
Dakota Baptist

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Stewardship

In high school, we had a football coach who had played linebacker at a major college in the south. From the waist up, he was extremely muscular. With tremendous arms, a 19 inch neck, and very developed chest and back muscles, this guy sported a normal person's waist and legs. The contrast made him look like a mound of muscles being carried around on toothpick legs.

"Stewardship Giving"

Is giving generously and letting God shower His blessing upon you.

GOD IS IN CONTROL



Because stewardship is part of our spiritual relationship with God, I fear some of us look to God just like my coach. We are extremely spiritually developed in some areas and we have "toothpick-like" spiritual development in others. Because genuine generosity is a spiritual gift, it is an actual part of our spiritual makeup. It is not reasonable to separate what can be a spiritual gift from our spiritual composition. Therefore, stewardship and giving are essential parts of our spirituality.

This issue of the Dakota Baptist will focus on personal stewardship and the incorporation of stewardship in the life of the local church. One of the emphases will be on year-round stewardship education. If you aren't sure that is a good idea, ask a farmer or rancher if he/she wants the entire year's rain all in one day, or to instead have it spread out through the year.

Riley Walker
Executive Minister



"Budget Giving"

Is a controlled flow of giving. There is just enough to get by.

WE ARE IN CONTROL

A View from the Pew : Four Stewardship Views Contrasted

Brian Kluth*

*Adapted from material by John Maxwell of Injoy Ministries in Atlanta (770) 239-5100

America's churches and Christian minds are flooded with imbalanced stewardship views. This chart contrasts three common errors in comparison to a balanced biblical view on stewardship matters.

	Poverty Theology	Prosperity Theology	THE AMERICAN DREAM "Theology"	BALANCED BIBLICAL Stewardship Theology
View of Prosperity...	Non-materialistic, disdain for possessions	Prosperity is the reward of the righteous	The pursuit of household possessions and family pleasures is acceptable	Possessions are a trust given by God in varying proportions
In a word, possessions are...	A curse	A reward	A right	A privilege
View about purchases	Lowest quality	Top quality	Quantity	Wisest
"Proof text" scriptural references	Sell all and give to the poor. Luke 18:18-22	Ask, seek, knock. Matthew 7:7,8	Worse than an infidel if you don't care for your own family. 1 Tim. 5:8 (Also see Haggai 1 - God's people busy with their own households.)	Parable of the talents. Matthew 25:14-30
Needs are met by...	Thinking you don't have any needs.	Seed faith. Give to get.	Credit & Borrowing.	Faithfully using and giving from what you've received.
Primary Role	Rejector	Owner	Accumulator	Steward (manager)
Preoccupation	Daily needs	Money	Comfort and convenience	Wisdom
Attitude	Carefree. Proverbs 3:5,6	Driven. Proverbs 10:17	Entangled. Mark 4:19. Hag. 1.	Faithful. Luke 16:10,11

10 Practical Ways to Help Increase a Congregation's Giving 10-25% (or more)

Proven stewardship practices used by other churches to encourage people in joyful and generous giving

#1 - PERSONAL TESTIMONIES

Before the offering is collected, have an individual or a couple give a personal testimony about how the Lord has taught them to give 10% or more to the Lord's work as their first and highest financial priority. Have them also briefly explain how they've felt about this decision and how the Lord has blessed them for their obedience. Some churches with video equipment have done these as taped interviews and then played them during the service.

#2 - OUTSIDE RESOURCES THAT WILL TEACH CHRISTIANS HOW TO MANAGE THEIR FINANCES

Use the Crown Financial Ministries (www.crown.org) financial Bible study or view Larry Burkett video tapes in Sunday school class.

#3 - ANNUAL STEWARDSHIP SERIES

Pastor John Maxwell has taught thousands of pastors Biblical stewardship principles through his Pastors Conferences. He says teaching an annual four-message stewardship series is the single most important thing he does every year to help people grow in their spiritual and financial life. He has done this every year for 20 years. Only one of the four messages he gives specifically deals with giving money. Over the years, some of the month-long themes included: "God's Challenge, Our Choice," "Taking the Stew Out of Stewardship," "The ABC's of Stewardship," and "It's a Matter of Trust." Be sure to try and use real-life illustrations in your sermons. Tell people how the Lord has creatively provided for you and/or others you know who faithfully honored the Lord in their giving. When you teach from the head it goes to the head, but when you teach from a life it goes to a life.

#4 - DESIGNATED GIVING

Allow people to give designated "over-and-above-regular-gifts" to a building project, mission offering or annual faith promise, renovations, or special needs. These seldom affect regular giving.

#5 - MONEY-BACK GUARANTEE

Have your church's leadership approve a money-back guarantee for first-time tithers. Skyline Wesleyan Church in San Diego where John Maxwell is the Pastor does this each year. Following the month-long stewardship preaching series, they ask regular givers to turn in a card saying they will tithe the next year. They ask non-tithers and new people to sign a card saying they will begin to tithe. The church offers a full money back guarantee to anyone who tithes for 90 days and then regrets this decision.

