

The
Episcopal Diocese of Newark

Equipping congregations... Empowering people... Engaging the world ...with the hope and justice of Jesus.



Stewardship
& Change

All Saints' Church
Leonia, NJ
September 27, 2014



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BECOMING AGENTS OF CHANGE IN A CHANGING WORLD

STEWARDSHIP IS ABOUT DISCIPLESHIP...
NOT MEMBERSHIP

APRIL 5, 2014

MARY M. MACGREGOR
DIRECTOR OF EVANGELISM & CONGREGATIONAL DEVELOPMENT
EPISCOPAL DIOCESE OF TEXAS
MARY@EPICENTER.ORG 713-353-2136

9/24/2015

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*Oh God of unchangeable power and eternal light:
Look favorably on your whole Church, that wonderful
and sacred mystery; by the effectual working of your
providence, carry out in tranquility the plan of
salvation; let the whole world see and know that
things which were cast down are being raised up, and
things which had grown old are being made new, and
that all things are being brought to their perfection by
him through whom all things were made, your Son
Jesus Christ our Lord; who lives and reigns with you,
in the unity of the Holy Spirit, one God, for ever and
ever. Amen*

BCP 540

9/24/2015

Part 1 - Becoming a Change Agent

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CHANGE – to make or become different

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Becoming a Change Agent

4

AGENT – a means, an instrument; one through which something is accomplished

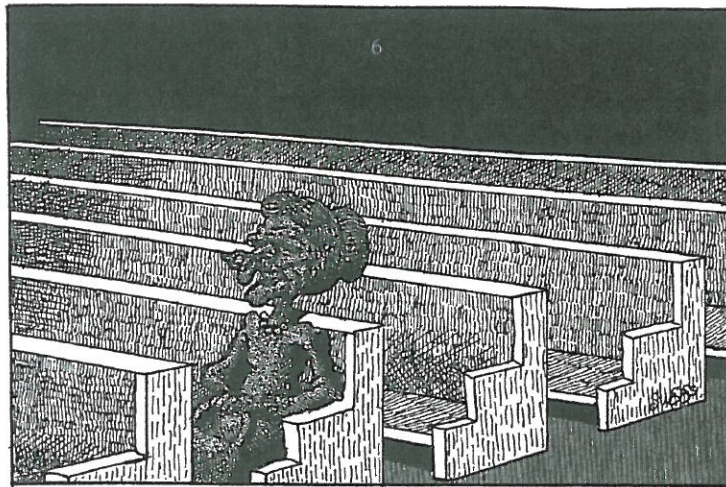
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Becoming a Change Agent

5

CHANGE AGENT – an instrument through which people, churches, faith communities become different

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FOR 57 YEARS IT HAD BEEN MRS. GRUMPLING'S SEAT IN CHURCH, AND THERE THEY FOUND HER...ANOTHER VICTIM OF PEWTRIFICATION.

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Impact



- What impact will these changes have on the church?
- How might we leverage these changes for good, to positively impact the people and the faith communities we serve?

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Definition



A Steward:

“One who is entrusted with the management of property, finances or other affairs **not his own.**”

-Funk and Wagnall's Dictionary

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Your Personal Development

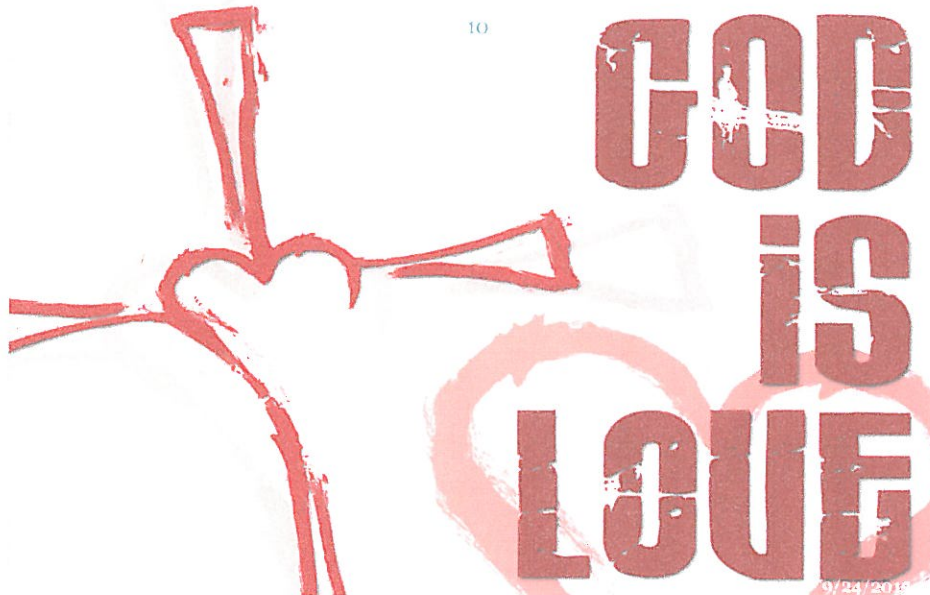
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- **Need for Self Awareness**
 - Your God-given talents, giftedness, personality, strengths
 - Your passion for ministry
 - Ability to self-differentiate
 - Knowing what triggers you to defensively react
 - Ability to analyze and discern
 - Your growing edges

