

STEWARDS OF GOD'S INFLUENCE

Time, Talents, Treasure and Testimony

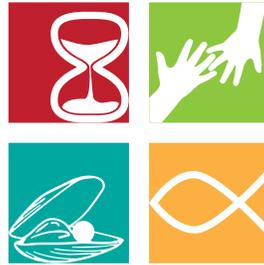


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STEWARDSHIP FRAMEWORK

FOREWORD

Welcome to the NALC's Stewards of God's Influence: Time, Talents, Treasure and Testimony. We encourage you to think about this year's annual financial response not as a program but as an invitation to enter into a 30-day faith-raising experience with your congregation. Together, you will grow in faith, increase in generosity and use all your gifts for the building of his Kingdom!

In this 30-day journey, you will be provided with the following resources:

- Introduction to the biblical theme for this year's fall stewardship campaign
- Framework for an annual stewardship campaign that

is a faith-raising experience

- Bible study (four weeks) that works in tandem with your financial response program
- Support from Living and Giving Stewardship Team (via email or phone)

Our focus this year is to engage the topic of influence — God's influence on us and our influence on others. Through our time, talents, treasure and testimony we are given the means and the opportunity to influence others. Everybody has influence. Everyone influences someone. Every day, you and I have a positive or negative effect on others. Whether a smile, an encouraging email

or informative Facebook post, lunch with a friend, funding charities, voting and serving others, you and I have more influence than we can imagine.

How we choose to spend our time, use our talents and skills, invest our money, and share our testimony has a significant impact on our witness in the world. God did not give us influence to use for selfish reasons. God gives us influence as a gift to be used for his mission:

- to build up his Church,
- to make disciples,
- to point others to the saving grace of Jesus Christ.

Thus, in Baptism, we are called out, set apart to be faithful stewards of his influence.



Salt & Light

When we think of influence, what often comes to mind is title and position, fame and fortune or status and authority. But you may well have all or a few of these things and still not have influence. Influence is God-given. It's a gift given by him through the Holy Spirit for the benefit of bringing about his will.

The Four T's of Influence are time, talents, treasure and testimony. And we are called in baptism to unleash these gifts through the church and into the world. These are visible expressions of faith, and they demonstrate all the opportunities that are given to us for the sole purpose of influencing others.

Jesus in his Sermon on the Mount explains how we are to be salt and light, and to bring our saltiness (influence) into the world.

“You are the salt of the earth, but if salt has lost its taste, how shall its saltiness be restored? It is no longer good for anything except to be thrown out and trampled under people's feet. You are the light of the world. A city set on a hill cannot be hidden. Nor do people light a lamp and put it under a basket, but on a stand, and it gives light to all in the house. In the same way, let your light shine before others, so they may see your good works and give glory to your Father who is in heaven.”

Matthew 5:13-16

If we lose our saltiness or light, then we lose the ability to influence. Salt preserves, and it also enhances flavor. We are the salt of the earth. We are also the light of the world. If we are the light as Jesus has said we are, then we are called to take our gifts of time, talent, treasure and testimony into the darkness of this world and light it up with the presence of his promise proclaimed in the gospels.

So often, you hear the word “stewardship” and it immediately conjures images of money, annual campaigns and fundraisers. And although these annual campaigns are an important focus of stewardship, stewardship encompasses so much more. It is one of the markers of genuine discipleship.

There are those who are very

generous in their financial support of their congregations and the NALC but choose to serve very little in ministry. They write a check but don't engage in ministry and the profound joy of serving our Lord. On the other hand, there are people who prefer to serve their congregation

as a substitute for financial contributions. But, the capacity to do effective ministry takes the weekly financial offering, the time to invest one's natural God-given abilities and professional skills and the testimony of each us to sustain and expand the reach of his Church.

How we use our time, talents, treasure and testimony to unleash his influence in our lives and how we pass this influence on to others is as important as how we use our wealth and manage our money. If we are not influencing others, we will surely be influenced by them.



Time

“Your eyes saw my unformed body: all the days ordained for me were written in your book before one of them came to be.”

Psalm 139:16 (NIV)

God created time. It belongs to him. God is not limited by time. In Christ, a thousand years are like one day (2 Peter 3:8). God gives each of us life and ordains and numbers our days, all that we might worship and live for him. Each of us is given the same number of

hours in a day. But we may choose to spend that time differently. The average person will live 25,000 days. We are given 168 hours a week. How we choose to spend our time matters to God. It takes time to enjoy God's presence in quiet time. It takes time to mentor healthy relationships. It takes time to make disciples and care for one another in the body of Christ (Galatians 6:9-10).

Like money, time has become an important commodity in our culture. In today's world, we purchase services from

others in an effort to free up more time for ourselves. Yet it seems like there is never enough time. How has our affluence and our ability to purchase services influenced our attitudes towards serving in our congregations? If you were to take an inventory of how you spend your time in a typical week, what would it tell you about your life and faith? What percentage of your time do you give back to God?

We will explore the topic of time in more depth in Week One of our Bible study.



Talents

Colossians 3:23-24 tells us that everything we do should be for Christ: “Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ.”

God gives each of us a unique set of talents and spiritual gifts. These are not for our sole benefit but to influence and bless others. Spiritual gifts differ from talents but all come from God.

Spiritual gifts are mentioned in 1 Corinthians 12:7-11, Romans 12:3-8, and Ephesians 4:11-12, and spiritual fruits in Galatians 5:16-26. If you have a trade or profession, if you have a passion or hobby, bring those years of experience, knowledge and wisdom and use them to build up the mission of Christ's Church! God has gifted each one of us beyond measure.

The bottom line — the baptized are given gifts through the Holy Spirit and called to use both their natural abilities and spiritual gifts to bless others and

build and expand his Kingdom. God expects us to use our gifts to serve him! Thus, we are co-workers with Christ in the work of his redemption. Jesus gives us two commandments: to love the Lord and to love others as we love ourselves (Matthew 22:37-40). And when we steward our talents to honor him and to bless others, we're doing just that.

We will have an opportunity to discuss how our talents are used or can be used in building up the body of Christ in Week One of our Bible study.



Treasure

“Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be

bursting with wine.”

Proverbs 3:9-10

God gives each of us time and talents, and with these things we are able to create wealth. With our wealth, we have the opportunity to influence the lives of others and

Christ's Church. This treasure, in the form of money, is not to be used solely for our benefit but is to bless the entire body of Christ. Jesus was not afraid to talk about money. Sixteen of the 38 parables address how we handle and manage

our money and possessions, among them the unforgiving servant (Matthew 18:23-33); the laborers of the vineyard (Matthew 20:1-6); the lost coin (Luke 15:8-10); the unjust steward (Luke 16:1-8); the Pharisee and tax collector (Luke 18:9-14); and the rich young ruler (Mark 10:17-23). To have monetary wealth is not a bad thing. Jesus was concerned about how the love of money has the power to control us. How we use our wealth as an influence for good to carry

out the Great Commission and the Great Commandment was Jesus' real concern. What makes it possible for Jesus' followers to give? Faith in God. Trust in Jesus. Out of God's love for us, God has provided, is providing, and will provide for his children. We are given a snapshot of what this type of trust looks like in the Widow's Mite.

"Jesus looked up and saw the rich putting their gifts into the offering box, and he saw a poor widow put in

two small copper coins. And he said, 'Truly, I tell you, this poor widow has put in more than all of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on.'"

Luke 21:3-4

In Weeks Two and Three, we will study wealth's influence on our lives and ways in which we can use our money (save, spend, lend, give, borrow) to influence the Church and the world in life-giving ways!



Testimony

"This is how the LORD responds: 'If you return to me, I will restore you so you can continue to serve me. If you speak good words rather than worthless ones, you will be my spokesman. You must influence them; do not let them influence you!'"
Jeremiah 15:19 (NLT)

Recognize your influence.

How you choose to spend your time, use your talents and spend your money are all a testimony of your life and faith in Christ. Your testimony, sharing your personal faith story, influences others more than you can ever imagine: family, friends, co-workers and ministry. A community that proclaims in testimony "Christ is Risen!" is a community marked by joy! And this joy is proclaimed with apostolic boldness both personal and congregational.

Every day, God gives us opportunities to recognize, exercise and maximize our

influence through testimony!

With our testimony, we are called to be goodwill ambassadors.

"Therefore, we are ambassadors for Christ, God making his appeal through us. We implore you on behalf of Christ, be reconciled to God. For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God."

2 Corinthians 5:20-21

Ambassadors for Christ talk positively about their congregation's mission and its leadership. They promote the greater mission of the NALC. By every word we speak, by every action we take, we can make other people think more or less of our churches and of Christ. By every word we speak, by every action, we take we either make or break the opportunity to win people to Christ.

"Iron sharpens iron, and one man sharpens another."

Proverbs 27:17

The responsibility of testimony is in the hands of

each of us. And our testimony is sharpened in community. Paul is imploring us to be reconciled to God, to be coworkers in the ministry of the gospel and to not be a stumbling block to each other. When we speak positively and passionately about our congregation's ministry and leadership, we are more apt to draw family members, coworkers and friends into the church rather than turn them away. At your death, your testimony can continue through legacy giving, by preplanning a gift from your trust, your will or via beneficiary designation.

So often, we focus on budgets and numbers. We want our bank accounts full and overflowing, and we may think we can shortcut discipleship. But generosity and gratitude are expressions of faith that flow out of discipleship. In this four-week journey, you will deepen your understanding of testimony and its power to influence others towards Christ in all we say and do.

Living and Giving Stewardship Team is hopeful that when you faithfully use your time, talents, treasure and testimony to influence others for Christ, your congregation will grow in faith; discipleship and generosity will be the norm; and it will promote a climate for success in your annual stewardship response program.

To God be all honor and glory!
Rev. Dona Johnson

A Word of Advice

The astute reader will notice that, from year to year, the mechanics of our NALC stewardship programs change very little. The old phrase “If it ain’t broke, don’t fix it” comes to mind. More than that, there are certain elements that need to be a part of every stewardship response method. These include:

- A systematic approach
- A strong prayer element
- A biblical and theological foundation
- A realization that stewardship is first, foremost and always a spiritual issue
- Strong involvement of the senior pastor or solo pastor
- An unapologetic attitude — avoid a begging mentality and the scarcity attitude. God has placed sufficient resources in nearly every congregation to fulfill the ministry to which they are called (2 Corinthians 8:12; 2 Corinthians 9:11-13).
- Stress the need of the giver to give, rather than the need of the congregation to receive.
- There should be some time during the worship service when members are asked to make a commitment. Invite them to grow in their giving and make a written commitment. In congregations where people make a written estimate of their giving, those who estimate (pledge) give twice as much as those who do not. People who make their estimate based on a percentage of their income give three times as much as those who don’t estimate.

