Introduction

This book describes the basic elements of a successful financial stewardship response program.

Who should read this book?

- Pastors and church leaders interested in improving the congregation's financial commitment to the church as their response to God's grace.
- Pastors and congregation leaders who want guidance in selecting response program leaders.
- Stewardship leaders who want help in selecting and developing a financial response program.

After reading this book you should be able to...

- Select leaders for a response program.
- Select a response method.
- Develop your own detailed program.

Watch for new ideas in the "Variation" sections.
How to Increase Financial Stewardship

For members to respond positively to an appeal for a financial commitment, they must be thoroughly prepared.

Prepare Your People

The best way to prepare the congregation for a response program is to emphasize stewardship throughout the year.

Remind people that God gives first and gives everything. Remind people that a financial response is a natural expression of their faith. The congregation must understand that giving is a privilege and not a duty, and that all contributions make a difference.

Ask for a Commitment

When your congregation is spiritually prepared to respond, the next step is to ask for a financial commitment.

In order for your members to follow through with their desire to return a portion of their possessions to God, they must be presented with the opportunity to make a commitment.

Ask Annually

To get a significant number of people to commit, ask every member annually. An annual response program challenges everyone to reflect on how they should respond to God's call.

Get Organized

A response program is an organized and deliberate method of asking for a commitment. When we use the word response in this book, it means each person's financial response to God's blessings in their life. The response program gives each person the opportunity to respond.

What About Time and Abilities?

Stewardship also includes members' time and abilities. However, thinking in terms of members' assets (gifts that are useful) may be more effective than conducting traditional time and talents surveys. More energy and excitement come from wide-open questions and blue-sky possibilities.

A good way to start is to ask, “What are the assets of congregation members?” In other words, “What are they good at doing, and what do they like to do?” The next step adds value. Think how your congregation adds value to members' use of time and talents out in the world.

If you are committed to mapping congregational assets, conduct that process separately from the financial commitment program. This will increase the levels and quality of response for both efforts.
How to Organize a Response Program

A successful response program consists of five main steps:

- **Select program leaders**, set goals and select a response method. This takes about two to four weeks.
  See pages 6 through 9 for more information.

- **Schedule and plan the response program.** Dates, events and other major milestones may need to be planned as much as six months before the response period. Scheduling and planning takes at least four weeks for most response methods.
  Planning information appears with each response method description beginning on page 14.

- **Prepare the mission education.** Education prepares the congregation for the response period. Use mailings, sermons, temple talks and other means. This period lasts about three weeks.
  See page 10 for more information.

- **Plan the response period** where a summary of why we give is restated, and everyone fills out a commitment card and returns it to the church. The response period can last between one hour and two weeks.
  Response period information appears with each response method description beginning on page 14.

- **A follow-up period** where people who could not participate in the response method are contacted and offered the opportunity to respond. The follow-up period lasts about one week.
  See page 13 for more information.

Attributes of good stewardship leaders:

- Skills in the area they’re leading
- Spiritually mature
- Interested in their personal and spiritual growth and the growth of others
- Good examples of Christian stewardship as a way of life
- Committed to the congregation and its programs
- Promote stewardship continually through generous commitments of their money, time and abilities, and clear witness of their faith with others

- Respected by the congregation and the leadership
Select Leaders

Response program leaders may come from your stewardship committee if you have one, or they may be recruited from the congregation at large. Each method requires the same basic leadership. Use the descriptions on pages 6 and 7 as guidelines for identifying good candidates for each leadership position.

Depending on the size of your congregation and the method you choose, feel free to condense some positions into one or expand others into more than one. For example, a small congregation using the worship response method may need one person to handle publicity, stewardship education and mission interpretation. Larger congregations may need to expand the leadership to take advantage of special talents or to handle the volume of work.

Key Leaders of Every Response Program

Pastor

As the pastor, your primary role is to ensure that biblical stewardship principles are emphasized throughout the year. This is the only way to prepare the congregation for a response program.

A response program is ineffective without year-round education to support it. Relegating stewardship education exclusively to the response program will not prepare the congregation for the request for a financial commitment.

During the response program, your role is to ensure that all stewardship activities are conducted within the boundaries of sound stewardship theology. Stewardship leaders need and want your guidance. During the response period, your role is to summarize the stewardship principles already established throughout the year.

Depending on your congregation, your other most important task may be to recruit the stewardship chair who will lead the program. You may also want to help the stewardship chair to identify other potential key leaders: the publicity leader, education leader and response leader.