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God is Love

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God Created Us to Serve

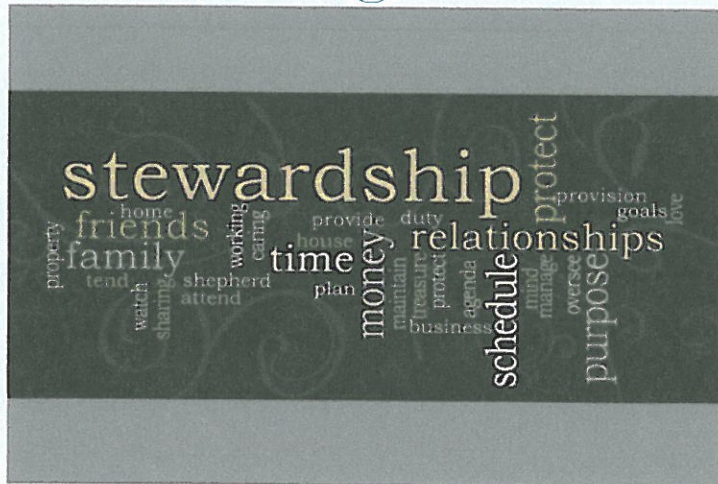
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God Entrusts Us to Steward

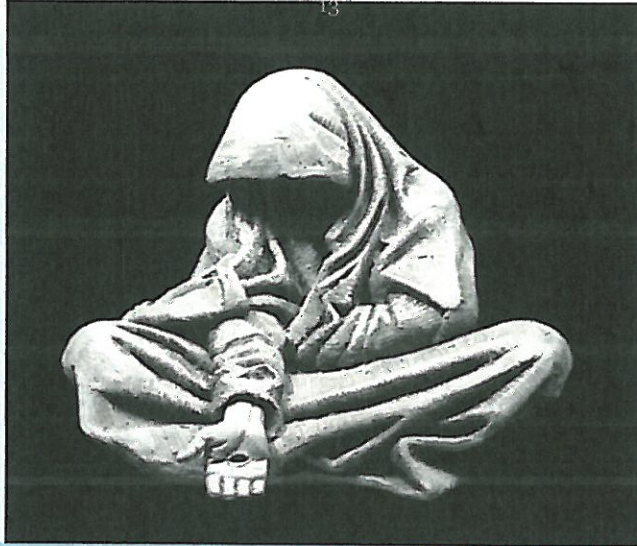
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Roscoe

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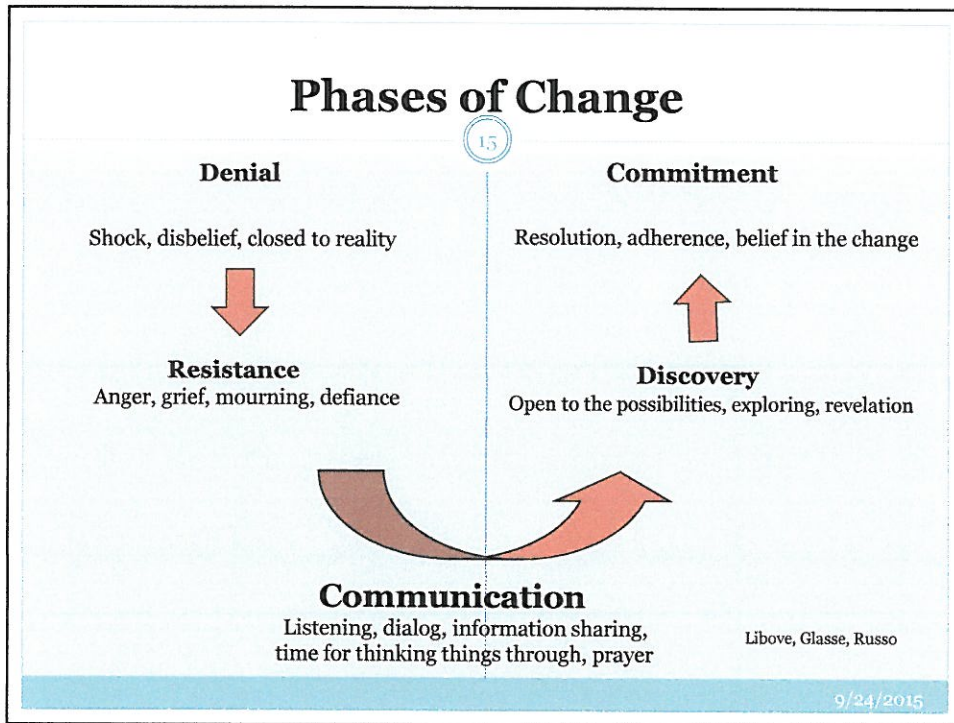
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Part 2 - What We Know About Change

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- ## Ministry of a Change Agent
- 16
- **Identifies the Context and Catalyst**
 - **Facilitates Conversation and Conversion**
 - **Assures Leaders, Goals and Accountability**
- 9/24/2015

Identify Context

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- **What is the contextual system in which you are serving as a change agent?**
 - -DNA
 - -culture, ‘just the way it is around here’
 - -history and values
 - -turnover rate in membership
 - -influencers, perceived leaders
 - -history of giving, scarcity→abundance

