seminars, and a ministry called Joyful Employment Ministry that helped people learn their personal strengths, create a new resume, and integrate God into their employment situation. Some people learned they needed to change jobs, others learned they were right where God called them.

In addition a stewardship pastor was hired and a stewardship team was formed. This pastor's task is to meet with individuals and couples to give personal counsel as he walks along side them in their stewardship journey. The pastor also hosts people on trips to Generous Giving events around the country. These visits expose donors to the testimonies of others who are on the journey toward generous giving. The joy of giving is most contagious when someone is sharing their personal experience regarding that joy.

Thanks all around

One unique task is to take every donor out to lunch and re-cast the vision of the church and thank the donor for his and her participation in the church. While admittedly a low efficiency program in terms of reaching all the people quickly, it has turned out to be a high impact moment for the donors who are able to ask questions and get re-invigorated about God's call on this church.

The stewardship team spent several meetings deciding what the philosophy of stewardship would be for the church. "We believe," the statement said in part, "stewardship growth must be part of an overall discipleship strategy, which includes biblical education, practical training, faithful modeling and consistent encouragement."

Programmatic choices then followed. One of the outcomes from the team was an approach that characterizes people as "infant, adolescent, or adult" in their stewardship maturity. Programs had to go through this three-stage filter to target which type of steward was being reached and how the program was supposed to move that steward toward the next stage.

This three-stage approach helped reach people right where they were as opposed to hoping that one program would fit all people. Those in spiritual crisis, those doing okay, and those doing very well in their Christian maturity all had something to feed them. Similarly, those in financial crisis, okay financially, and well off had advice targeted to their financial situations as well.



Five ways to encourage generosity in your church

By Brian Kluth

In seminars on church giving that I've done for pastors and church leaders across the country and overseas, I tell people that "No church ever has a money problem, only a faithfulness problem."

Through my research and training seminars, I've discovered that 90 percent of churches do not have an active plan to teach people Biblical financial principles and the importance of faithfully giving 10 percent or more of their income to the Lord's work.

But there is good news! There are more than 2,350 verses in the Bible on finances, material possessions, and generosity. In recent years, the Lord has been raising up some great ministries that are helping churches effectively teach people to faithfully manage their finances and to generously give 10 percent or more of their God-given resources to the Lord's work.

In a meeting I attended with 20 stewardship pastors from some of America's leading churches, the group identified 45 ways churches are helping turn the generosity tide in people's lives. Here are five of the most effective ways:

- 1. Bible-based financial curriculum: Today, there are a number of money management curriculums that your church can use in small groups, Sunday schools and seminars. Among them are Crown Financial, Good Sense Ministry, Purpose Driven, and Dave Ramsey.
- 2. Churchwide generosity focus: Because of the popular use of 40-day books and devotionals, a growing number of churches are successfully using books and Bible devotionals on generosity to positively influence every household in their congregation. Contact Generous Life or Generous Giving.
- 3. Worship service elements: When God's people are gathered, you can effectively impact them through a variety of worship service elements focused on finances or generosity. Oftentimes an experienced guest preacher/speaker can also be used to effectively communicate God's truth on finances and generosity.
- 4. Increase the number of ways you receive people's offerings: With about 30 percent of our families not in our worship services on any given weekend, wise churches are increasing the ways people can be faithful givers. Some of the ways include electronic transfers, online giving, envelopes, opening a stock brokerage account, mail-in-envelopes, and Christian community foundation accounts.
- 5. Giving testimonies and generosity pamphlets: One of the most powerful tools for transforming people's giving perceptions and practices is through hearing real life stories of how God taught other people to become faithful and generous givers. Giving testimonies can be done as a question/answer session before an offering, included in newsletters and/or recorded on video. Generosity tracts can also be effectively used as inserts in bulletins, newsletters or giving statements. Contact Generous Life, Tithing Foundation, or Lifeway Stores. CF



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