recognizing it is just a guide as we go about our lives. A month later, we enjoy another pancake-fueled budget discussion and adjust our plan based on the lessons learned during the previous month.

This ritual might sound simple, but it is a great way to touch base and make sure we're on the same page. When we are intentional like this, we're much less surprised when big or unexpected expenses come, and our responses seem more in line, since we've talked through so many possibilities together in advance. These pancake breakfasts are also our chance to evaluate our giving, making sure we're on track and challenging each other, at times, to give more.

I am thinking about this today because I believe that leadership is stewardship, and that stewardship leadership starts with thoughtful, routine planning and open discussions with all those involved. Then, leaders must model that consistent, guided stewardship.

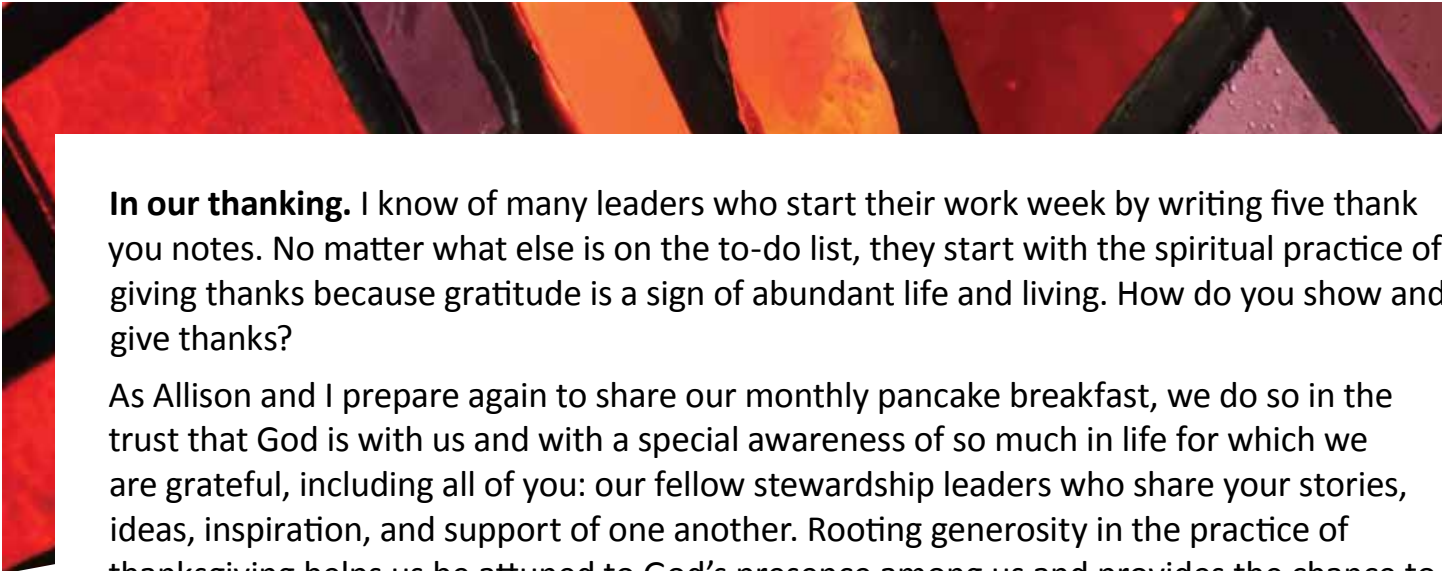
Too often churches jump to talking about giving to the church and miss talking about the decisions families make (and need to make) around the kitchen table before considering how and what they will give to the church. For me, this means sharing how my stewardship starts at the kitchen table each month as we take stock of what we have to work with and how -- together -- we can steward that which God has entrusted to our care. Then, and only then, are we prepared to have broader conversations with our church community.

As stewardship leaders, we can model faithful decision making, joyful giving, and living a life of gratitude:

In our decision making. Each household's decisions, challenges, and processes for making decisions will look different. How can we model and teach various practices for faithful decision making?

In our giving. If you are asking others to contribute and participate, it's imperative that you, the leader, do too. How do we tell the story that our giving is a part of our joyful response to the pure gifts of God?

In our invitation. In the asking and telling, we must discuss giving options, practices, and impact through preaching and sharing stories in church communications and on the website. How do we invite others to participate with us through giving, serving, and leading? How do we gather and tell these stories?



In our thanking. I know of many leaders who start their work week by writing five thank you notes. No matter what else is on the to-do list, they start with the spiritual practice of giving thanks because gratitude is a sign of abundant life and living. How do you show and give thanks?

As Allison and I prepare again to share our monthly pancake breakfast, we do so in the trust that God is with us and with a special awareness of so much in life for which we are grateful, including all of you: our fellow stewardship leaders who share your stories, ideas, inspiration, and support of one another. Rooting generosity in the practice of thanksgiving helps us be attuned to God's presence among us and provides the chance to participate and share in community, a sign of the in-breaking of the Kingdom of God.