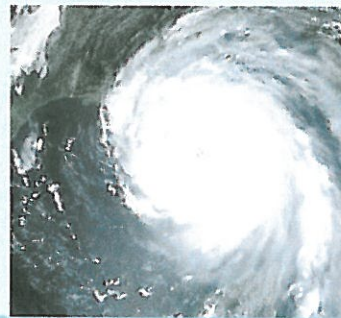


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Identify Catalyst

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- **What is the catalyst for change?**
 - event
 - person/group of persons
 - urgent perceived need



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Facilitate Conversation

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- **Utilize Proven Processes and Tools**
- **Surveys**
- **Appreciative Inquiry**
- **Asset/Ministry Mapping**
- **Individual Reflection, Small Group Sharing, Whole Group Consensus Building**
- **Open Space Technology**
- **STAR Questioning-situation/task, action, result**
- **Mini- Teaching –teach in response to context**
- **Group Prayer, Bible Study and Reflection**



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Facilitate Conversion

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- **Mental, Emotional, Spiritual**
- **Without transformation of the mind, heart or soul a change will not stick.**
- **The Church Is About Transformation!**

“Transformation begins to take place when we offer ourselves, our souls, our bodies, our dreams, our visions, our plans to Almighty God. And as we make our offering, we say, NOT “here are our plans, bless them,” ... but rather “here are our lives, use them.” It is in that offering that our lives are changed.

The Rt. Rev. Duncan Gray, Diocese of Mississippi

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Facilitate Conversion

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- *Changing mindsets needs to involve the head and the heart. Neither change in mindset nor change in behavior alone leads to transformation. Each must be employed to bring about the other.*

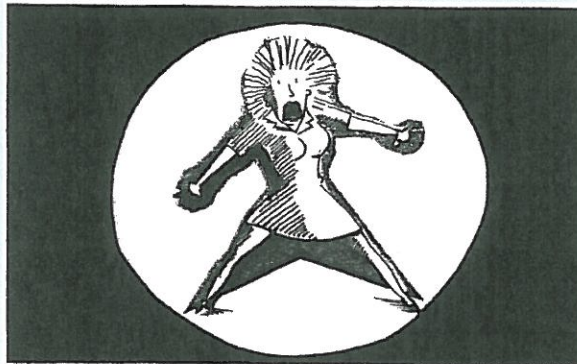
- IMMUNITY TO CHANGE-KEGAN AND LEHAY

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Identify Leaders

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- **Changes require change leaders not just volunteers!**



We Are In Need Of A Volunteer

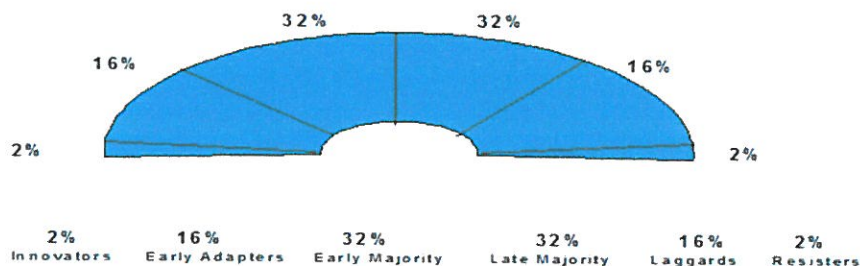
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Assure Identification of Leaders

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Diffusion of Innovation
Dr. Everett Rogers

(the ability of any given group to accept innovative change)



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Assure Creation of Human Development Goals

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- No more than 2! Preferably 1.

Immunity to Change –Kegan, Leahy

It is more important to set a goal that requires human development, transformation and work to achieve than to set goals that 'just make sense', that don't require us to address our unconscious immunities to change.

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Assure Accountability

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- To imbed change into the culture requires accountability.
- Change in congregations is asking for both individual and corporate change.
- How will individuals and the leaders of the change effort be held accountable in positive and affirming ways?
- The change effort will likely not be achieved without accountability efforts built into the process.

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Leaders, Goals, Accountability linear approach by John Kotter

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- **Kotter's 8 Steps to 'Leading Change'**
 - Establish sense of urgency
 - Create a guiding coalition
 - Develop a vision and strategy
 - Communicate the change vision
 - Empower broad-based action
 - Generate short-term wins
 - Consolidate gains and produce more change
 - Anchor new approaches in the culture
- Acknowledged later that healthy relationships of the guiding coalition is a critical factor for success*

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The Ministry of a Change Agent in Review

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The Ministry of a Change Agent

- **Identify:**
 - Context, Catalyst
- **Facilitate:**
 - Conversation, Conversion
- **Assure:**
 - Leaders, Goal(s), Accountability