Each year we attempt to bring a fresh look at stewardship by utilizing different themes. These are all aimed at assisting our congregations to grow spiritually through their stewardship programs.

It is also our prayer and invitation that, if your congregation has a healthy increase in giving, you consider increasing your mission support to the NALC by the same percentage.

All stewardship programs work best if they are followed precisely. It has been proven many times that when congregations “tinker” with published programs, their results are greatly diminished. Congregations that follow published programs precisely often achieve 10 percent, 20 percent, 30 percent increases — and occasionally much more.

The goal of our Stewards of God’s Influence program is twofold. First, all stewardship programs are designed to help members grow spiritually. The second is to help our members discover and rediscover the joy of giving and service. It is a fact that stewardship programs should only secondarily be about money. There is a difference between a stewardship program and a fundraising program.

Stewardship is More than Money

While stewardship is more than money, it does include money. Stewardship includes the Ministry of Money (check out faithandmoneynetwork.org). Money enables us to do ministry for Christ’s sake. Money enables our presence where we cannot physically go. For example, most of us cannot go to a mission field, but we can extend Christ’s great commission around the world through giving.

Our NALC has a Great Commission Society that enables us to do ministry in many places. “The purpose of the Great Commission Society of the NALC is to mobilize disciples for the work of the Great Commission. Our mission is to proclaim the Gospel of Jesus Christ to a world that is in desperate need of the Good News. We propose to do this by networking congregations and individuals who have a passion for the proclamation of the Gospel and a commitment to the calling of the Great Commission” (from our GCS Brochure).

St. Paul wrote:

“You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God. By their approval of this service, they will glorify God because of your submission that comes from your confession of the gospel of Christ, and the generosity of your contribution for them and for all others, while they long for you and pray for you, because of the surpassing grace of God upon you. Thanks be to God for his inexpressible gift.”

2 Corinthians 9:11-15

Giving to congregations has little to do with the economy. In both bull and bear markets, some congregations report declines in offerings, while others say giving has never been better. The latter group is made up of churches that have cultivated a climate for stewardship rather than merely doing fundraising.

Prayer is a Key

Prayer is a fundamental expression of our faith. Before we embark on any ministry, we pray. We pray and ask for the power of the Holy Spirit to give us guidance and wisdom in our discernment. So, we pray and we keep praying. A key to spiritual growth, and a key to growth in giving, is prayer. Many of us grew up with little plaques in our homes that said, "Prayer Changes Things!" It was so common, it became almost a cliché, but it is true.

Prayer is a key to everything we do in the Christian life. Paul wrote, "Pray without ceasing" (1 Thessalonians 5:17).

Probably one of the most important things any congregation can do to enhance their stewardship ministry is pray. For that reason, your stewardship committee or task force for the Stewards of God's Influence program should have a "prayer chair." One of the responsibilities of the prayer chair is to enlist a team of people committed to pray. The prayer team can pray before planning sessions, send out weekly stewardship devotions and pray before and after worship services.

Stewards of God's Influence Task Force

Whether your program task force is made of members of your standing stewardship committee, or whether you establish a special group, it should consist of:

- The Senior (or Solo) Pastor for overall theological guidance.
- The General Chairperson to keep the program on schedule.
- The Prayer Chair to enlist a cadre of prayer warriors.
- A person for the Stewardship Testimony on each Sunday of the program.
- The Financial Secretary to prepare for and conduct the tally of results.
- The Bible Study Coordinator to enlist members for a Bible study in Sunday school or other gatherings.

Please Remember: As your congregational members celebrate God's abundance through their giving, it is crucial that your congregation set an example. Leaders lead! Therefore, we invite you to increase your congregation's support to the larger mission of the Body of Christ. We urge you to lead by setting a larger goal for benevolence ministries beyond the congregation, both to the NALC and for increased mission and service to your local community.

Members of the Living and Giving Stewardship Team

We welcome your calls and/or emails. If we can be of assistance, please don't hesitate to contact us.

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TIMELINE

Six weeks before Commitment Sunday

PRAYER CHAIR

The prayer chairperson of the task force announces the theme for the upcoming stewardship program, and asks members to pray for the upcoming Stewards of God’s Influence program. The prayer chair also asks members to begin praying now about what God would have them give during the coming 12 months. (See page 16 for a sample letter.)

TASK FORCE

The task force meets for the first time to organize for the program and be sure everyone’s assignments are clear. Go through this timeline step by step. It is also a good idea to include the church’s secretary so the letters may be prepared in advance.

PRAYER CHAIR

The following day, the prayer chair sends out an email blast to members asking for their prayers. (See page 16 for a sample email.)

Three weeks before Commitment Sunday

DATE: _____

The theme of the worship service is Time and Talents: Stewards of God’s Influence.

Luke 12:48: “But the one who did not know, and did what deserved a beating, will receive a light beating. Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more.”

Romans 12:5-8: “...so we, though many, are one body in Christ, and individually members one of another. Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; if service, in our

...serving; the one who teaches, in his teaching; the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.”

Psalms 139:16: “Your eyes saw my unformed substance; in your book were written, every one of them, the days that were formed for me, when as yet there was none of them.”

1 Corinthians 12:4-11: “Now there are varieties of gifts, but the same Spirit; and there are varieties of service, but the same Lord; and there are varieties of activities, but it is the same God who empowers them all

in everyone. To each is given the manifestation of the Spirit for the common good. For to one is given through the Spirit the utterance of wisdom, and to another the utterance of knowledge according to the same Spirit, to another faith by the same Spirit, to another gifts of healing by the one Spirit, to another the working of miracles, to another prophecy, to another the ability to distinguish between spirits, to another various kinds of tongues, to another the interpretation of tongues. All these are empowered by one and the same Spirit, who apportions to each one individually as he wills.”

Romans 13:11 (MSG): “But make sure that you don’t get

Check out these sites for examples of spiritual gift inventories: siena.org/called-gifted (speakers/presentation at 2018 NALC Convocation), spiritualgiftstest.com/spiritual-gifts-test-adult-version/ and www.lifeway.com/lwc/files/lwcf_pdf_discover_your_spiritual_gifts.pdf and finally, fbconcord.org/am-site/media/spiritualgiftstest.pdf.

so absorbed and exhausted in taking care of all your day-by-day obligations that you lose track of the time and doze off, oblivious to God.”

Once upon a time, many of us used Day-Timers®. They were great tools, and helped us plan our days for the best use of our time. They’re still around. Yes, most of us have replaced those with smart phones today. Day-Timer® conducted workshops that were actually quite excellent for teaching how best to prioritize our time. The workshops, while secular in nature, had many spillovers to our lives in Christ.

How we manage our time is a stewardship issue. We all know that we have the same amount of time in a day, week, etc., as anyone else. How we utilize that time is the key. It’s also a witness to others. People notice how we use it. As a parish pastor, people would often note how busy I was. It took me years to realize that those words are something of an indictment. Yes, we are busy as pastors. But when people notice it, it’s easy for them to get the impression we don’t have time for them. There should always be enough time for people. Pastors worth their salt don’t limit themselves

to a 40-hour week. It’s a call. It’s a vocation. It’s not a “job.” It’s often been said that if you want the job done right, ask the busiest person you know. Their time management skills are the reason they get so much done.

Along with the use of our time for the work of Christ and his Church is the use of our talents. Every Christian is blessed with some spiritual gift(s). With our time and with our talents we bring forth fruit for the Lord’s work. This is where testimony comes in, but more on that later. We recommend that every congregation conduct some kind of spiritual gifts inventory. Many Christians are just unaware of their spiritual gifts — or, if aware of some, may not be aware of others.

THE FIRST STEWARDSHIP TESTIMONY IS SHARED.

Perhaps the best time for the testimony is in the early part of the worship service, or whenever the pastor shares the greeting and announcements. The testimony introduces the theme and invites members to prayerfully consider God’s call to faithful giving.

We recommend that the pastor preach on the theme of the day.

Do not stress the need of the church for money. Discuss instead that an important part of our faith is the call to faithful giving. Please remember that the primary reason for the testimony is a personal witness about the importance of giving in his/her personal life. It may include:

- How growth in faith in his/her personal life has also resulted in growth in giving.
- Point out to listeners that their gifts are an influence — influencing both the good work of the church and influencing others to also give.
- Share a personal witness about your joy in serving with your time and abilities.

MONDAY

DATE: _____

A letter or email from the Congregational President is sent. (See page 17 for a sample letter.) Again, this letter is built-in redundancy. Not all members will hear the testimony, so it’s important to share the information in more ways than one.

Two Sundays before Commitment Sunday

DATE: _____

The theme of the worship service is Treasure: Stewards of God’s Influence.

Psalms 24:1: “The earth is the LORD’s and the fullness thereof; the world and those that dwell therein.”

Psalms 33:5: “He loves righteousness and justice; the earth is full of the steadfast love of the LORD.”

Proverbs 3:9,10: “Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.”

Matthew 13:45-46: “Again, the kingdom of heaven is like a merchant in search of fine pearls, who, on finding one pearl of great value, went and sold all that he had and bought it.”

During the next two weeks, we deal with the topic of treasures. This week, we will look at “Treasures from God,” and next week, “Treasures to God.”

It’s no secret: All we have comes from God. We hear talk from time to time about “self-made” millionaires, but most millionaires will tell you they didn’t do it alone. We work for what we have in life.

This article was taken from Dave Ramsey's website, Stewardship Central. Stewardship Central provides resources and solutions for church leaders looking to empower their members to become good stewards of not only their finances, but also of their time, talents, resources and relationships. Leaders can find various tools and resources from Dave's team and other pastors across the country to help them motivate and encourage their members. Visit www.stewardshipcentral.org to learn more. Publication date: February 7, 2014.

Actually, millionaires give back too. Every millionaire is responsible for creating 1,000 jobs. Every billionaire is responsible for 10,000 jobs created. But that said, work does not make it ours. "The earth is the LORD's and the fullness thereof; the world and those that dwell therein."

Bottom line: it's all God's. It's all from God.

Dave Ramsey of the Financial Peace University has a good thought on this. "When many church members hear the word 'stewardship,' one idea pops into their minds: capital campaigns.

"They think about building projects and fundraisers. They can't help it. That's how stewardship has been defined in churches for years. It's become part of our Christian culture.

"But stewardship — and being a steward — really isn't a Christian idea at all. It's actually an Old English concept drawn from the days of castles and realms and the people who ran them. In those days (think 'Braveheart'), people lived in realms — areas of land approximately the size of three counties today. In the middle of that realm was a castle, where the lord of the realm lived.

"Now, the lord owned everything in the realm. he

owned all the land, all the farms, all the buildings, and all the commerce. Everything was under his control and authority.