Program Chair

Members will respond to a peer whose life is an outstanding example of Christian stewardship. Look for these qualities when considering candidates to lead your program:

- Works well with people and can speak in public
- Has experience working with volunteers, and can positively encourage and motivate others to action
- Gets along with the church leadership and is well respected by the congregation
- Is a good leader and organizer

Program chair’s duties include:

- Help identify and recruit other stewardship leaders
- Lead the selection and development of a response program that is interesting, challenging and workable in your setting
- Lead the implementation of the program plan

The program chair is the primary spokesperson to the members and the leaders about the response program. The church council and program chair should work together to support the selected response program. The program chair should help solve problems that may arise during the program among the response leadership, stewardship committee and church council.

How many leaders?

Use these leadership profiles as guidelines for designing your own organization. Feel free to condense some positions into one or expand others into more than one. Your congregation’s size, the available talent and the response method you choose are all factors to consider when designing a leadership team.
Response Leader

The response leader handles the mechanics of securing commitments from members. This includes the response period and follow-up. The response leader will need help during one or both of these periods. So, candidates should be able to recruit and motivate volunteers.

The duties and skills vary depending on the method. In smaller congregations, the chair may handle these duties.

Mission Education Leader

Laying the theological basis for giving and interpreting Christ’s mission to the congregation is one of the most important aspects of the response program. It reminds people why they give.

The mission education leader works with the pastor to summarize these reasons for giving and presents them to the congregation. This work should complement the year-round stewardship education efforts led by the pastor.

The mission education leader should be a good writer and speaker. In some methods, the mission education leader will train other people to present the mission and stewardship stories.

Communication Leader

The communication leader builds awareness of the response program and makes the program special to members by giving it an identity.

This person should be someone who can write clearly and concisely, and who understands how to get the message in front of as many people as possible.
Set Goals

Goals help you focus your efforts so you achieve better results. Goals should support your main objective of increasing members’ action in stewardship as a natural response to God’s grace.

Goals help you measure the effectiveness of your response program. If you achieve your goals, you are on track. If you don’t achieve your goals, then either the program or the goals need to be adjusted for the next program.

Three goals to consider:

- Reach all members
- Meet a target response rate or exceed a previous year’s response rate
- Increase the congregation’s rate of giving

How to Evaluate

Ask members for their feedback on the program. Positive comments indicate that you’re on the right track.

In addition, measure results and compare them to your goals.

Measure Response Rate

Response rate is the number of returned commitment cards compared to the number of members. So, if you invite the entire congregation to a fellowship meal, and 60 percent of the members return commitment cards, your response rate is 60 percent. If, during follow-up, you get 15 percent more commitments, your total response rate is 75 percent. These response rates are reasonable for most methods in congregations that regularly offer an annual opportunity to make commitments.

Measure Growth in Giving

Measuring growth in giving is more complicated. You need to measure the current rate of giving and compare it to past or future years.

To measure your congregation’s current rate of giving:

- Combine the annual income of all households.
- Divide your annual offerings by the combined annual income.

For example, if the combined annual income of all households is $5 million and last year’s offerings were $150,000, your current rate of giving is 3 percent.

Theoretically, if everyone increases their giving by 1 percent of their personal income, next year’s offerings will increase by 1 percent of the congregation’s combined annual income. One percent of $5 million is $50,000.

Annual household income information is available by ZIP code at www.elca.org/re/zip-net.html

Set Goals and Evaluate

- Set realistic, achievable goals.
- Compare results from year to year to track improvement.
- Did overall participation increase?
- What comments did members have following the program?
Select a Response Method

How do you decide which stewardship method or program to use for the annual congregational response program? Your answers to the following questions may guide you in the selection of methods or programs that will fit your goals and resources.

- What are the educational goals for the annual stewardship response program?
- What are the goals for interpreting the ministries of your congregation?
- What are the financial goals?
- How many commitments are sought?
- What response method(s) have you used for the past three years?
- What has the effectiveness been of your last three response programs?
- How many people will realistically be involved in the leadership of this emphasis?
- What is the budget for this emphasis?
- How much time is there between the introduction of the stewardship response emphasis and the commitment date?
- Are there response methods that are usually successful or should be avoided in your congregation?

When considering methods, the personality of your congregation is probably the most important factor. The method you choose must be acceptable to your audience in order for the program to be credible. For example, if you choose the Fellowship Meal method and your congregation rarely gathers for a common meal, it may be difficult to successfully promote the concept and get good participation.