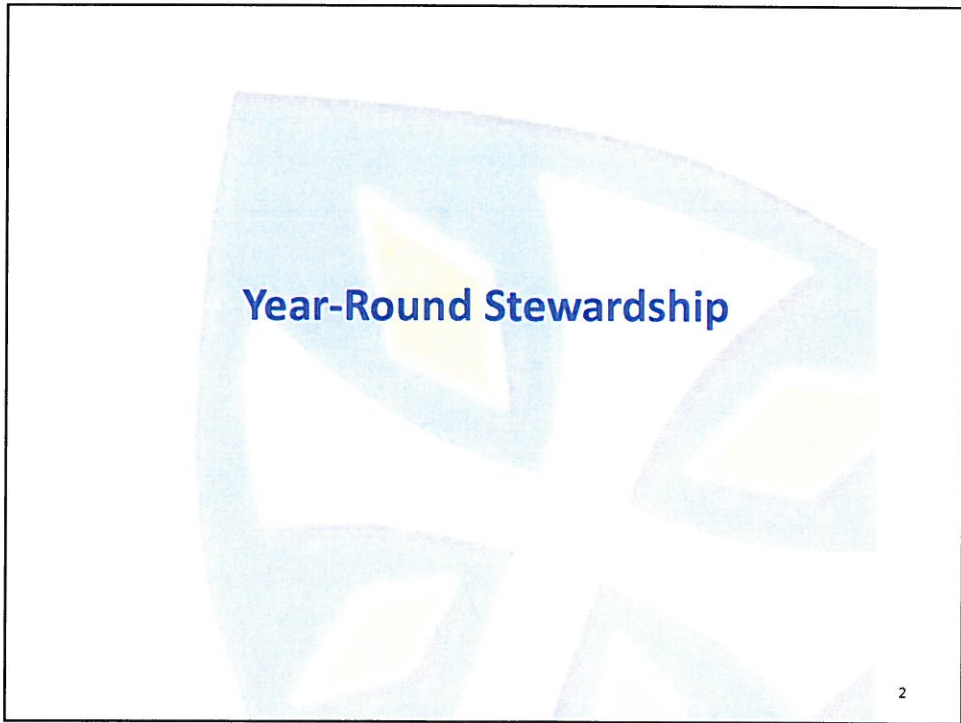
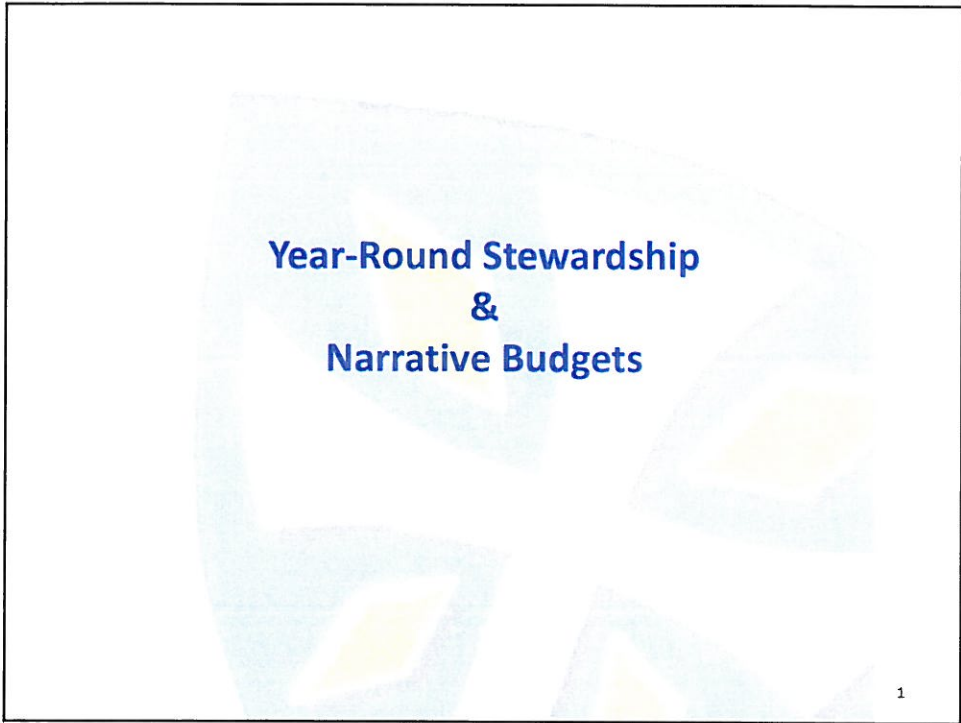
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Questions

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- **Reflect on the Ministry of a Change Agent**
- Recall a situation where you or someone else served as a change agent to successfully help someone or a group make a change. **Or**
- Reflect on a change initiative you were involved in that was unsuccessful.
- **Identify an answer for each step:**
- What was the Context? The Catalyst?
- Conversation and Conversion that happened or not
- Who were the Leaders? What was the Goal(s)? What Accountability was assured? Or not assured?
- What change was achieved? Or not achieved?

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Shift The Focus and Emphasis



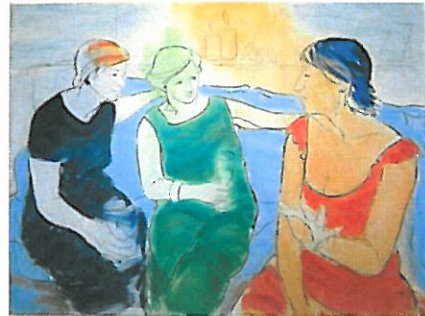
- ***Shift The Relationship!***
- See Stewardship ministry as **GIVING**

Province II Webcast

3

You Are Giving To Your People...