"Of course, the lord's castle was the nicest home in the realm, but another house nearby was pretty nice as well. That's where the lord's steward lived. The steward didn't own anything, but he took care of everything that belonged to the lord. He managed the crop rotations, the labor force, the taxes, the banking, the commerce, and any of the lord's other interests.

"That's what stewardship was all about — asset management. So, in the early 1600s when the translators of the King James Bible needed a word to describe how God wants believers to handle money, the idea of stewards and stewardship was a natural fit.

"On one hand, God is the Lord. Psalm 24:1 says, 'The earth is the LORD's and the fullness thereof.' He owns it all. On the other hand, we are responsible to manage his stuff for his glory. That makes us stewards — or managers — of his resources. And just like the Old English lord held the steward responsible for his stewardship, we are going to give an account of how we manage God's resources (1

Corinthians 4:2).

"As believers, we can't disconnect the ideas of ownership and stewardship. When we understand our responsibility as asset managers, we can gratefully receive what God passes to us and enjoy what he has entrusted to us. But if we start thinking of ourselves as owners, it becomes much harder for us to open our hands (and our hearts) to use his money for his purposes.

"If we're going to reclaim the biblical definition of stewardship in the church, we've got to make sure believers understand the facts about God's ownership and our stewardship. We've got to help Christians embrace a paradigm shift that changes their thinking across the board in every area of life.

"We've got to help them stop thinking like owners and start acting like managers."

The second stewardship testimony is shared. Again, do not stress the need of the church for money. Discuss instead that an important part of our faith is the need to give and the joy of giving.

The above article by Dave Ramsey could be summarized, or use another example. The world-wide web abounds with them.

One Sunday before Commitment Sunday

DATE: _____

The theme of the worship service is Treasure: Stewards of God's Influence.

Luke 21:3-4: "And he said, 'Truly, I tell you, this poor widow has put in more than all of them. For they

all contributed out of their abundance, but she out of her poverty put in all she had to live on.'"

Matthew 6:19-21: "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up

for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

2 Corinthians 8:1-4 (MSG): "Now, friends, I want to

For many people, money is difficult to talk about, and stewardship discussions can make the difference between the “haves” and the “have-nots” feel like a chasm. To have, need and earn money are not bad things, but the love of money has the power to control us. Rather, we should prayerfully seek out ways to use our wealth, be it great or modest, as an influence for good to carry out the Great Commission and the Great Commandment.

report on the surprising and generous ways in which God is working in the churches in Macedonia province. Fierce troubles came down on the people of those churches, pushing them to the very limit. The trial exposed their true colors: they were incredibly happy, though desperately poor. The pressure triggered something totally unexpected: an outpouring of pure and generous gifts. I was there and saw it for myself. They gave offerings of whatever they could — far more than they could afford! — pleading for the privilege of helping out in the relief of poor Christians.”

2 Corinthians 8:10-15 (MSG): “So here’s what I think: The best thing you can do right now is to finish what you started last year and not let those good intentions grow stale. Your heart’s been in the right place all along. You’ve got what it takes to finish it up, so go to it. Once the commitment is clear, you do what you can, not what you can’t. The heart regulates the hands. This isn’t so others can take it easy while you sweat it out. No, you’re shoulder to shoulder with them all the way, your surplus matching their deficit, their surplus matching your deficit. In the end you come out even.”

A former colleague used to say, “The purpose of the church is to give itself away.” What a great line. I think we

all used it from time to time. One of my pastors used to say, “When the offering plate is passed, we should all think about crawling into the plate.”

The primary reason Lutherans tend to place the offering after the sermon is theological. We begin our liturgy with confession and forgiveness. The Kyrie follows as a prayer to the Word. The hymn of praise comes next. The prayer of the day sets the theme of the worship. We have the reading of the Word, followed by the preaching of the Word. Then comes the Creed, the confession of the Word. Finally, it’s time for us to respond to all that’s gone before it — the offering to the Word. Because of everything God has done for us, we now crawl into the offering plate and give ourselves away.

Include in the bulletin a Grow One Percent Chart (found on page 20). This chart is the core of the stewardship testimony.

A THIRD STEWARDSHIP TESTIMONY IS SHARED.

Include your thoughts on giving as a joyful and cheerful response to God’s gifts to you. It should conclude with a look at the Grow One Percent Chart.

- Share a witness about what giving means in your own life, or an example of giving by another.
- I believe in the ministry of

this church, as do we all. I/ we plan to take a step up in my/our giving this year. I’d like to invite you, during this coming week, to pray with me about this, and make your commitment to grow.

- No matter how you choose to grow, whether by a percent of income or by a flat dollar amount, seek the Lord’s guidance. If it is God’s will, you’ll find a way.
- Our invitation is to prayerfully consider growing your giving by one percent of your annual income per year.
- Take a look at the bulletin insert for this week, the Grow One Percent Chart.
- Invite members to note the \$1,000-a-week income line. This is a nice round number. Ask them to note that if their income is \$1,000 per week, and they are giving \$100 per week, they’re giving 10 percent (a tithe). If their giving is \$50 per week, they’re giving five percent. If they are giving \$10 per week, they’re giving one percent.

MONDAY

DATE: _____

A letter is mailed or emailed from the pastor, inviting members to grow in their giving each week for the coming year. (See page 17 for a sample letter.)

Commitment Sunday

DATE: _____

The theme for the worship is Testimony: Stewards of God's Influence.

Galatians 5:22-23: "But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control; against such there is no law."

Philippians 4:4-7: "Rejoice in the Lord always; again I will say, rejoice. Let your reasonableness be known to everyone. The Lord is at hand; do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus."

Matthew 28:18-20: "And Jesus came and said to them, 'All authority in heaven and on earth has been given to me. Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age.'"

Many people equate joy with happiness, exultation and delight. We all take joy in our service to our Lord. Part of our joy in Christ is in fulfilling our duty. Perhaps the greatest mission Christ gave us is summed up in the Great Commission. We are called to give testimony to our faith in Christ. We are stewards of God's influence on us through lives changed in Christ. We are called to influence others with our testimony.

In last week's scripture

texts we shared from Eugene Peterson's rendition of 2 Corinthians 8:1-4 in his colloquial translation *The Message*. "Now, friends, I want to report on the surprising and generous ways in which God is working in the churches in Macedonia province. Fierce troubles came down on the people of those churches, pushing them to the very limit. The trial exposed their true colors: They were incredibly happy, though desperately poor. The pressure triggered something totally unexpected: an outpouring of pure and generous gifts. I was there and saw it for myself. They gave offerings of whatever they could — far more than they could afford! — pleading for the privilege of helping out in the relief of poor Christians."

Not only was that a great example of a poor congregation sharing its treasures, it fits well in this week's theme also. These people from Macedonia shared a testimony of their love for Christ. No one said, "We're poor too; we should keep our money for ourselves. We may need this money for a rainy day." Instead, they begged Paul to allow them to share. What a testimony!

Obedience to Christ is not based on a feeling but a choice to commit. Many times we may not feel like giving of ourselves or our talents, time or treasure (our heart lags behind). However, if we override our feelings at that point with a choice to obey, our heart is transformed. And this gives us joy that we persevered. God is thrilled, blessed when we are obedient. The more we love him, the more we will desire to

obey him. The more we obey him, the more we grow in faith and love of him. Do this enough and the heart catches up and giving becomes automatic, not an afterthought or a second thought, but our first thought!

The law has always been a gift. It gives us life because it convicts us and turns us to Christ who saves us.

During the worship service commitment cards are received. (See page 13 for a sample way to receive the cards.) A walk to the altar is recommended. However, if the church's altar requires steps that are difficult for some, a stand with a basket or box at the foot of the stairs is acceptable.

MONDAY

DATE: _____

A follow-up letter is mailed to all who did not make an estimate of giving (or did not indicate they declined to do so). The letter should include a commitment card with the name of the member on it. Personalizing the card greatly increases the return rate. (See page 18 for a sample letter.)

THE NEXT MONDAY

DATE: _____

A personalized thank-you letter is mailed. The two most important words in our stewardship vocabulary are "thank you." With the thank-you letter, share what members indicated they would give. This letter should come from the Stewards of God's Influence Task Force chairperson. (See page 18 for a sample letter.)

Commitment cards are an estimate for planning purposes, not a contract; that's one reason people are asked to print their names rather than affix their signatures. Refer to page 13 for a sample way to receive the commitment cards, and refer to page 19 for a reproducible commitment card.



TOOLS

Tool A: Suggestions for Receiving the Estimates of Giving

“I’d like to invite the ushers to start passing out the commitment cards while I speak. After you receive yours, would you please hold it for a moment while I say a few words about them? First of all, if you’re a visitor this morning, please don’t be uncomfortable. This is something we’re doing as a part of our Stewards of God’s Influence program. However, I would invite you to think about how you plan your giving wherever you may be a member. That’s a question that all Christians should prayerfully consider.

“Take a look at the commitment card with me. ‘Because God is a God who gives abundantly, and because I/we want to be a faithful steward, I/we will take a step up in my giving.’ Notice there

are two ways to grow.

“I/we plan to grow toward or beyond a tithe by growing one percent of our income per year. Beginning next Sunday, I/we will give \$_____ per week.

“Or, plan to grow by whatever amount you have prayerfully decided.

“I plan to grow toward or beyond a tithe by giving \$_____ per week.

“At the bottom, we simply ask you to print your name. Folks, this estimate is not a contract with God, or a contract with our church. This is an estimate of giving based on what you know right now about your income. If your circumstances change, we assume so will your giving.

“In a moment, after a word of prayer and the benediction,

I’m going to ask you to bring your cards forward and place them on the altar. In the Old Testament, the altar was a place of sacrifice.

“Since the New Testament, we no longer sacrifice on the altar because Christ was our sacrifice once and for all time. Even so, I’d like to invite you to place your card, which represents your sacrificial giving on the altar (or, at the foot of the altar in the basket).”

PRAYER

- Ask God to bless each gift and each giver.
- Offer thanks for the joy of giving.

BENEDICTION

Tool B: Final Tally Worksheets

How successful was your process? Did it work? Determining the success of a stewardship process goes a bit beyond whether it felt good. The gospel of stewardship never offends people of God. Whether to repeat a process a second or third year will in part be determined by the more empirical results. Certainly you want to know the subjective side — did our people grow spiritually as a result of using the process? How did we grow? Just as certainly, you want to know the more objective results — did this process result in increased giving by our members, and by how much?