Do you remember the last hand-written note you received? Writing notes used to be standard practice, but today we turn to email, text, and social media to thank and communicate with others. We email newsletters chock-full of information, send reminders via text (often with acronyms and poor grammar), and point people to websites with calendars and electronic forms. More and more churches are sharing lessons and news through video, audio, and photos online to communicate with their flock and promote their mission. We have more communication channels than ever before, but is something lost in all the options?

In my experience, people engage with church where they feel like they have a real and authentic connection. Certainly, we are in the business of building relationships with Jesus Christ, but one of the ways we do that is through authentic relationships with fellow church members. We have fellowship gatherings, prayer groups, and dinner groups, for instance, to help build those bonds, but how do we build or maintain those relationships through our communications?

Hand-written notes! Cut through the technological clutter with a simple, yet meaningful hand-written note that tells the recipient you care enough about them to slow down long enough to share your appreciation. This simple act of giving thanks via a hand-written note will endear the recipient to you and will strengthen your relationship.

Here is a really practical way that you can achieve sending a hand-written note to everyone in your congregation. Take your church role and divide it by 52 (52 weeks in a year) and write that many notes a week. Not sure what to write? Thank them for singing in the choir, ushering, giving or leading Sunday School. If you can't come up with something specific, then thank them for being part of the church. The notes do not need to be long, but push yourself to be as specific and genuine as possible.

Order thank you notes with the church logo or purchase blank notes and encourage children in the congregation to draw and/or write "thank you" on the cards. Partner with the administrative staff to prepare and address the envelopes each week.

Giving thanks to church members for the ways they contribute to and enhance your church through a simple hand-written thank you note will build a stronger and more authentic relationship between you, and it may encourage them to pick up the practice — spreading personalized goodwill throughout their life.

This stronger relationship will lead to many more opportunities for spiritual growth and engagement. Church members give more generously of their time, talent, and treasure to churches where they are growing spiritually and where they have authentic relationships with the leadership. Asking people to give is important, but saying THANK YOU is even more powerful.



CONTRIBUTORS

Tim Coltvet is the director of Contextual Learning at Luther Seminary in St. Paul, Minnesota.

Adam J. Copeland is the Director of the Center for Stewardship Leaders at Luther Seminary in St. Paul, Minnesota. He is the editor of “Beyond the Offering Plate: A Holistic Approach to Stewardship” and “Kissing in the Chapel, Praying in the Frat House: Wrestling with Faith and College.”

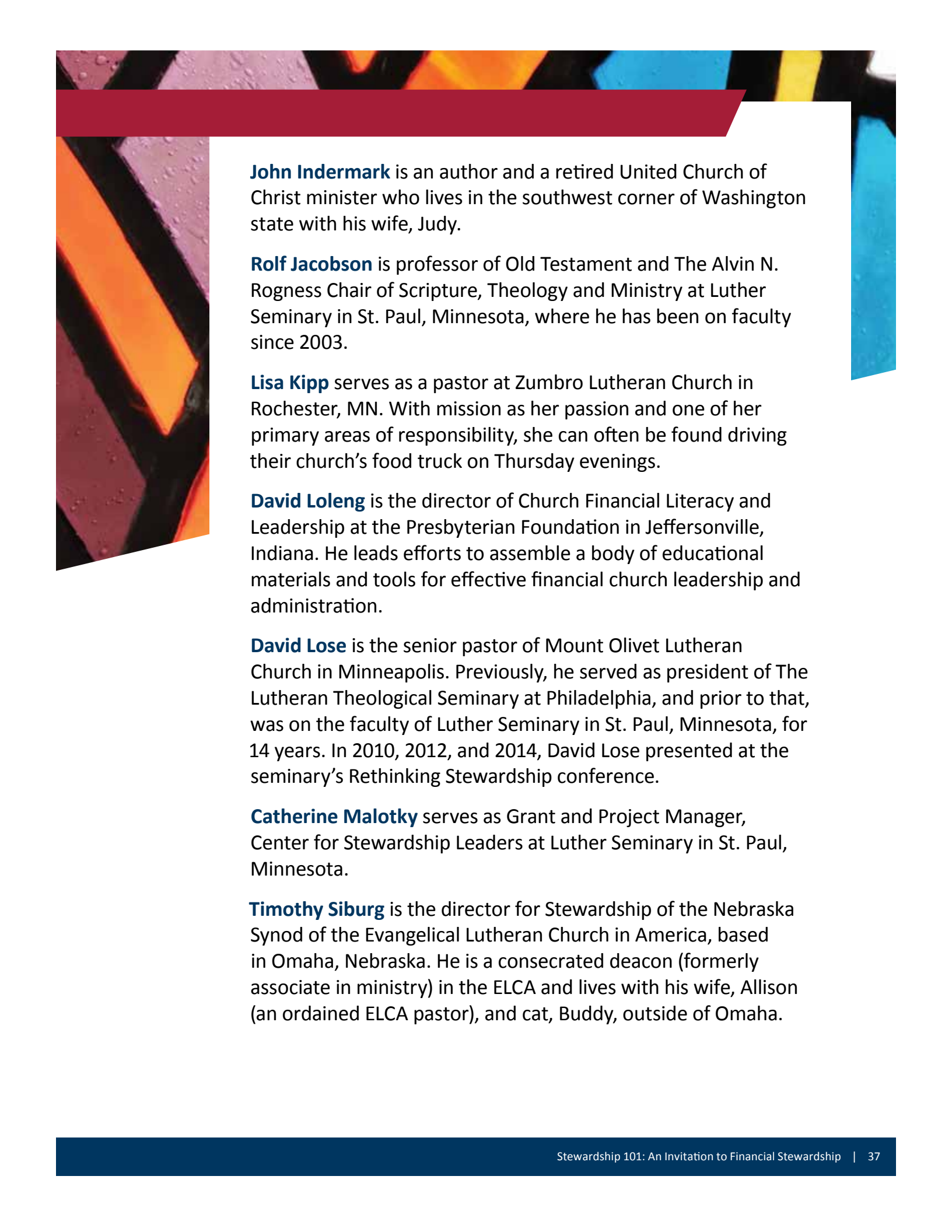
Hans Dahl serves as lead pastor at Calvary Lutheran Church in Alexandria, Minnesota.