- A Spiritual Home – *our unique house of worship!*
- A path to spiritual growth – study, prayer, and long-lasting, deep relationships
- Opportunities to serve Christ in “the Other”
- Peace of mind and the over-full heart that comes with **generosity**



Province II Webcast

4

You Are Giving To Your People...

JOY
JOY
JOY
JOY
JOY

- in becoming a generous giver
- offering "first fruits"
- seeing peoples' lives transformed
- growing "the Body" of Christ

Province II Webcast

5

You Are Giving To Your People...

- GIVING not taking!

"Remembering the words of our Lord Jesus, for he himself said, 'It is more blessed to give than to receive.' "

Acts 20:35

Giving

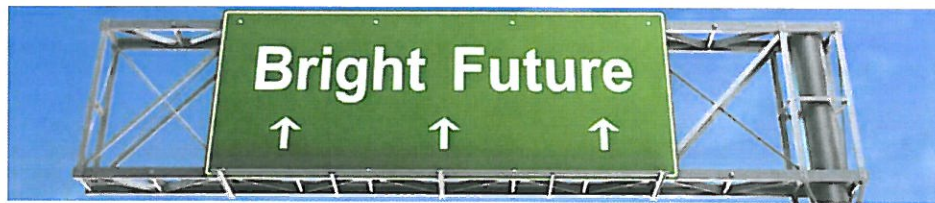


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6

What To Do Now

- *Reminder: Your congregation has a future!*
 - Leadership always points to the future
 - When money is tight, easy to forget
 - When the past looks brighter than now



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7

Shift from Survival to *Thrival*



- What's your church's purpose, your reason for being?
- "To survive..."
- You must have a **clear and compelling purpose**, connected to your neighborhood.

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8

What To Do Now



- Ask Three Questions:
 1. **Why do we exist?** *What is our purpose?*
 2. **Who is our neighbor?** *What is our context for ministry to those around us?*
 3. **What does God want?** *For our neighbors? For us in response?*

Province II Webcast

9

“We’re not going to let that happen”



- Inner-city church: Why not pledge to feed the hungry in neighborhood?
 - Door to door flyers
- “I was hungry and you gave me food, I was thirsty and you gave me something to drink...”*

Matt 25:35

Province II Webcast

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Ministry-Focused Budgets

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Ministry-Focused Budget

- Budget in terms of mission and ministry
- Helps connect \$5 in the plate with \$5 worth of ministry
 - For Baby Boomers—a ministry investment
- Shows you are making a difference in the lives of others

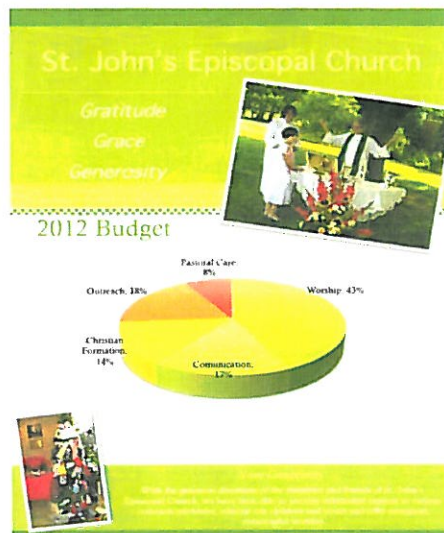
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Ministry Categories

- **Pastoral Care**
 - Clergy and Lay Eucharistic Visitors, Counseling
- **Worship**
 - Altar Guild, Ushers, Acolytes, Clergy, Music
- **Communication**
 - Website, Newsletters, Clergy, Administrative Staff, Assessment
- **Christian Formation**
 - Bible Studies, Retreats, Youth Group, Children's Choirs, Confirmation, Clergy, Adult Education, New Member Classes
- **Outreach/Mission**
 - Mission Trips, Blood Drives, Missionary Support, Diocesan Pledge, Clergy
- **Maintenance**
 - Cleaning Costs, Sexton, Repairs and Maintenance

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Ministry-Focused Budget



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Ministry-Focused Budget



Worship and Music

As a liturgical church, the heart and soul of who we are is expressed in our weekly worship services. Currently we worship at 7:45, 9:00 and 11:00 on Sunday mornings, offering a variety of styles of music and worship. Our Altar Guild, Lay Eucharistic Ministers, Acolytes, Gilbert, and Clergy all play an important role in our worship together. There are many other occasions to worship including weekly healing services, funerals, baptisms and weddings.

Next year, as funds are available, we intend to return to our previous staffing levels with a full time Associate Priest.

Worship is our witness to the world and an expression of our faith. It is the center of our faith community and the essence of our journey as Christ's disciples.

The Heart of St. John's Episcopal Church

Communication

Keeping members informed about the activities and opportunities for service at St. John's is a challenging and important ministry. Weekly e-mails, the monthly "On Eagle's Wings" - the yellow pages insert to the Sunday bulletin, the website, the Ministry Opportunities Booklet and other communication vehicles keep members informed about

local, diocesan and Episcopal Church activities.

As the generations make up of our congregation continues to diversify, it is important to communicate in a multitude of ways. The challenges of our mobile, busy, often time-poor extended lifestyles requires that the church do everything in its power to keep people informed about parish activities and ways in which



they can participate. In 2012 new software and equipment was installed to facilitate more efficient communication. In 2013, as funds are available, we are planning to increase our office staff to full time in order to respond to the growing needs of our congregation.