Create a chart like this one, or set up a spreadsheet in this way:

| Name (last name, first name) | Giving last 12 months | Giving last 12 months per week (divide column 2 by 52) | Estimate of giving per week (turned in on commitment Sunday, or using Estimate of Giving cards) | Estimate for those who did not make commitment (based on last year's giving — column 3) |
|------------------------------|-----------------------|--|---|---|
| | | | | |
| | | | | |
| | | | | |

1. Approximately two weeks before Stewards of God's Influence Commitment Sunday, the Financial Secretary should have completed the preliminary data necessary on the above sheet. Be sure to tally the total giving on the last line. If you prefer to use a computer spreadsheet, bring the total down on columns 2 and 3.

2. First, fill in the family names in alphabetical order. Next, complete columns 2 and 3 using actual giving records (not pledges) for the past 12 months. It is important that the information be used for the last 12 months, rather than simply going back to last year's giving records. This system will be more up to date. It is also important that the figures used reflect the actual giving to ongoing ministry concerns of the congregation, and that it EXCLUDES special pass-through receipts (that is, extra-budgetary giving that comes in and turns right around, such as Disaster Relief or World Hunger).

3. On Stewards of God's Influence Commitment Sunday, the Financial Secretary and assistants (people privy to giving records) should populate column 4 using the Estimate of Giving cards. It is easier if one person reads the commitment card and, if using a paper record, simultaneously enters the giving amount into a calculator to calculate the total. Another person then enters the giving number in column 4.

4. After recording all incoming estimates of giving, go back through the list to those lines with no figure in column 4. The person entering information in the tally sheet places in column 5 the figures in column 3 for those who have a blank line in column 4. (Numbers can also be added to column 4 or column 5 after people have responded to the follow-up letter.)

5. Total columns 4 and 5 individually, and then add them together.

6. Subtract the total of column 3 from the combined columns 4 and 5.

7. Divide the difference by the total of column 3 for the percentage of increase anticipated in the coming year.

8. Be sure to calculate the loose offering and other income you received last year for inclusion in the final tally on lines 3 and 4 on the results tool on page 14.

Tools C: Stewards of God's Influence Program Results

- _____ Number of giving units (couples or individuals) filling out estimates of giving for the next 12 months.
- _____ Number of giving units filling out estimates who increased their commitment over the last 12 months.
- _____ Percentage of members giving who increased their commitment over last year's giving.
1. \$ _____ Total weekly commitment from those filling out cards today (Column 4).
 2. \$ _____ Based on giving records of the past 12 months, this amount can be anticipated from those not present or filling out commitment cards (Column 5).
 3. \$ _____ Loose offering received last year.
 4. \$ _____ Amount received annually from other sources: non-member giving, investments, rentals, etc.
 5. \$ _____ Grand Total weekly income anticipated for the next 12 months (add lines 1, 2, 3, and 4 above).
 6. \$ _____ Total annual income next 12 months (line 5 above times 52 weeks).

ANNOUNCEMENT

We're pleased to announce the results of our Stewards of God's Influence Stewardship program. Today a total of _____ giving units filled in Estimate of Giving cards. Of these, _____ have increased their estimate of giving over last year's giving. This means, of those who estimated their giving, a total of _____ percent have indicated that they will grow in the coming year.

Total income of the congregation during the past 12 months was (figure from column 2 in Tool B)
\$ _____. Next year, our anticipated income is expected to be \$ _____, an increase of
\$ _____. This is an overall increase of _____ percent over last year's giving.

Tool D: Sample Letters

Edit the following letters slightly to fit your congregation.

REQUEST FOR CONGREGATIONAL PRAYERS (SEE PAGE 8)

To be sent six weeks before Commitment Sunday.

Dear Brothers and Sisters in Christ,

We have all heard the old cliché that prayer changes things, and we are in need of people to pray.

Our stewardship campaign this year is called Stewards of God's Influence.

Throughout the process we will celebrate both God's generosity and our own. On _____ (date) we will have our celebration Sunday (or weekend).

But stewardship without prayer is like a church without Jesus. That's why I'm writing to you today — to ask you to pray. Pray that we will all contemplate and celebrate God's generosity to us. Pray that our church will be filled with a spirit of generosity. And please pray for our members and for yourself as all of us determine what God is calling us to give for the coming year.

Why are we doing this? Because we truly want our congregation to follow what God is calling us to do when we fill out our annual Estimate of Giving cards the weekend of _____ (date).

We ask you to pray for guidance for the congregation towards fulfilling what God is calling each of us to do so we can fulfill God's plans for our church and its ministries for the coming year.

I will be praying for you and hope you join me praying that God's plans for our church may be fully realized!

Yours in Christ,

{typed name}

Prayer Chair

EMAIL FROM PRAYER CHAIR (SEE PAGE 8)

To be sent six weeks before Commitment Sunday. Be sure to send emails from the church's email address, so that it will be far less likely to end up in a spam/junk mail folder. If possible, create an email account at the church for the Prayer Chair.

Hello, my name is {name of prayer chair}. I am writing to you today as the Prayer Chair for our church's stewardship emphasis, Stewards of God's Influence. The key date to mark on your calendar now is _____, when we will have our Stewards of God's Influence weekend.

You may be asking, what is a prayer chair? I was asking the same thing just a short time ago. But, as all of you know, prayer changes things! And in our stewardship campaign, we are going to ask you to help us by lifting up in prayer the Stewards of God's Influence, the volunteers working on the stewardship process, and all of us who take the time to give of ourselves and our blessings to the work of God. It will be my job to lead you in prayer.

I come to you today asking for volunteers to join me in prayer. If you are willing to join the prayer team, please respond to this email. If you're willing to pray, please hit "reply" and say, "I'll pray!"

LETTER OR EMAIL BLAST FROM CONGREGATIONAL PRESIDENT (SEE PAGE 9)

To be sent the Monday after the Sunday three weeks before Commitment Sunday.

Dear friends,

Greeting for churches with stewardship emphasis in autumn: It's hard to believe this time of year is here again. Children are back in school, leaves will soon be changing, daylight hours will be shorter and the air will soon feel crisper.

Greeting for churches with stewardship emphasis in spring: It's hard to believe Easter will soon be upon us [or has come and gone]. Daylight saving time is old news and the days are getting longer. It's also a time of year when things start to grow.

Here at {name of congregation}, it is also stewardship time and a time to grow in a different way. Instead of simply asking our members to give this year, we want to celebrate you! We want to celebrate each of you and how your generosity has blessed our congregation and our community.

Our stewardship emphasis this year is titled Stewards of God's Influence. It's a time to celebrate God's generosity by responding with our own generosity. You have already received {name of prayer chair}'s letter about the Stewards of God's Influence prayer team. We've all heard about the power of prayer, and I truly believe that this is a key part of the process. It will ensure that we focus on God's will for our congregation and that as members we are listening to God's call on our hearts.

I believe that a prayer team is critical this year in particular, because we have just begun renewing our vision for our church. We want to make sure we are staying focused on what God wants our church to do and prayer is the best way to help that happen. I urge you to consider joining the Stewards of God's Influence prayer team.

Serving in his Name,

{typed name}

Congregational President

LETTER OR EMAIL BLAST FROM PASTOR (SEE PAGE 11)

To be sent the Monday before Stewards of God's Influence Commitment Sunday.

Dear friends in Christ,

God is good. We've heard that so often we tend to think of it as just a cliché, but it's true beyond our wildest ability to conceive. God has blessed us with an abundance that is unprecedented in history.

I'm truly grateful that our God has given us so much. Sometimes when the checkbook balance gets a bit low, we may tend to slip into a scarcity mode and think about what we don't have. I'm asking you today not to think about cash flow, but instead to contemplate how much God has blessed you.

The stewardship posture of a Christian is one of prayer, gratitude and generosity. That's what I want to ask of you as we approach our Stewards of God's Influence Sunday. Will you:

- Take a few moments to say "thank you" to God for our Lord's generosity on the cross?
- Take a few moments each day to pray for our church and for each other for guidance as we approach our Stewards of God's Influence Commitment Sunday?
- Take a few moments to ask God to guide you in the way of generosity?

Bless you as you pray,

{typed name}

Pastor

FOLLOW-UP LETTER (SEE PAGE 12)

To be sent the day after Stewards of God's Influence Commitment Sunday

Dear Brothers and Sisters in Christ,

We had a wonderful turnout and excellent response for this year's Stewards of God's Influence Commitment Sunday {or Weekend}. For those people from whom we have not received an Estimate of Giving card, we hope that you will have a chance to fill it out soon. If you have just returned it, we thank you for doing so and appreciate your generosity.

The reason pledging is so important is because it lets us know what resources we will have for our ministries next year. The Church Council will be spending the next several weeks finishing up next year's budget. On a more personal level, I believe that regular giving is key to spiritual growth because each time you give it encourages you to think about your commitment to Christ and all he has done.

I urge you to say a simple prayer and ask God what he wants you to do this year. If God is calling you to fill out an Estimate of Giving, please fill out the card included with this letter and return it to the church office this week or place it in the offering plate on Sunday. We very much appreciate each and every response.

We also hope you will continue to pray for all the ministries of {name of congregation} and ask that you offer up a special prayer asking for guidance and discernment on behalf of the Church Council as they prepare a budget for (year) and determine how best to use the generous gifts you and others have committed to give.

On behalf of the Stewardship Committee and all those who participate and are blessed by the ministries of {name of congregation}, thank you for your consideration and thank you for your generosity.

Serving in Christ,

{typed name}

Stewards of God's Influence Committee Chair

Tool E: Thank-You Letter

Personalize each letter with the family's name, perhaps using a mail merge.

Dear _____,

"Thank you" doesn't seem to be a strong enough word to express our gratitude for the generosity of our congregation. The results of our Stewards of God's Influence the week before last were gratifying, to say the least.

____ member families thus far have completed their Estimate of Giving cards. Of those, ____ anticipate increasing their giving over last year's actual giving. That means that ____ percent of our members grew in their giving. Impressive! It also means that our congregation expects to see an increase in giving of \$ _____ over last year, for an increase of ____ percent.

We also thank you for your part in our congregation's ministry. Bless you for all that you do for our church, not only in terms of your giving, but for sharing your time, your talents and service to our Lord's work. May God richly bless you for all that you do.

In Christ's Service,

{typed name}

Stewards of God's Influence Committee Chair

Tool E: Stewards of God's Influence Estimate of Giving Card

If your congregation has a standard card that you use each year, please feel free to use it for this program. If not, you might consider the following or a similar card for your Stewards of God's Influence Commitment Sunday.

Stewards of God's Influence Commitment Sunday

ESTIMATE OF GIVING

Because God gives abundantly, and because I/we want to be a faithful steward, I/we will commit to give the following during the coming year:

_____ I/we plan to grow toward or beyond a tithe by growing one percent of our income per year.
Beginning next Sunday, I/we will give \$_____ per week.