Grace Duddy Pomroy is a millennial stewardship leader. She co-authored “Embracing Stewardship: How To Put Stewardship At The Heart Of Your Congregation’s Life” and authored the 2013 ELCA resource “Stewards of God’s Love.” Grace served as student assistant and assistant director of the Center for Stewardship Leaders from 2010-2013. Currently, she serves as financial education specialist at Portico Benefit Services, the benefit ministry of the ELCA, based in Minneapolis.

Tania Haber is senior pastor at Westwood Lutheran Church in St. Louis Park, Minnesota.

Robert Hay Jr. is a ministry relations officer with the Presbyterian Foundation, serving the Southeast region from Peachtree City, Georgia. As a preacher’s kid turned preacher’s spouse, Hay enjoys helping churches cultivate a culture of generosity.

Katie Hays is the lead evangelist and founder of Galileo Christian Church (Disciples of Christ), based in Fort Worth, Texas. Galileo seeks and shelters spiritual refugees, especially LGBTQ+ neighbors, and millennials, and it meets in lots of places around the Dallas-Fort Worth metroplex, from living rooms and taco bars to coffee shops and in the big red barn they rent for Sunday evening worship.



John Indermark is an author and a retired United Church of Christ minister who lives in the southwest corner of Washington state with his wife, Judy.

Rolf Jacobson is professor of Old Testament and The Alvin N. Rogness Chair of Scripture, Theology and Ministry at Luther Seminary in St. Paul, Minnesota, where he has been on faculty since 2003.

Lisa Kipp serves as a pastor at Zumbro Lutheran Church in Rochester, MN. With mission as her passion and one of her primary areas of responsibility, she can often be found driving their church's food truck on Thursday evenings.

David Loleng is the director of Church Financial Literacy and Leadership at the Presbyterian Foundation in Jeffersonville, Indiana. He leads efforts to assemble a body of educational materials and tools for effective financial church leadership and administration.

David Lose is the senior pastor of Mount Olivet Lutheran Church in Minneapolis. Previously, he served as president of The Lutheran Theological Seminary at Philadelphia, and prior to that, was on the faculty of Luther Seminary in St. Paul, Minnesota, for 14 years. In 2010, 2012, and 2014, David Lose presented at the seminary's Rethinking Stewardship conference.

Catherine Malotky serves as Grant and Project Manager, Center for Stewardship Leaders at Luther Seminary in St. Paul, Minnesota.

Timothy Siburg is the director for Stewardship of the Nebraska Synod of the Evangelical Lutheran Church in America, based in Omaha, Nebraska. He is a consecrated deacon (formerly associate in ministry) in the ELCA and lives with his wife, Allison (an ordained ELCA pastor), and cat, Buddy, outside of Omaha.



Looking for More Stewardship Inspiration?

Luther Seminary's stewardship emails feature weekly resources to encourage people to become stewards, strengthen stewardship leaders, tell congregational stories, and give you powerful communication tools to lift up our call to stewardship in God's world. To sign up visit luthersem.edu/stewardship and click on the "Subscribe" link on the top right side of the page.

luthersem.edu/stewardship

STEWARDSHIP 101: AN INVITATION TO FINANCIAL STEWARDSHIP