Ministry-Focused Budget

Pastoral Care

Taking care of those in need is one of our most important activities. From taking Holy Communion to our shut-ins to providing prayer support and counseling to those who are ill or in crisis, our ongoing care exemplifies our faith community.

- Orles of St. Luke
- Pre-natal counseling
- Lay, Ex-Baptist visitors
- Nursing Home visits
- Ref. visits
- Prayers and Squares
- Bereavement Counseling
- Healing Service
- Prayer Chapel
- Confirmations
- Baptisms
- Prayer Chain
- Funerals
- Crisis intervention

Even everyone to whom much has been given, much will be required, and from the one to whom much has been entrusted, even more will be demanded.

Luke 12:48



Christian Formation

- ◆ Discovers Series
- ◆ Men's Bible Study
- ◆ Women's Bible Study
- ◆ Retreats
- ◆ Newcomer's Class
- ◆ Weeknight Bible Study
- ◆ Adult Forum
- ◆ Youth Group for High and Middle School
- ◆ Youth House
- ◆ Confirmation
- ◆ Bar 13
- ◆ Journey to Adulthood
- ◆ Devotional Events
- ◆ Disciples Summer Camp
- ◆ Vacation Bible School
- ◆ Sunday School
- ◆ Families at the Bar
- ◆ God's Plan
- ◆ Children's Program
- ◆ Music Ministry
- ◆ Children's Choirs
- ◆ Children for infants and toddlers

Ministry-Focused Budget



A Word from Pastor Doran

Throughout our 106 plus year history St. John's has been a source of comfort, strength and inspiration for people seeking God's holy presence. The walls of St. John's Church have held the joys, sorrows, challenges, and prayers of countless thousands who have sought and found God's guidance and healing love in this sacred space. Truly, all sorts and conditions of people have experienced the power of grace through the worship and ministries of St. John's.

At St. John's we have much to share and to celebrate. Our music ministry continues to be the hallmark of our worship, with a variety of vocal and instrumental groups. Those who are visiting St. John's are often drawn here by our reputation for fabulous meals. Our youth programs, programs for children, adult formation opportunities and outreach ministries are primary reasons why new members choose to join. Yet, of these ministries are strong, but we have so much more to accomplish.

As we begin our eighth year of ministry together and the second general for St. John's, I am more confident than ever in our ability to reach out beyond our walls with the life giving message of the gospel and to live into God's plan for our ministry. The challenges of living a faithful life within the context of a secular, faithless society require us to be more diligent than ever in sharing our faith with others. Now, as much as ever, we must seek God's will and listen for the Spirit's leading.

With additional financial resources, St. John's will be equipped to provide the beautiful ministries which have our existing membership as well as continue to provide for the less fortunate in our community and beyond. Increasing some of our part-time staff to full-time would enable us to deepen our commitment to programs for children, youth and adults as well as broaden our outreach.

As you consider our stewardship theme of Grace, Gratitude and Generosity, I encourage you to pray with fervor about how God

is leading you to invest in St. John's ministry. With your generous contribution, St. John's will continue to be a vibrant spiritual presence in the midst of a broken and hurting world. We are called to be the arms, legs, nose and feet of Jesus Christ in our communities. We have an opportunity to bring the unconditional love of Christ to a generation that hungers for it. Thank you for your prayers, consideration and support of St. John's ministry.

In Faith,

Pastor Doran



Options

Outreach

...and the ...

...and the ...

...and the ...

Beginning the Journey

- Calculate your annual household income.
- Write down your current annual pledge to the church.
- Calculate the percent of income you are currently giving to the church.
- Consider what gift (as percent of your income) would reflect your gratitude to God for the blessings of your life.


Food for Thought

- On an annual basis, how much does your household spend on _____? (Does something you consider to be a discretionary expense such as hobbies, entertainment, vacations, etc.)
- What percent of your income do you spend on this item annually?
- Compare this number with the percent given to the church.


Great is Thy Faithfulness

*"Great is Thy faithfulness," O God my Father,
There is no shadow of failing with Thee.
Thou changest not, Thy compassions are forever.
As Thou hast been Thou forever wilt be.*

*"Great is Thy faithfulness," "Great is Thy faithfulness"
Moving by moving new music I see,
All I have needed Thy hand hath provided.
"Great is Thy faithfulness," Lord, save me*



Options



Open Your Senior Warden

Until recently, I never got the connection between generosity and gratitude. However, as a member of the Stewardship Committee, I have spent more time reflecting on this concept over the last few years. I am an Episcopal "convert" having attended a very large church of 3000+ families. It seemed the goal was to get the service over with as quickly as possible, hustle out of the parking lot by whatever means necessary and be the first to arrive at the local breakfast caafé! There was never a sense of building community or being part of one - no greeting before the service, no coffee hour after. As a matter of fact, even the sign of peace meant lamp-holders and no eye contact! I wondered who I should contribute to as a communitarian in what I did not belong. I wanted more. Which is of course, why my family ended up at St. John's.