_____ I/we plan to grow toward or beyond a tithe by giving \$_____ per week.

NAME (PLEASE PRINT) _____

Grow One Percent Chart

| INCOME | | WEEKLY GIVING | | | | | | | | | | | | |
|---------|-----------|----------------|-------|-------|-------|--------------------|-------|-------|-------|-------|--------------------|------|------|---------------------|
| Weekly | Annual | Beyond a Tithe | | | Tithe | Upper Range Giving | | | | | Lower Range Giving | | | 1 Percent Challenge |
| | | 15% | 12% | 11% | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | |
| \$3,000 | \$156,000 | \$450 | \$360 | \$330 | \$300 | \$270 | \$240 | \$210 | \$180 | \$180 | \$120 | \$90 | \$60 | \$30 |
| \$2,900 | \$150,000 | \$435 | \$348 | \$319 | \$290 | \$261 | \$232 | \$203 | \$174 | \$145 | \$116 | \$87 | \$58 | \$29 |
| \$2,800 | \$145,600 | \$420 | \$336 | \$308 | \$280 | \$252 | \$224 | \$196 | \$168 | \$140 | \$112 | \$84 | \$56 | \$28 |
| \$2,700 | \$140,400 | \$405 | \$324 | \$297 | \$270 | \$243 | \$216 | \$189 | \$162 | \$135 | \$108 | \$81 | \$54 | \$27 |
| \$2,600 | \$135,200 | \$390 | \$312 | \$286 | \$260 | \$234 | \$208 | \$182 | \$156 | \$130 | \$104 | \$78 | \$52 | \$26 |
| \$2,500 | \$130,000 | \$375 | \$300 | \$275 | \$250 | \$225 | \$200 | \$175 | \$150 | \$125 | \$100 | \$75 | \$50 | \$25 |
| \$2,400 | \$124,800 | \$360 | \$288 | \$264 | \$240 | \$216 | \$192 | \$168 | \$144 | \$120 | \$96 | \$72 | \$48 | \$24 |
| \$2,300 | \$119,600 | \$345 | \$276 | \$253 | \$230 | \$207 | \$184 | \$161 | \$138 | \$115 | \$92 | \$69 | \$46 | \$23 |
| \$2,200 | \$114,400 | \$330 | \$264 | \$242 | \$220 | \$198 | \$176 | \$154 | \$132 | \$110 | \$88 | \$66 | \$44 | \$22 |
| \$2,100 | \$109,200 | \$315 | \$252 | \$231 | \$210 | \$189 | \$168 | \$147 | \$126 | \$105 | \$84 | \$63 | \$42 | \$21 |
| \$2,000 | \$104,000 | \$300 | \$240 | \$220 | \$200 | \$180 | \$160 | \$140 | \$120 | \$100 | \$80 | \$60 | \$40 | \$20 |
| \$1,900 | \$98,800 | \$285 | \$228 | \$209 | \$190 | \$171 | \$152 | \$133 | \$114 | \$95 | \$76 | \$57 | \$38 | \$19 |
| \$1,800 | \$93,600 | \$270 | \$216 | \$198 | \$180 | \$162 | \$144 | \$126 | \$108 | \$90 | \$72 | \$54 | \$36 | \$18 |
| \$1,700 | \$88,400 | \$255 | \$204 | \$187 | \$170 | \$153 | \$136 | \$119 | \$102 | \$85 | \$68 | \$51 | \$34 | \$17 |
| \$1,600 | \$83,200 | \$240 | \$192 | \$176 | \$160 | \$144 | \$128 | \$112 | \$96 | \$80 | \$64 | \$48 | \$32 | \$16 |
| \$1,500 | \$78,000 | \$225 | \$180 | \$165 | \$150 | \$135 | \$120 | \$105 | \$90 | \$75 | \$60 | \$45 | \$30 | \$15 |
| \$1,400 | \$72,800 | \$210 | \$168 | \$154 | \$140 | \$126 | \$112 | \$98 | \$84 | \$70 | \$56 | \$42 | \$28 | \$14 |
| \$1,300 | \$67,600 | \$195 | \$156 | \$143 | \$130 | \$117 | \$104 | \$91 | \$78 | \$65 | \$52 | \$39 | \$26 | \$13 |
| \$1,200 | \$62,400 | \$180 | \$144 | \$132 | \$120 | \$108 | \$96 | \$84 | \$72 | \$60 | \$48 | \$36 | \$24 | \$12 |
| \$1,100 | \$57,200 | \$165 | \$132 | \$121 | \$110 | \$99 | \$88 | \$77 | \$66 | \$55 | \$44 | \$33 | \$22 | \$11 |
| \$1,000 | \$52,000 | \$150 | \$120 | \$110 | \$100 | \$90 | \$80 | \$70 | \$60 | \$50 | \$40 | \$30 | \$20 | \$10 |
| \$900 | \$46,800 | \$135 | \$108 | \$99 | \$90 | \$81 | \$72 | \$63 | \$54 | \$45 | \$36 | \$27 | \$18 | \$9 |
| \$800 | \$41,600 | \$120 | \$96 | \$88 | \$80 | \$72 | \$64 | \$56 | \$48 | \$40 | \$32 | \$24 | \$16 | \$8 |
| \$700 | \$36,400 | \$105 | \$84 | \$77 | \$70 | \$63 | \$56 | \$49 | \$42 | \$35 | \$28 | \$21 | \$14 | \$7 |
| \$600 | \$31,200 | \$90 | \$72 | \$66 | \$60 | \$54 | \$48 | \$42 | \$36 | \$30 | \$24 | \$18 | \$12 | \$6 |
| \$500 | \$26,000 | \$75 | \$60 | \$55 | \$50 | \$45 | \$40 | \$35 | \$30 | \$25 | \$20 | \$15 | \$10 | \$5 |
| \$400 | \$20,800 | \$60 | \$48 | \$44 | \$40 | \$36 | \$32 | \$28 | \$24 | \$20 | \$16 | \$12 | \$8 | \$4 |
| \$300 | \$15,600 | \$45 | \$36 | \$33 | \$30 | \$27 | \$24 | \$21 | \$18 | \$15 | \$12 | \$9 | \$6 | \$3 |
| \$200 | \$10,400 | \$30 | \$24 | \$22 | \$20 | \$18 | \$16 | \$14 | \$12 | \$10 | \$8 | \$6 | \$4 | \$2 |
| \$100 | \$5,200 | \$15 | \$12 | \$11 | \$10 | \$9 | \$8 | \$7 | \$6 | \$5 | \$4 | \$3 | \$2 | \$1 |



BIBLE STUDY

INTRODUCTION

Welcome to Stewards of God's Influence. Through this four-week study, participants will gain a broader view of stewardship and will be challenged to recognize the countless opportunities we have to use God's influence to influence the lives of others — through our time, talents, treasure and testimony.

Those who follow Jesus have influence. Every day, you and I influence someone whether we are aware of it or not. Influencers refuse to leave the world (church/people) the way they found it. They have a burning desire and commitment to connect with others on a deeper level. It is influence that

builds legacy in Christ's Church from one generation to the next. And each of us must keep growing personally in order to keep influencing. So, how we spend our time, how we use our talents and skills, and how we spend our money all work together to form a testimony of faith that spills over into the world. Each day, God gives us countless opportunities to make a positive influence in the lives of all people inside and outside the church.

Stewards of God's influence produce a culture of generosity in their congregations. Influencers are grateful for God's influence in their lives, and as a result, become gracious and generous givers. At

the heart of all influence emerges one question: am I a "giver" or a "keeper" with my time, talents, treasure and testimony?

This study moves us away from the myth that stewardship's only focus is money and fundraising. Stewardship is more. In fact, stewardship touches every aspect of life and ministry. It is actually one of the marks of true discipleship. To be a steward of God's influence means we have an opportunity to help each other succeed in the mission of Jesus Christ — the Great Commission and the Great Commandment!

*Rev. Dona Johnson,
Living and Giving
Stewardship Team*



WEEK 1

TIME/TALENTS

ECCLESIASTES 3:11

Yet God has made everything beautiful for its own time. He has planted eternity in the human heart, but even so, people cannot see the whole scope of God's work from beginning to end.

PSALM 90:12

So teach us to number our days that we may get a heart of wisdom.

MARK 13:32-33

"But concerning that day or that hour, no one knows, not even the angels in heaven, nor the Son, but only the Father. Be on guard, keep awake. For you do not know when the time will come."

2 PETER 3:8-9

But do not overlook this one fact, beloved, that with the Lord one day is as a thousand years, and a thousand years as one day. The Lord is not slow to fulfill his promise as some count slowness, but is patient toward you, not wishing that any should perish, but that all should reach repentance.

Time

"But make sure that you don't get so absorbed and exhausted in taking care of all your day-by-day obligations that you lose track of the time and doze off, oblivious to God."

Romans 13:11 (MSG)

We spend time, we waste time, we procrastinate with time and we save time. For some people, time passes too quickly. For others, time seems too slow. For some people, time is up. Although we can manage time, we cannot create time. God created time. It belongs to him. Unlike everything else, God is never limited by time. God's clock will always stand outside our timetable. In Christ, a thousand years are like one day (2 Peter 3:8). God gives each of us life and ordains and numbers our days that we might worship and live for him. Each of us are given the same 24 hours each day, the same 168 hours in a week. But we each spend those hours, that time, differently. Since time is all gift, we are able to choose how we use it.

God created every living creature and gave each one a lifespan. The average person will live 25,000 days. God ordained our days in the book of life. The Psalmist declares, "...all the days ordained for me were written in your book before they came to be" (139:16). Jesus himself was born into our human timetable, and his ministry was rather short. Think about this: in only three years, he gathered the Twelve and was able to leaven the whole world with the Bread of Life — Christ made known through his Word. How did he accomplish this in just three years? By intentionally and urgently using his time to bring God's influence to the Twelve. He was so focused on his Father's mission that he was able to cut right through any distraction that might throw him off course. He faithfully made himself available to them, and he constantly coached them. Jesus invested all his time influencing them so that they would become stewards of God's influence to others.

Like money, time has become a precious commodity in our culture. People guard their time. They are very selective about how they spend their time. Our smartphone calendars are with us wherever we go. They've become an extension of us. Sometimes we over-promise and over-book ourselves. Then when it comes time to deliver, we feel the pressure. We schedule doctor appointments, workouts, lunches with colleagues and friends. In all this flurry of activity and the distractions of life, it's no wonder that for many of us, time with God, quiet time and daily devotions are the last thing we have time for.