#6 - ALL-CHURCH TITHING SUNDAY

Challenge everyone in advance to bring a full 10% of their income as an offering to church on a designated Sunday. A second option is to have people write on a card (without indicating their name) how much their tithe "would be" if they gave 10% of their annual household income to the church. Tally this information and report the totals back to the congregation. People will be amazed to discover that if they faithfully gave 10% of their income to the Lord's work in their local church, that they could expand the church budget between two to 4 times for missions, staff, regular operations, and building/renovation projects.

10 Practical Ways to Help Increase a Congregation's Giving 10-25% (or more) (continued)

#7 - PRE-OFFERING VERSE AND COMMENTS BY A CHURCH LEADER

I attended one church where a church leader or lay person would read an appropriate Scripture verse on finances, stewardship, or giving before the offering, make a few personal comments about why it was meaningful to him, and then pray for the morning offering. Give leaders a copy of the stewardship handout on "100 Scripture Verses and Ideas" and try this in your own church.

#8 - EFFECTIVE USE OF YOUR CHURCH'S DONOR RECORDS

Put Biblical reasons "why to give" to the Lord on the bottom or back of your donor records. Send out donor record reports to your congregation in the fall with a simplified financial report. Encourage them in the value and importance of their giving.

#9 - OUTSIDE STEWARDSHIP SPEAKER

Bring in an experienced stewardship speaker to speak on to your congregation. An outside speaker can clearly teach God's word on Christian giving without fear or timidity.

#10 - START A CHRISTIAN FINANCIAL COUNSELING MINISTRY

Have a lay person in your church begin a Christian financial counseling* ministry to help families in trouble. As families begin to get their finances in order, they'll begin to faithfully give to the Lord's work.

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7 Secrets to Teach About Biblical Giving

Brian Kluth

Martin Luther once said: "People go through three conversions in the Christian faith: their head, their heart, and their pocketbook — unfortunately, not all at the same time!"

From all studies being done in churches today, it would appear that very few people know first hand the joy and excitement God wants them to experience in their Christian financial giving.

Below you will find 7 secret keys that can unlock the door of biblical faith in this area of people's lives.

- 1—Give Reverently** (Deut. 14:23)
- 2—Give Systematically** (Gen. 28:16-22, Prov. 3:9,10)
- 3—Give Expectantly** (I Kings 17, Haggai 1:4-11)
- 4—Give Cheerfully** (II Cor. 9:7, Lev. 22:17,18)
- 5—Give Accordingly** (I Cor. 16:2)
- 6—Give Eternally** (III John 8, I Sam. 30:22)
- 7—Give Faithfully** (I Cor. 4:2)

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Annual Income	Weekly Income	Beyond a Tithe			Upper Range Of Giving			Middle Range Of Giving			Lower Range Of Giving		
		15%	12%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
\$22,000	\$423	\$63	\$51	\$42	\$38	\$34	\$30	\$25	\$21	\$17	\$13	\$8	\$4
\$25,000	\$481	\$72	\$58	\$48	\$43	\$38	\$34	\$29	\$24	\$19	\$14	\$10	\$5
\$30,000	\$577	\$87	\$69	\$58	\$52	\$46	\$40	\$35	\$29	\$23	\$17	\$12	\$6
\$40,000	\$769	\$115	\$92	\$77	\$69	\$62	\$54	\$46	\$38	\$31	\$23	\$15	\$8
\$50,000	\$962	\$144	\$115	\$96	\$87	\$77	\$67	\$58	\$48	\$38	\$29	\$19	\$10
\$60,000	\$1,154	\$173	\$138	\$115	\$104	\$92	\$81	\$69	\$58	\$46	\$35	\$23	\$12
\$70,000	\$1,346	\$202	\$162	\$135	\$121	\$108	\$94	\$81	\$67	\$54	\$40	\$27	\$13
\$80,000	\$1,538	\$231	\$185	\$154	\$138	\$123	\$108	\$92	\$77	\$62	\$46	\$31	\$15
\$90,000	\$1,731	\$260	\$208	\$173	\$156	\$138	\$121	\$104	\$87	\$69	\$52	\$35	\$17
\$100,000	\$1,923	\$288	\$231	\$192	\$173	\$154	\$135	\$115	\$96	\$77	\$58	\$38	\$19
\$110,000	\$2,115	\$317	\$254	\$212	\$190	\$169	\$148	\$127	\$106	\$85	\$63	\$42	\$21
\$120,000	\$2,308	\$346	\$277	\$231	\$208	\$185	\$162	\$138	\$115	\$92	\$69	\$46	\$23
\$140,000	\$2,692	\$404	\$323	\$269	\$242	\$215	\$188	\$162	\$135	\$108	\$81	\$54	\$27

Titling is one of God’s expectations of our response of love to His forgiving grace. Many of us are not in a financial situation that would allow us to begin titling if we wanted to. However, one reasonable approach might be to increase our giving 1% a year from where we are presently to where we feel God wants us to give.