I do belong here. I feel connected. I feel part of this community. I am very grateful to have found St. John's. Therefore, I want to make sure it is cared for. I am invested in it. I can't be part of this community without contributing to it, both financially and in service. The more I become involved, the more grateful I become. As a parish, we have much to be thankful for as well. We celebrated 100 years with wonderful events. We installed new fixtures, improved the worship space to the church, celebrated Pastor Devlin's 50th birthday, and continue with more mission and outreach programs. We have welcomed many new members through our Newcomers Program. We are a church family that sees what God has given us and in turn, we should be grateful and generous with our time, talents and treasures.

Next year, we want to accomplish even more. We hope to increase revenues to support a full-time associate and a full-time office manager. It is essential to continuing and expanding our ministries.

We are the eyes, ears, hands and feet of Jesus in this community. Please look within yourself and consider your resources, your many blessings and what St. John's needs to continue to be a vibrant community and no Sunday. Remember, if you commit to a particular project for the coming year, Thank you!

In faith,
Sherry Bass
Senior Warden

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Options

- Stewardship scriptures
- Giving chart—distribution of gifts
- Encourage percent of income calculation
- Testimonies
- And more photos

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POWER to Our People



MAKING A DIFFERENCE in a sometimes indifferent world challenges the people of St. George's every day. Yet we rise to the occasion, taking time from busy home and work lives to parent, mentor and tutor children, serve on boards of socially responsible nonprofit groups, offer our talent and treasure on behalf of those less fortunate, and make our community a better place.

We are good stewards of God's kingdom — and that doesn't happen by accident. In this season of financial stewardship, each of us is asked to pledge money to support St. George's Church and its ministries, showing our gratitude through our pledges for the spiritual strength and moral compass this holy place offers all who come here.

We Seek and Serve Christ in All Persons

INSPIRED BY WORSHIP HERE, a recent survey showed, individual St. Georgians participate in diocesan and national-church mission; teach English as a second language; work in civil rights and LGBT advocacy; empower women in the developing world; push for affordable housing; support animal-rescue efforts; offer elderly and hospice care; and otherwise give generously of their time and talent.



Offering Ash Wednesday ashes and blessings at Maplewood's train station.

As a parish, we collectively put the faith learned within our church walls to:

- Aid the North Porch Women and Infants Center by helping supply services and goods for needy mothers and children in the area.
- Offer temporary housing in our Parish Hall to homeless families through the Interfaith Hospitality Network.
- Make our building available to community groups for meetings or events that help their ministries.
- Make grants to community organizations whose work helps others, and contribute financially to efforts by the diocese and national church to relieve those who suffer.
- Engage our own youth with programs that encourage them to participate in parish ministry and spiritual formation.

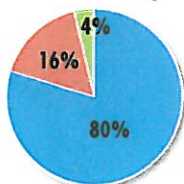


Our youth buy supplies for North Porch Women and Infants Center.

Dollars & Sense

- The people in the pews here fund 80% of the parish's annual operating budget of approximately \$400,000 — there is no large endowment.
- Mission is the support we give for justice and for those in need in Maplewood, the Diocese of Newark and the world.
- Ministry means paying the Rector and the staff, supporting the Sunday School and other youth programs, funding the music program, and underwriting fellowship activities.
- Maintenance is the cost of keeping our worship, education and fellowship space beautiful, clean, comfortable and available to all year round.

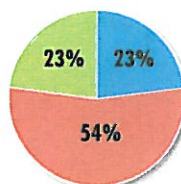
Where Our Money Comes From



INCOME

- Pledge and Plate Income
- Rental/Investment Income
- Restricted/Unrestricted Gifts

...and Where It Goes



EXPENSES

- Mission
- Ministry
- Maintenance

A Guide to Giving at St. George's

"The point is this: the one who sows sparingly will also reap sparingly, and the one who sows bountifully will also reap bountifully." — 2 Corinthians 9:6



Christmas pageants at St. George's remind us why we're here.

- Give what you can, and give it cheerfully. That includes gifts of your time (hardest to do for many,) your talents and, of course, your money. The point isn't the size of your annual pledge, but the attitude with which it is given. If you look at a pledge as a return to God of some portion of God's gifts to you, then you and God are on the same page.
- For many, "proportionate giving" is a good way to get started: Pledge some percentage of your annual pre-tax income, and then in later years, increase that percentage. You'll soon begin to lose the "love of money" that grips so many and become a truly cheerful giver. A chart in the next panel shows how.
- Annual pledges can be paid weekly, monthly, quarterly or annually, and with cash, checks or automatic bank transfers from your checking or savings account. (For information about how to make a pledge online or through a pledge card, please see the parish website at www.stgeorges-maplewood.org/stewardship.) Your pledge amount is kept confidential. Tax statements are issued to those who wish to deduct their pledge contributions from their taxable income.
- Pledges for 2015 will be collected during services on Sunday, Nov. 9, 2014. If you need a pledge card, please contact the parish office (973 762 1319) and one will be sent to you.

Proportionate Giving: By the Numbers

To find the "right" pledge for you, select a percentage of your annual pre-tax income that you can cheerfully give to St. George's in 2015, and then consider increasing that percentage every year thereafter.