And although time is a free gift, how we choose to spend our time matters to God. Relationships with God and each other are difficult to maintain unless we sacrifice and invest our time to grow the relationships. Like a marriage, it takes time to grow a good and solid relationship with God, to go deep, to enjoy God's presence in quiet time. Healthy relationships don't happen overnight. It takes the sacrifice of time to make disciples and care for one another in the body of Christ (Galatians 6:9-10). That mentoring and caring never stops.

Today, many people purchase services — lawn care, cleaning, child care, etc. — in an effort to free up more time. But still, there never seems to be enough time. Another question that emerges, as we become accustomed to the luxury of being served, is how this might produce an attitude (good, bad or indifferent) about serving others. A luxury once enjoyed becomes a necessity.

Time, like life, is a gift from God. It is the grace of God given to all creation. And because it is a gift — we can choose how we use it. Time keeps flowing like a river.

How might each of us become stewards of the time we have left, to receive and take in the remarkable grace and goodness of God, that we might influence the faith and lives of others?

STEWARDSHIP OF TIME

One of the gifts I remember from my childhood was the many hours I spent with my maternal grandfather. Newly retired, when I was about 10, Grandpa Fred spent lots of time with me, especially during summer.

Fred loved to fish, and now he had a partner, a grandson who also quickly learned to love to fish, especially with his Grandpa. On days when we weren't fishing, the two of us would walk together on the main street of our little town. As we walked, we would talk. One day, we found a man maybe best described as "down on his luck." Approaching him together, Grandpa Fred simply said: "Can I buy you a piece of pie? I'd like you to meet my grandson."

One day a giant teepee appeared on the vacant lot next door. Grandpa Fred had built it from long poles and burlap bags sewn together. All the kids in the neighborhood loved that teepee.

When it came time for me to learn to drive, Grandpa Fred, with patience and infinite grace, schooled me in the rules of the road, and once again we would talk about all kinds of things.

When I think of Grandpa Fred, I am ever so grateful for the time we spent together. What a gift it was to me... and, I think, also to him!

Pastor Gerry Miller,
Living and Giving
Stewardship Team

Reflection, Questions and Discussion

- 1.** If you were to take an inventory of how you spend your time in a typical week, what would it tell you about your life? About your faith? Take a few minutes to map out a typical day using the Time Inventory Worksheet in the Appendix, pages 35-36. After you complete it, look for balance — a balance between work, family and time with God. Where are there deficits and surpluses of time? How might you intentionally make time for deepening your relationship with Jesus Christ?
- 2.** You've heard the old adage that 20 percent of a congregation's members do all the work of ministry. Is that true for your congregation? What might your congregation look like if everyone worked towards a tithing of time given to its ministry and mission? If you were to work toward tithing or sacrificing your time, how might your commitment prevent burnout in others?
- 3.** How might your sacrifice of time honor the Great Commission and the Greatest Commandment — to love God with your whole life and love others as yourself?
- 4.** How might you be a steward of God's influence in the NALC by serving the greater Church and participating in your Mission District conferences, the NALC Pastors' Conference and Annual Convocations?



TIME/TALENTS

Talents

You can influence the faith of others through your God-given natural abilities and your spiritual gifts! We are all given natural abilities, some of which we develop during childhood and others that unfold later in adult life. In addition, the baptized are given spiritual gifts. Both are gifts from God. Whatever spiritual gifts and natural abilities you've been given, God gave them to you for the sole purpose of bringing his influence through your talents into your family relationships, work relationships and congregational relationships.

Paul speaks of the variety of special gifts (charisma) given to all believers through the work of the Holy Spirit (at left). These gifts are given to us not to compare our gifts with others nor to create a hierarchy of importance, but to produce unity and health in the body of Christ by performing a variety of functions necessary for ministry.

In the Corinthian church, the issue of special gifts was splitting apart the congregation. These special gifts were regarded as signs of spiritual power and were causing competition, turf wars and rivalries. If a congregation is to function in a healthy and life-giving manner, all special gifts are equal in importance and not one is above the other. Not one gift is superior or subordinate to the other gifts. And these gifts are not to bring acclaim or fame to any one individual, nor are they to be used in each person's own way for their own purposes. Instead, all talents are to be used for the good of the whole. All special gifts come from the Holy Spirit, and their sole purpose is to build up Christ's body, the Church.

The important thing to keep in mind about special gifts is found in 1 Corinthians 12:11: "All these are empowered by one and the same Spirit, who apportions to each one individually as he wills."

The Holy Spirit activates and distributes these gifts as the Spirit wills. Thus, we can take no credit for these gifts. Your gifts come from God to be used for the benefit of others, and God gave other people talents that benefit you. If we think that our spiritual gifts and special talents are simply for our use — to make more money, retire

and die — we've missed the point of life.

Are you using what He's given you for the benefit of others to make the world a better place? Or are you just using those talents to benefit yourself? If you use your influence wisely, God will increase your influence!

Luther said vocations "are masks that conceal the hiddenness of God." God is then hidden in vocation. Luther wrote, "If you are a manual laborer, you find that the Bible has been put into your workshop, into your hand, into your heart. It teaches and preaches how you should treat your neighbor. Just look at your tools — at your needle or thimble, your beer barrel, your goods, your scales or yardstick or measure — and you will read this statement inscribed on them. Everywhere you look, it stares at you. Nothing that you handle every day is so tiny that it does not continually tell you this, if you will only listen ... All this is continually crying out to you: 'Friend, use me in your relations with your neighbor just as you would want your neighbor to use his property in his relations with you'" (Luther's Works 21:237).

Several critical questions emerge here:

- Does my Christianity change the way I approach my work, profession or trade?
- How does my faith influence the way I respond, react and communicate with others?
- Does my behavior bring people closer to Christ, or does it drive them away?

Our giftedness is not only about how good we are at our careers or jobs. Nor is it just about validating ourselves or finding significance through our work. It is also about the way we influence our culture through our work — the way we model a Christian worldview in the workplace.

Where and when God's will and your giftedness intersect, a passion for ministry takes root. Whatever you do in your vocation — agriculture, medicine, pharmacy, counseling, finance, teaching, engineering, construction, landscaping, music, sports, fitness — these professions and trades are gifts given to you for the purpose of building up Christ's Church and bringing his Word into the world. Bring your God-given natural abilities to the Church where you can leave a lasting impression!

1 CORINTHIANS 12:4-11

Now there are varieties of gifts, but the same Spirit; and there are varieties of service, but the same Lord; and there are varieties of activities, but it is the same God who empowers them all in everyone. To each is given the manifestation of the Spirit for the common good. For to one is given through the Spirit the utterance of wisdom, and to another the utterance of knowledge according to the same Spirit, to another faith by the same Spirit, to another gift of healing by the one Spirit, to another the working of miracles, to another prophecy, to another the ability to distinguish between spirits, to another various kinds of tongues, to another the interpretation of tongues. All these are empowered by one and the same Spirit, who apportions to each one individually as he wills.

ROMANS 12:3-8

For by the grace given to me I say to everyone among you not to think of himself more highly than he ought to think, but to think with sober judgment, each according to the measure of faith that God has assigned. For as in one body we have many members, and the members do not all have the same function, so we, though many, are one body in Christ, and individually members one of another. Having gifts that differ according to the grace given to us, let us use them: if prophecy, in proportion to our faith; if service, in our serving; the one who teaches, in his teaching; the one who exhorts, in his exhortation; the one who contributes, in generosity; the one who leads, with zeal; the one who does acts of mercy, with cheerfulness.

SPIRITUAL GIFTS

| | |
|----------------|-------------|
| Administration | Miracles |
| Apostleship | Prophecy |
| Compassion | Servanthood |
| Evangelism | Shepherding |
| Exhortation | Teaching |
| Faith | Tongues |
| Giving | Wisdom |
| Healing | Helping |
| Knowledge | Leadership |

Reflections, Questions and Discussion

- 1.** No matter your age, ability or where you are in life — in Baptism, we are all given gifts. And whatever gifts we've been given (spiritual gifts, God-given natural abilities and talents), we have enough. And if we should lack for something, God, in his love for us, will equip us and provide the rest! Examples: A graphic designer or someone who is skilled in the arts discovers how to use their skills on the church website. A person who is in the legal profession finds time to review policy documents and employment contracts. A retired police officer or military service person is asked to provide security and disaster response for the congregation. What spiritual gifts and natural abilities in your trade, academic life or profession are you currently using or might consider using to build capacity for ministry in your congregation?

- 2.** Moving from the church out into the world — how specifically do you use your God-given natural abilities and spiritual gifts in the workplace or the place you volunteer? How do you use these to influence the lives of others? Maybe offer to pray with coworkers when you are gathered for lunch. When someone is sick, text them a prayer with words of encouragement (in the name of Jesus) or pray on the spot for them. Ask a few coworkers if they would be interested in a small group Bible study after work.

DEE'S INFLUENCE

It was a stewardship committee meeting of St. John's Church. The committee was discussing how to help the congregation come to a better understanding of spiritual gifts.

Dee commented, "This is an area I'm going to have to defer to the rest of you. I don't really have any talents or spiritual gifts." The committee sat for a full minute in dumbfounded silence. At first, they thought she might be joking, then realized that was not the case. Finally, Dee said, "Well, somebody say something!"

Lois was the first to speak up. "Dee," she said, "Dear wonderful Dee; you have more talents than anyone I know, and you use them to honor Christ." Dee did not get defensive, but looked surprised. "What do you mean?" she asked.

"And," added Bill, "I can think of at least three students to whom you taught fourth grade that came to our church because of you."

It's always amazing how many Christians think they have no talents, but all do.

Rev. Dr. Eugene Grimm,
Chair of Living and Giving
Stewardship Team

3. "As each has received a gift, use it to serve one another, as good stewards of God's varied grace: whoever speaks, as one who speaks oracles of God; whoever serves, as one who serves by the strength that God supplies — in order that in everything God may be glorified through Jesus Christ. To him belong glory and dominion forever and ever. Amen" (1 Peter 4:10-11). Reflect on gifts and service. Everyone can do something, no matter their age, to glorify God! Serving others and serving others to glorify God are two different things. What is the difference? How does one bridge acts of service back to Jesus? Serving under your own willpower versus the strength of God are two different things. How does serving under God's strength make a difference? Share a personal story about a time you used your gifts to influence others but felt inadequate and God gave you the strength.

Spiritual Gifts Inventories

As discussed in the stewardship framework portion of this booklet, every Christian is blessed with some spiritual gift(s). With our time and with our talents we bring forth fruit for the Lord's work. Check out these sites for examples of spiritual gift inventories:

- Catherine of Siena Institute's Called & Gifted Discernment Process — siena.org/called-gifted
- Spiritual Gifts Test — spiritualgiftstest.com/spiritual-gifts-test-adult-version/
- LifeWay Christian Resources' Spiritual Gifts Survey — www.lifeway.com/lwc/files/lwcf_pdf_discover_your_spiritual_gifts.pdf
- Inventory of Spiritual Gifts by First Baptist Concord in Knoxville, Tennessee — fbconcord.org/am-site/media/spiritualgiftstest.pdf



WEEK 2

TREASURE

DEUTERONOMY 8:18

You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.