Do’s and don’ts of asking for money:

- Do remind members that God gives us everything.
- Do remind members that giving is the natural response to God’s love and care.
- Do remind members that the congregation’s ministry makes a difference in the community and the world.
- Do take advantage of every opportunity to thank members for their giving.
- Don’t ask members to give simply because the church needs the money.
- Don’t use the budget as motivation for giving. Budgets don’t motivate.

Changing Methods

Running the same program each year gets tedious and often results in decreasing response. On the other hand, predictability and continuity can be virtues. Change your response method at least every three years.

So, do what makes sense to keep interest alive from year to year in your congregation.

What’s a Reasonable Response Rate?

Even though the goal is to provide everyone the opportunity to respond, it’s impossible to get 100 percent response. A reasonable response rate without follow-up is 60 percent.

To do better than 60 percent, you need to follow-up with members who didn’t respond during the response period.

Follow-up should raise your response rate by 10 percent to 20 percent. A total response rate of 80 percent is very good. Compare your response rate with previous years. Growth should be a goal.
Mission Education

The book of Proverbs tells us that without a vision people perish. Mission education is where you help members catch the vision. When you clearly paint a picture of the congregation’s impact on people’s lives in the community and the world, they will understand the impact of their giving.

Make a list of the congregation’s ministries and describe how each affects the community, the nation and the world.

Develop a Mission Story

Interview leaders of congregation ministries. Ask them about the purpose of the ministry, who benefits and the results. Should the ministry be expanded or improved? How so? What are the roadblocks to progress?

Bring the Story to Life

Once you have the elements of the mission story, determine the best ways to proclaim it.

Use several methods. Different people respond to different types of communication. Some like to read and others like to listen.

When describing the congregation’s mission and ministry, focus on how it makes a difference in the community and around the world.

Cover every ministry, including worship, learning and pastoral care. Put the results on paper.

Don’t be afraid to say the same thing more than once. Consider the following methods to tell your story.

Personal Testimony

Personal testimony has the greatest impact in describing how the ministry of God’s people touches others. Let the people who benefit from the congregation’s ministries tell why the program is important. Teens may talk about how a youth group experience has influenced their lives. Adults may talk about what worship means in their lives. Children may talk about what Sunday school means to them. People and families who have benefited from social ministries may tell their stories.

Personal testimony may be given in writing, in person or by speaking on someone’s behalf.
Mission Story Samples

Bring each ministry to life by describing them through a person who benefited.

Example:

Weak  Grace Lutheran Church has a parenting class.

Better  Parenting isn’t easy. Children don’t come equipped with instruction books. Conflicting information complicates parenting even more. The parenting class provides new parents with sound guidance, proven techniques and support in raising children in a Christian household. Anna Barkey says, “The class has made us more confident parents.”

Example:

Weak  Program Benefit
Food Pantry  Provides groceries to poor people
Sunday school  Teaches kids about Jesus

Better  Program Benefit
Food Pantry  Over 100 needy families were fed thanks to congregations like ours who donated over 1,000 bags of groceries.
Sunday school  64 children and 34 adults have a place to grow in faith and discuss their questions about Christian living.

Send separate mailings for:

- The program announcement
- The stewardship story
- The church mission story
Communication

Good communication answers the most common questions before they’re asked and alleviates unpleasant surprises. Money is a sensitive matter, so be up front about the program and its purpose.

Good communication has these four elements:

1. Raise awareness
   Carefully explain that a program is coming. Describe the timeline and content.

2. Develop understanding
   Carefully explain why a response program is important.

3. Manage expectations
   Tell the congregation exactly what to expect. People don’t like surprises, especially when it comes to money. Tell them about the events and that they will be given the opportunity to consider a financial commitment.

4. Make the program special
   Adopt or develop a theme and logo to use in all program communications. Use your theme in posters and banners to help raise awareness.

Special Events

Any event that supports the program needs its own publicity. Besides the time, place and description of the event, make it clear how the event supports the stewardship emphasis.

Idea: Announcement

Describe the purpose of the response method and how it will be conducted. Details help manage member expectations.

Use the theme and logo to attach a memorable identity to the program.

Announce the program in a special mailing and at worship. Use the church bulletin and newsletter to foster interest. Consider banners and posters to help raise awareness.

Concentrate on the basic information:

- When the program starts and when it ends
- What will be the theme and how it will work
- How members will be asked for a financial commitment
- Why it’s important to ask members for a commitment
Follow-up

Follow-up is necessary to contact those who do not immediately respond to the invitation for a commitment. Up to 40 percent of your members may not respond to the first request.

The overwhelming majority of people want to respond. Many people were simply not available at the time you asked for their commitment. They need a different approach. Follow-up is essential to provide them with the response opportunity.