The chart above will be helpful in accessing your current giving to God and His Church.

Looking at the left side of the chart find your current income, follow the column down until you find your annual or weekly income. On that horizontal line, go right until you come to the amount closest to your current average weekly giving. Remember to factor in the weeks you miss church if you don’t give when you miss. Now follow that column up to the percent of your income you are giving back to the Lord. The next step is to pray about what God would have you do in regards to your giving.

Some of you may need to be prepared to hear “Well done good and faithful servant.” You may indeed be giving as God would have you. Some of us will be led by God’s Spirit to change our giving pattern. It’s all between you and your Lord.

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Biblical Principles Stewardship and Fundraising

Christian leaders, who believe in the Gospel of Jesus Christ and choose prayerfully to pursue eternal kingdom values (Mt. 6:19-21), will seek to identify the sacred kingdom resources of God's economy within these parameters.

1. God, the creator (Gen. 1) and sustainer of all things (Col. 1:17) and the One "who works within us to accomplish far more than we can ask or imagine" (Eph. 3:20), is a God of infinite abundance (Ps. 50:10-11) and grace (2 Cor. 9:8). 2
2. Acknowledging the primacy of the Gospel (Rom. 1:16) as our chief treasure (Mt. 13:44), Christians are called to lives of stewardship, as managers of all that God has entrusted to them (1 Cor. 4:1-2). 3
3. A Christian's attitude toward possessions on earth is important to God (Mt. 6:24), and there is a vital link between how believers utilize earthly possessions (as investment in God's Kingdom) and the eternal rewards that believers receive (Phil. 4:17). 4
4. God entrusts possessions to Christians and holds them accountable for their use, as a tool to grow God's eternal kingdom, as a test of the believer's faithfulness to God, and as a trademark that their lives reflect Christ's values (Lk. 16:1-9). 5
5. From God's abounding grace, Christians' giving reflects their gratitude for what God has provided and involves growing in an intimate faith relationship with Christ as Lord of their lives (Mk. 12:41-44). 6
6. Because giving is a worshipful, obedient act of returning to God from what has been provided (1 Chron. 29:10-14), Christian fundraisers should hold a conviction that, in partnership with the church, they have an important role in the spiritual maturation of believers (James 3:1). 7
7. The primary role of Christian fundraisers is to advance and facilitate a believer's faith in and worship of God through a Christ-centered understanding of stewardship that is solidly grounded on Scripture (2 Tim. 3:16). 9
8. Recognizing it is the work of the Holy Spirit that prompts Christians to give (In. 15:4-5) (often through fundraising techniques) (2 Cor. 9:5-7, Neh. 1:4-11), fundraisers and/or organizations must never manipulate or violate their sacred trust with ministry partners. 9
9. An eternal, God-centered worldview promotes cooperation, rather than competition, among organizations, and places the giver's relationship to God above the ministry's agenda (2 Cor. 4:16-18). 10
10. In our materialistic, self-centered culture, Christian leaders should acknowledge that there is a great deal of unclear thinking about possessions, even among believers, and that an eternal kingdom perspective will often seem like foolish nonsense (1 Cor. 2:14) to those who rely on earthly kingdom worldview techniques (1 Cor. 2:1-5). 11

When these principles are implemented, that rely on God changing hearts more than on human methods, the resulting joy-filled generosity of believers, will fully fund God's work here on earth (Ex. 36:6-7). 12

Where Do We Start?

Our pastor provides effective leadership for our stewardship ministry?

- By providing both theological and methodological leadership to our stewardship ministry?
- By stressing the biblical teachings of tithing and percentage giving?
- By setting a strong example of stewardship in her/his personal life?

We have a holistic understanding of stewardship in our congregation?

- Our congregation has a year-round plan for stewardship education?
- We conduct a stewardship campaign EVERY year?
- We are sensitive to peoples' desire to give beyond their lifetime by providing an effective endowment trust vehicle to enable bequests without harming our ongoing stewardship ministry?

We are basing our stewardship on a sound, positive biblical foundation rather than on a budget building or institutional foundation.

We realize that in congregations where members estimate their giving, and that those who do give about 30 percent more than those who do not. Do we have an effective plan by which we ask our members to estimate their giving?

We have been careful to utilize fully existing step-by-step "how-to-do-it programs" rather than asking the stewardship committee to design our annual campaign.

Don't let the congregation balk at the term "Pledge"

Find an acceptable alternative:

Estimate of giving.

Intended giving.

Hope to give.



The Rich Young Ruler of the
Animal Kingdom.

He just couldn't let go.

Role of the Minister in Stewardship

1. The Minister should introduce the importance of stewardship to the congregation at the earliest opportunity.
2. The minister should stress the importance of ongoing stewardship education with new or incoming members.
3. The minister should encourage an attitude of abundance rather than scarcity.
4. The Minister has the task of setting a vision and clarifying roles.
5. The minister makes stewardship part of the worship service on a regular basis.
6. The minister needs to be as transparent as possible about personal giving.

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