"Fight the good fight of the faith..." —1 Timothy 6:12

Annual pre-tax Household income	Pledge Percentage									
	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%
\$25,000	\$48/week	\$43	\$38	\$33	\$29	\$24	\$19	\$14	\$10	\$5
\$50,000	\$96	\$86	\$77	\$67	\$58	\$48	\$38	\$29	\$19	\$10
\$75,000	\$144	\$130	\$115	\$101	\$86	\$72	\$58	\$43	\$29	\$14
\$100,000	\$192	\$173	\$154	\$135	\$115	\$96	\$77	\$58	\$38	\$19



From Our Rector

THE PEOPLE OF ST. GEORGE'S take seriously the call from Jesus to love God and neighbor. Our worship combines traditional and contemporary liturgy, welcoming those who come from non-Episcopal traditions as well as "cradle" Episcopalians. Our lively approach to discussing, questioning and seeking informs our progressive theology and mission. And as the photos in this brochure show, we witness our faith both inside and outside the church walls.

It is your gifts of time, talent and treasure that keep St. George's vital and relevant, drawing people to our openness to the present, our regard for the past and our vision for the future. When you recognize God's abundance in your own life, and offer a pledge of financial support to the parish, you not only are giving back a portion of that abundance in thanksgiving, you also are keeping the cycle of God's grace going here. So feel the Spirit drawing you into God's ministry in this place at this time. Pray and think about the pledge you will make. Join me in an adventure you won't want to miss!

In Christ,
Bernard Poppe, Rector

Bernie greets a special Palm Sunday guest.



What You Need to Do NOW

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Pray, Study: Consider Your Personal Giving

- Pray for guidance in understanding stewardship
- Read some of the many resources available
- Think about your personal stewardship, including your financial stewardship

22



Decide to Establish a Year-Round Program

- Identify Leaders to Develop a Year-Round Stewardship Program
 - Must include clergy and key leaders
 - Discuss ministry areas
 - Establish calendar of stewardship opportunities

23



Start to Build a High Expectation Culture

- Let others know the expectations:
 - Attendance each week
 - Serve society outside the church
 - Involvement in studying how to grow as a Christian
 - Increase your financial commitment

24



Tell Your Stories

- People telling their stories during the worship service on a regular basis
 - From each ministry area
 - Broad range of people
 - Representative of congregation

25



Preach on Money

- At least four times a year
- Stewardship needs to be talked about every service
 - *One-Minute Sermons*

26

Review Donations

- Every month
- Possible identification of pastoral needs

27

Generosity: What's age got to do with it?

Cynthia McChesney
Adapted from a Presentation by Rev. Karl
Travis
Pastor, First Presbyterian Church,
Fort Worth, TX
Based on the book by Neil Howe and Bill
Strauss, *Generations: The History of
America's Future*

- Four types of
Generations
 - Civic
 - Adaptive
 - Idealist
 - Reactive
- Generations
cycle/spiral in this
order through history

Generations
Theory

<ul style="list-style-type: none">▪ GI Generation 1901-1924 Civic▪ Silent Generation 1925-1942 Adaptive▪ Baby Boom 1943-1960 Idealist▪ Xer – 1961-1981 Reactive▪ Millennials – 1982-2004 (Civic)▪ Homeland Generation – 2005-Present Adaptive	<p>The Living Generations Civic, Adaptive, Idealist, Reactive...</p>
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<ul style="list-style-type: none">▪ Early experiences of money and stewardship<ul style="list-style-type: none">▪ Trained from childhood/Nickels and dimes in the milk box▪ Likeliest to be pledgers▪ Giving is a public responsibility/necessity▪ Attitude toward the institutional church:<ul style="list-style-type: none">▪ High trust and participation▪ Language:<ul style="list-style-type: none">▪ GIs: sacrifice, Silent: Commitment	<p>GI and Silent Generations</p>
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- Early experiences of money and stewardship
 - Post war boom, Upward mobility, television affluence
 - Spotty stewardship training if at all
 - Taught: giving a personal option, not public necessity

Boomers and Xers

- Boomer attitude toward the institutional church:
 - Distrust if not disgust
 - Skeptical of stewardship if presented about the institution's health.
 - Little denominational loyalty
- Xer attitude toward the institutional church:
 - Not constitutionally anti-establishment
 - Will trust a congregation if it "works."
 - Looking for community, not church, in which to practice spiritual disciplines

Attitudes toward institutional church

- Making faithful Boomers and Xers stewards;
 - Earn trust
 - Provide control in giving
 - Provide choice in giving
 - Educate – many Boomers began faith journey when congregations did not teach about stewardship
 - Language: Money is a Tool

Baby Boomer and
Xers

- Generation Debt
- Perpetual presence of war
- Barrage of advertising
- Even greater disparity of rich and poor

Millenials

- Same letter goes to everyone – 80 year olds and 30 year olds
- Motivational sermon
- Pledge cards/US mail
- Process repeated...shampoo/rinse repeat

Typical
Stewardship
Campaign

- Communication segmented by different generational groups – letter could be written by representatives within the cohort
- Language tied to generational understanding (no sacrifice for boomers!)
- Multiple mailings, generationally specific

Considerations

- Include younger members in planning and executing stewardship effort (may have no idea about how much church costs to run)

Considerations

- Provide many ways to pledge and pay/online, EFT, etc.

Considerations

- Narrative budget
- Link the act of giving with the impact of the gift – outreach, ministry, education

Considerations