Remember, the options include:
- Personal visit
- Phone call
- Mailing

We suggest a combination of all three.

When

Begin follow-up as soon after the end of the response program as possible.

Follow-up should last one week. Avoid the temptation to prolong it.

How

Develop a mailing list of every household that did not respond. Send each a letter that extends the opportunity to make a commitment. Include a commitment card.

A few days after mailing the letters, follow-up with phone calls. Ask members if they received the mailing and ask if they have any questions. If they haven’t looked at the mailing, explain the whole program and ask them to complete the card immediately and send it in or bring it to worship the following week.

If they seem hesitant or appear to be dodging the commitment, ask if a personal call by a stewardship leader would be helpful. Otherwise, gracefully end the conversation.

Sustain the Commitment

Thank members for their giving and communicate with them regularly about it. Here are a couple of ideas:

- Send offering envelopes every month. Many people tend to stuff their envelope box in a drawer and forget about it. A monthly mailing is a helpful reminder.
- Send quarterly statements. List all their gifts to date and the total amount of giving. Show the annual commitment. This helps people compare their actual giving to their commitment.

Beginning on the next page are seven suggested response methods. Use these ideas to help you select and develop a detailed response program that will work for your congregation.
Commitment at Worship

Philosophy

Offering is an act of worship; therefore worship is a natural setting for making a financial commitment.

Benefits

- Is relatively easy to plan and requires few leaders to implement.
- Has been the most popular response method for several years.
- Occurs in the natural rhythm of the congregation when most people gather.
- Does not entail a special event, though a meal may follow the worship service(s).

Response rate

Average to above average.

Considerations

Good attendance at the Commitment Sunday worship service(s) is essential. The key is good communication that prepares the congregation for the response at worship. Immediate follow up is needed to contact those who could not attend the Commitment worship service(s). This method does not have education and interpretation built in, though they may be added.

Works best in...

Works well in any size congregation.

Timeline: 8 weeks

<table>
<thead>
<tr>
<th>Plan:</th>
<th>Educate:</th>
<th>Follow-up:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 4 weeks</td>
<td>3 weeks</td>
<td>1 week</td>
</tr>
</tbody>
</table>

- Prepare mission and stewardship stories
- Prepare publicity
- Plan worship
- Mailings (see page 11)
- Announcement (see page 12)
**People**

**Response Leader**

The response leader coordinates the logistics of distributing and receiving commitment cards on Commitment Sunday. In the worship service, the response leader explains the reason for making a commitment, the purpose of the cards, how to complete them and the logistics of returning the cards.

**Worship Leaders**

Worship leaders plan the Commitment Sunday service(s). The sermon should have specific and clear biblical references to explain the theology behind why Christian stewardship is important to Christian living.

Commitment cards may be mailed to members prior to Commitment Sunday, or the ushers may distribute them as worshipers enter the sanctuary on Commitment Sunday. If the cards are distributed as people arrive, be sure to allow time to complete them during the service. Special music is appropriate as worshipers reflect and complete their cards. Completed cards may be received following the sermon, during the offering, or as people some forward to receive Holy Communion. To receive commitments during the offering, invite the congregation to come forward to place their cards and offering on the altar. This action makes a dramatic witness of their commitment and giving.

**Prepare the Congregation**

Preparing the congregation is the key to good response. The Commitment at Worship method lacks both personal contact and a forum for discussing stewardship and the congregation’s mission and ministry. Think of ways to add these elements to your Commitment at Worship program.

Consider a fellowship meal with a presentation and table discussion, as in the Fellowship Meal method. Consider temple talks, adult forums and bulletin inserts as other ways to provide stewardship education and mission interpretation.

**Give Thanks**

Be sure to end the worship service(s) on Commitment Sunday with thanksgiving for all God has provided.

**Variation**

A meaningful way to have members submit their commitments during the worship service(s) is a “Parade of Assets.” This kind of parade is a visual and moving way of showcasing various ministries of the congregation that are supported by the financial offerings of the members. It also shows members of the council leading the congregation in terms of their financial commitments.

At least a week before Commitment Sunday, ask leaders to consider ministry assets of the congregation and then think about a physical representation of those assets.

**Parade of Assets**

- children’s education or Sunday school might be represented by children or a book from the curriculum
- confirmation classes might be a laptop computer
- worship might be a Bible
- music might be a hand bell or someone in a choir robe
- youth program might be a sleeping bag to represent a camping experience
- ELCA global ministries might be a globe of the world
- pastors might be a stole
- basketball program might be a trophy or the players.