1 CHRONICLES 29:14

For all things come from you, and of your own have we given you.

MATTHEW 6:19-21

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

How do you use your generosity to influence others? In a recent Barna study, “The Generosity Gap,” sponsored by Thrivent, the research uncovered a vast array of beliefs among Christians about what constitutes acts of generosity.

- Many Christians considered giving \$40 to a homeless person more generous than giving \$40 to an organization or a church. The dollar amount is the same in each case, but the cost of a personal encounter with a homeless person tends to be higher than tucking a check in the offering plate (Barna, 21).
- When respondents were asked if it is OK for members to volunteer for their church instead of giving financially, 67 percent of pastors strongly disagreed compared with 10 percent of members who only disagree.
- On acts of generosity, respondents split: Service (32 percent) and emotional/relational support (30 percent) are the two most popular acts of generosity. That means two of every three Christians associate one of these two actions with the concept of “giving to others.” About one in five (22 percent) says giving money is the action they most associate with giving. To be clear, donating money is in third place, with one-fifth of adults selecting it as their top expression of “giving to others” (Barna, 29).

The statistic that is most telling is this one: just one in 10 Christians say “to serve God with my money” is their ultimate financial goal. Think about the mission and ministry that could be accomplished if this percentage were inverted.

Is charitable giving a struggle for you? When the church has its annual stewardship response program or capital campaign, does it frustrate? Do you feel pressured to give? Or, does it give you a deep sense of joy —

you see the opportunity as one more way to serve the mission of Jesus Christ? The Church has always believed “what we keep, we lose, and what we spend, we have.”

Jesus was not afraid to talk about money. He certainly knew how many of us would do battle with our money and possessions, and that is why about 15 percent of his teachings reference and relate to money and possessions. And if pastors and leaders of congregations are apologetic and afraid to talk about the condition of their financial health or feel uneasy asking for money, they do a big disservice to their congregations by not emphasizing the Law and Gospel of giving.

In the Sermon on the Mount, Jesus instructs his disciples to not store up treasures on earth, for they will be lost and destroyed, but to store up treasures in heaven.

What does this mean? Many of us purchase things for their value — quality versus costs, what we can afford. We inspect how the thing is constructed. Does it have permanence? Will it last? But as we all know, worldly things never last forever. And that is exactly Jesus’ point — invest yourself in things that will last. When we invest ourselves in those things that have eternal significance we hold the things of this world with a lighter grip. We live with our eyes focused on Jesus Christ and long not for the things of this world but rather for the things that will bring eternal significance.

We either lose money by spending it, or we leave it behind when we die. Money is momentary in this life. It is not eternal. Of course, we need money to survive, and God wants us to have ample financial resources. Money is not a bad thing. It is the love of money and the accumulation of things where Jesus challenges us.

Jesus continued, “For where your

WHO ARE THE GIVERS AND KEEPERS?

Millennials are more likely than other generations, by a significant margin, to prioritize providing for a family above other financial goals (31 percent vs. 18 percent Gen-X'ers and Boomers, 13 percent Elders). Elders, by contrast, are most likely to say serving God with their money is their ultimate goal (19 percent vs. about 10 percent all others).

These percentages push more Millennials and Elders into the Giver category than their middle-aged counterparts.

When it comes to household income, Givers are not giving more because they make more. In fact, Keepers tend to be somewhat more financially comfortable than Givers: 45 percent earn more than \$75,000 per year compared to 39 percent of Givers (Barna,49).

treasure is, there your heart will be also." Although money is not eternal, we often invest our whole hearts: we use time and energy saving it, protecting it, spending it, investing it and worrying about it. And no matter how much money or how many possessions we have, it seems like there is never enough. But in Christ, don't we have everything we need? We have enough! Most believers and their congregations have enough money to accomplish their mission and ministry!

There is a fundamental spiritual connection between how we think about and how we handle money. And that is what Barna calls the "heart gap." We may try to divorce our faith from our finances, but Scripture views them as inseparable.

Many of us spend a lot of time devising a game plan for our education, careers and finances. Many of us have financial planners who do financial plans for our retirement

years. But are we spending any time preparing ourselves for eternity?

Once there was a young couple who had inherited a lot of money, and they used the money to buy a big estate which otherwise they could not afford. After walking around the grounds for a tour, their elderly parents said, "This is all so beautiful, but these are the things that make it difficult to die."

Barna describes the difference between givers and keepers. Givers' ultimate financial goal is focused on God or other people. Their financial planning looks like this: 43 percent to family, 23 percent charitable, 20 percent serve God with money, and 14 percent to leave a legacy for others. Keepers, on the other hand, allocate their financial wealth in this way: 42 percent support the lifestyle I want, 37 percent be content, 5 percent show how hard I work, 16 percent be debt free (Barna 44-45).

*Christians with giving goals give a lot,
and Christians with keeping goals give less or not at all.*

Reflections, Questions and Discussion

1. How is it that Jesus often talked about the love of money and the accumulation of material possessions? Read these passages: Matthew 6:24, Matthew 7:24-27, Matthew 13:45-46, Matthew 19:23-24, Matthew 25:14-30, and Mark 10:17-31.

2. What is your mental image of a generous person?

THE LAW AND GOSPEL OF GIVING

Tithing — giving 10 percent — was built into the foundation of Israel's way of life. There were three "tithes" collected from Israel — one to support priests and Levites (Numbers 18:21); another for a sacred celebration (Deuteronomy 14:23); and a third, collected every three years, to support the poor, orphans, and widows (Deuteronomy 14:28-29; 26:12-13). Tithing was never legalistic or a means to "pay our debt to God." Tithing is one of God's gifts to us, a training exercise to cultivate a generous, God-centered heart.

TITHING GETS PERSONAL

Some years ago, I was hosting a stewardship conference. I asked our keynote speaker, "What's the primary predictor of whether any particular church will be generous?" I figured he'd talk about stewardship programs. But he surprised me: "The No. 1 predictor of a generous church is whether or not it has a generous pastor."

Tithing starts with me. So Mike and I give our tithe to our local congregation. Then we support other ministries like the NALC's Great Commission Fund and NALS, Gospel City Mission and Samaritan's Purse. We give now and we also plan to give gifts through our trust. This practice is especially important for leaders who want to lead churches to grace-filled generosity.

Rev Dona Johnson
Living and Giving
Stewardship Team

3. Who in your life influenced you by their generosity? The Lord, a pastor, parent(s), family members, teacher, co-worker? In what ways have you influenced others by your generosity?
4. What role does your faith play in how you value and relate to your money (saving, spending and giving)?
5. How would you describe the differences in values and motives of givers and keepers? Do you see yourself as a giver or keeper when it comes to financially investing in your congregation? How would you describe your congregation?
6. What specific action steps will you take in the next few weeks to increase your giving to God's mission?



WEEK 3

TREASURE

LUKE 14:28

For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?

1 TIMOTHY 6:10

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

PROVERBS 3:9

Honor the LORD with your wealth and with the firstfruits of all your produce.

Today, 8 out of 10 Americans are consumed by debt. Debt has passed the \$1 trillion mark for the first time in U.S. history. U.S. households on average owe \$8,600 on credit cards (ABC News, March 8, 2018).

Right now, there are more people behind on their credit cards, more people facing foreclosure on their homes, and more people filing for bankruptcy than ever before. And yet wages are higher and the unemployment rate is down. So, what's the underlying issue?

Proverbs 22:7 says, "The borrower is slave of the lender." Do you get the impression that God wants us to be debt-free? Has our culture made debt normal? Is it okay to be in debt? "Jesus said, 'No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money'" (Matthew 6:24). If we allow our debt to control us, then we are slaves to debt. "Debt," said the Rev. Billy Graham, "can be a sign of a deeper problem, a desire for things that money can buy."

Debt is a symptom that your desire for things is far greater than your income. When you're buying things beyond your ability to afford them, you have a problem. We should only use debt when we can afford it. When debt enslaves us, and impacts our serving God, then we no longer have control of our finances.

When you walk with the Lord, he provides all of your needs (Matthew 6:26-33, Luke 12:28-31, Philippians 4:19). It's our wants that get us into debt — whether personally or as a congregation. Discerning prayerfully between what is a need versus what is a want can be helpful. We have

to put all those wants behind us and stop looking to the things of the flesh to satisfy us, because therein lies no lasting satisfaction.

There is good news about debt. You can change the course of your finances by mapping out a plan to reduce your debt. It's not easy getting out because to do so, you will have to make lifestyle choices. The good news is that with prayer, spiritual support and professional financial counseling you can change your old habits and become more disciplined in your spending behavior.

If you are not in debt, praise God. If you are in debt — you can change that! The first step to get out of debt is to admit you're in debt. Reveal your problem to the Lord; be constant in prayer. Then find someone you can share and confess your problem to: your pastor, a trusted friend, or professional. Be transparent and confess your debt — ask for help. That in itself is liberating. The next step is to seek good professional advice through a financial planner.

One excellent resource you can use to gain control over your debt is Dave Ramsey's Financial Peace University. In nine lessons, Ramsey takes participants through new lifestyle choices, spending habits and attitudes regarding your money and personal finances.

With debt and without fixed reserves, a negative life event — accident, health care expense, recession — can be catastrophic. One thing is certain: anyone can fall into debt. The enemy wants us in bondage to debt because that hinders our ability to serve God and use our wealth to influence the mission and ministry of Jesus Christ.

*Stewards of God's influence live under the rule of God.
They place their finances under the rule of God.*

GOD'S INFLUENCE ROLLS BACK DEBT!

Not long ago, I received a text from my niece and her husband — “We need help.” Of course, I called immediately. It was during this phone call that my niece confessed they were in financial trouble.

She confessed her embarrassment. She admitted that with her husband's promotion, her choice to stay home with the children and their oldest on his way to college — they went on a spending spree.

So, my husband and I prayed with them on the phone. We read Scripture and talked about God's desire for their family. They scheduled some phone consults with my husband, who is a financial planner. They laid out all their income, debt and expenses and we set out a budget. It was painful. They drastically had to change their spending habits. They moved their son from a very expensive college to one of good value.

Through putting their finances under the Lordship of Jesus Christ. God is doing his saving work in them! Amen.

Rev. Dona Johnson,
Living and Giving
Stewardship Team

Reflections, Questions and Discussion

- 1.** How is your personal, household financial health — debt vs. income, credit card status, current spending habits?
- 2.** How is the financial health in your congregation — debt vs. income, budget — and what does it convey about your mission?
- 3.** Do you feel comfortable talking about money and finances? Or do you believe your finances are a private matter? In general, we keep our money matters very private. Why?
- 4.** Does your leadership talk about money matters with openness and transparency, or is there more secrecy around money? If there is a money challenge in your congregation, ask for help. It is the responsibility of every member to help meet the financial challenge! When the congregation's expenses are more than its income, are you free to talk about this, or do you feel more apologetic? Debt impacts our ability to use our financial influence to keep alive God's mission. Debt also clouds our vision of God's preferred future for each of us: freedom in Christ!
- 5.** Do you pray over your financial decisions, both challenges and joys? Do you pray with your spouse over household purchases, vacations and other expenditures? Do your council, financial and stewardship teams bathe financial decisions in prayer? How might praying for God's guidance in managing wealth help us shape our spending habits?



WEEK 4

TESTIMONY

1 THESSALONIANS 1:8-9

And now the word of the Lord is ringing out from you to people everywhere, even beyond Macedonia and Achaia, for wherever we go we find people telling us about your faith in God. We don't need to tell them about it, for they keep talking about the wonderful welcome you gave us and how you turned away from idols to serve the living and true God (NLT).

ACTS 1:8

But you will receive power when the Holy Spirit has come upon you, and you will be my witnesses in Jerusalem and in all Judea and Samaria, and to the end of the earth.

2 CORINTHIANS 5:20-21

Therefore, we are ambassadors of Christ, God making his appeal through us. We implore you on behalf of Christ, be reconciled to God. For our sake he made him to be sin who knew no sin, so that in him we might become the righteousness of God.

Your testimony is your Christian witness. A steward of God's influence gives faithful testimony to how Christ's life, death and resurrection influences one's lifestyle choices, how one relates to others and responds to situations around them.

In 1 Thessalonians 1:8, Paul affirms the faith of the Thessalonian believers — how it is ringing out. Like a stone that is cast into the water producing ripples, so was the vibrancy of their faith having a positive influence on others. They were “typoi” stamps, or instruments to make an impression with. They received good impressions from the preaching and conversations with the apostles. These conversations had great influence on others. So much so, that the gospel message reached far beyond Thessalonica, even to the believers of all Macedonia, and further in Achaia. Even the Philippians who had received the gospel long before the Thessalonians were very impressed by their example.

You and I have more influence than we can ever imagine. Whether through the conversations we have with people who sit next to us on airplanes or as we gather for lunch with coworkers, as we greet and meet people in the narthex or parking lots of our congregations or in the polling booth on election day — we all leave our stamp, our impression on others. The words we speak, the decisions we make and the actions we take influence others for good or bad. How we spend and invest our time, talents and treasure influences the head, heart or hands of somebody.

How you choose to invest the gifts of time, talents and treasure is your testimony. When situations become challenging, do you hear the voice of Jesus in your circumstances? Because it is through Jesus that we begin to see all other things. How we break with the world's values and standards and follow Christ is our witness.

In a conflict of loyalties, Christ always gets our highest priority. This means there are no longer Jesus things and secular things in our life. A transformation takes place in the heart of every believer when Christ becomes the highest priority. Jesus himself then defines how we love and value our neighbors, how we invest our time and talents, and how we spend our treasure. Out of this miraculous transformation, we can no longer relate to other people in the same way. Out of this type of transformation is born our testimony — Christian witness.

Thus, our influence flows from Jesus Christ, through the Holy Spirit and then through us to others. And our Christian witness doesn't stop when we leave this world and are joined with Christ forever. It continues! The time and talents we share with others influence the next generation of disciples and expand the ministry and mission of Christ. The treasure (money) we give during our lifetime to our local congregations and the NALC influences the outcome of ministry and expands disciple-making efforts.

SALT AND LIGHT

“You are the salt of the earth, but if salt has lost its taste, how shall its saltiness be restored? It is no longer good for anything except to be thrown out and trampled under people's feet. You are the light of the world. A city set on a hill cannot be hidden. Nor do people light a lamp and put it under a basket, but on a stand, and it gives light to all in the house. In the same way, let your light shine before others, so, they may see your good works and give glory to your Father who is in heaven.”

Matthew 5:13-16



LIVING MY LEGACY

Early in 2018, Malawian women's leadership training participants received Bibles in their tribal languages, given in memory of Pastor Ralph Easterhaus by his widow, Beverly. As we presented the Bibles, young Audrey asked: "Please, may I have a Bible in English?" Thus, my decades-old, well-traveled Bible moved from hand to hand, heart to heart, continent to continent, with prayer, blessing and encouragement. Audrey will take God's word to places I can't begin to imagine.

These days, legacy is much on my mind. Whether I'm volunteering, designating portions of my estate to the North American Lutheran Seminary and other confessional causes, or simply leaving a Bible in Africa, "living my legacy" is a joyous way to grow older in the Lord. Our legacies can spread God's Word in ways we can't imagine.

So may it be for you.

*Rev. Dr. Cathi Braasch, STS,
Member, Board of Regents
North American
Lutheran Seminary*

In Jesus' sermon on the mount, Jesus calls his disciples the salt of the earth. The call of Jesus Christ means we are either salt or we are not salt. But the salt may lose savor. It may lose its ability to cleanse and preserve and it then ceases to be salt at all. It stops working. Likewise, Bonhoeffer states, "The discipleship's mission is to save the world, but if the community ceases to live up to its mission, if it loses its saltiness, its mission may be lost. The call of Christ makes those who respond to it the salt of the earth in their total existence" (Bonhoeffer, 116). He continues, "...either we follow the call or we are crushed beneath it" (Bonhoeffer, 117).

Jesus also calls his disciples the light of the world. Jesus says, "Let your light shine before others, so they may see your good works and give glory to your Father who is in heaven."

"The light is not an instrument which has been put in your hands, such as preaching. It is the disciples themselves.... You are the light in your whole existence, provided you remain faithful to your calling.... And since you are the light, you can no longer remain hidden, even if you want to. It is the property of light to shine" (Bonhoeffer, 177).

There are so many ways we can witness our faith to others. But one common denominator in all testimonies is this: they describe a turning point in one's life — how Christ's saving action made a difference and change in one's life — relationships, lifestyles and ministries.

Although there are countless ways to give testimony to how God is making a difference in your life, there are two ways, not often mentioned, that we can be salt and light which leave a lasting impression on others and lead them towards Christ: goodwill ambassadors and legacy giving.

First: Is your witness salty? Does it flavor, cleanse and preserve the mission of your congregation? How do you leave a lasting impression, a stamp of "goodwill" on others?

Paul states in 2 Corinthians 5:20, "Therefore, we are ambassadors of Christ, God making his appeal through us." Through Christ's death and resurrection, God reconciled the world.

We through faith become God's agents for reconciliation. Thus, as ambassadors, with God's help, we are to comply with every part of the gospel in our relationships. Every day, God gives us opportunities to recognize, exercise and maximize our influence through testimony! You are called to be goodwill ambassadors for Christ, being unified, talking positively about your congregation's mission and promoting the greater mission of the NALC. You and I are God's representatives. People are influenced by our words, actions and decisions.

When we speak positively and passionately about our congregation's leadership and ministry, we are more apt to draw family members, coworkers and friends into the church rather than turn them away.

Second: Do you speak well of your congregation's and the NALC's mission and ministry to others? Words have power and can influence for good or bad. Even when you disagree, does your light continue to shine?

"Iron sharpens iron, and one man sharpens another" (Proverbs 27:17).

The responsibility of testimony is in the hands of each of us. And our testimony is sharpened in community. Paul is imploring us to be reconciled to God, to be coworkers in the ministry of the gospel and to not be a stumbling block to each other.

"Walk in wisdom toward outsiders, making the best use of the time. Let your speech always be gracious, seasoned with salt, so that you may know how you ought to answer each person" (Colossians 4:5-6).

A goodwill ambassador is one who works for the greater good of the mission — not tarnishing but building up the reputation of each local congregation and the NALC. How do others outside the church experience the testimony of your congregation?

"Finally, brothers, whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is lovely, whatever is commendable, if there is any excellence, if there is anything worthy of praise, think about these things."

Philippians 4:8

Stewards of God's Influence recognize three things:

1. Faithful stewards live under God's influence — the Lordship of Christ.
2. Jesus is Lord of our lives, therefore he must be in charge of our time, talents, treasure and testimony.
3. The Holy Spirit directs, guides and determines how we use these resources.

ARE YOU A LEGACY GIVER?

Upon your death, your Christian testimony can have a powerful influence through planned giving.

Legacy giving has become so popular today that nonprofit organizations, universities, hospitals, foundations, and charities receive an estimated \$17 billion each year. Legacy giving should become part of every local church's stewardship ministry. Members can offer planned gifts in several ways:

- Deferred gifts (at the time of death via beneficiary designations)
- Bequests through a will
- Establishment of a charitable trust
- Creation of a donor advisor fund
- Donation of property (stocks, IRA, vehicle or any asset)

Members who plan on giving a bequest normally will be strong givers to your annual budget needs. They are loyal donors!

Many of us, without thinking about it, make our children the full beneficiaries of our trusts and wills. However, each of us could significantly influence the mission and ministry of Jesus Christ by including our local congregations, the greater church, the NALC, our seminary and other meaningful Christian organizations in our trusts and wills. Legacy giving is about continuing the witness of Christ. This is one faithful way to ensure your Christian values are honored and upheld.

Reflections, Questions and Discussion

1. Give ways you, as a goodwill ambassador, endorse and promote your pastor, the leadership and ministry of your congregation to family, friends and people in the larger community.
2. Do you pray large prayers — pray for your pastor, leadership and the mission and ministry of the congregation?
3. Demonstrate ways you leave a good impression on others. How might others experience your Christian witness by the love you share? Does your testimony attract others to want to know the God you love?
4. You've heard the phrase "start with the end in mind." How might preplanning your funeral further your testimony to the death and resurrection of Jesus Christ? The Christian funeral is a powerful way to give testimony of your faith and evangelize. Your pastor can help you preplan your funeral and can also offer a Bible study on the "good" funeral. This is also a good time to share with your members how they might contribute to your congregation's legacy fund.
5. What would it look like if you were to tithe on your estate to continue your witness? Practice has shown that it is highly unlikely that your financial planner will advise you or your children to give to the church from your estate. There are ways you can involve your children post-death on funds set aside through a trust/foundation or donor advisor fund — but nonetheless, legacy giving ensures your testimony will continue.

Appendix: Time Inventory

WEEK: _____

| | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday | Sunday |
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Appendix: Time Inventory

WEEK: _____

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