Be creative. It is impressive when the leaders begin the commitment process by coming forward to the altar with their asset representations along with their commitments. From the back of the church forward, members join the parade behind the leaders, bringing their cards to the altar.
Relay

Members pass a package of stewardship information and commitment cards along a route of 8 to 10 households.

Timeline: 10 weeks

Plan: At least 4 weeks
- Establish routes
- Recruit volunteers
- Prepare packages
- Prepare mission and stewardship stories
- Prepare publicity

Educate: 3 weeks
- Mailings (see page 11)
- Announcement (see page 12)

Response: 2 weeks

Follow-up: 1 week
- Establish routes
- Recruit volunteers
- Prepare packages
- Prepare mission and stewardship stories
- Prepare publicity

Philosophy
Contacts the most members with minimal volunteer training and time commitment.

Benefits
- Easy to plan and execute.
- Requires little volunteer time and training.
- Thorough method of contacting everyone.
- Every household in the congregation gets involved.

Response rate
Better than average

Considerations
The key to success is preparing the congregation. They need to know what the relay is, why you’re having it, and what their role is. Good publicity and good education pave the way for a smooth relay. While this method requires few people to plan, close monitoring of the routes is crucial. Don’t let the packets get stuck or lost.

Works best in...
This method works successfully in congregations where members are within easy driving distance of each other.
People
Response Leader
The response leader establishes the routes and recruits the route managers.
Group households geographically, eight to 10 per route. Recruit one route manager for each route. Place the route manager at the beginning of the route. Place people who may have difficulty passing the packet towards the end of the route. Allow two weeks for each packet to complete its route.

Route Managers
A route manager monitors each package’s progress by periodically calling households on their assigned route. The route manager encourages the package’s progress if it gets delayed. Route managers retrieve the packages from the last households at the end of the response period.

Communication Leader
Publicity prepares the congregation for the relay. Carefully explain the purpose of the program and how it works. Use mailings, temple talks, posters and banners to inform and excite. Consider a skit after worship to illustrate how the relay works and the congregation’s role.
Make up your own theme and have fun with it. A fun theme builds excitement. For example, use Noah’s ark as a theme. The key leaders can be “arkitechts” and the route leaders can be “arkeologists.” Have a flood party.

Prepare the Congregation
Preparing the congregation is the key to success. Think of ways to add both personal contact and a forum for discussing stewardship and the congregation’s mission and ministry. Here are two ideas:

- **Have an Event**
  An event raises awareness, builds excitement and adds a personal dimension. Consider a meal or other event where a stewardship program is presented to the entire congregation. The fellowship brings the congregation together and reinforces the importance of the relay. A presentation reaches those without the time or inclination to read the mailings.

- **Maintain Year-Round Education**
  Develop a plan for year-round stewardship and mission education.

Prepare the Packages
One package is needed for each route. Packages should have two compartments: one for information going to each family and another for sealed commitment cards coming from each family.
Include a packet of stewardship information for each household on the route. Each packet should include a summary of the stewardship program and a commitment card for each person, including children. Provide an empty envelope for sealing completed commitment cards.
On the outside of the package place simple directions for the relay and list the households on the route with telephone numbers.

Simple Relay package directions
Include these simple directions with each relay package.

1. Remove the envelope with your name and read the contents.
2. Prayerfully consider God’s gifts to you and your household.
3. Each household member: Complete the Commitment card.
4. Place the completed materials into the small envelope provided and seal it.
5. Place the sealed envelope in the second compartment of the package.
6. Check your name off the route list.
7. Deliver the package to the next household as soon as possible. If no one is home, call to let them know where you left it.
8. If you cannot deliver the packet to another household, call your route captain (first name on the list) so that he or she can make arrangements to deliver the packet for you.
9. If you are the last name on the list, call the captain or deliver the packet back to him/her by (include date).
10. If you have questions, call your route manager (include phone number).
11. Thank you.
**Fellowship Meal**

The entire congregation meets for dinner, fellowship and a stewardship presentation. Everyone is asked to make a commitment at the end of the presentation.

---

**Philosophy**

offers the opportunity to combine fellowship with education and commitment. Integrates the financial commitment component into a comfortable, fellowship setting.

**Benefits**

- Organizing a meal is something most congregations are good at doing.
- Having everyone together builds morale and is fun.
- Members generally feel good about making commitments in this comfortable setting.
- Requires minimal volunteer time commitment with no training.

**Response Rate**

Average.

**Considerations**

The rate of response is dependent upon the number of people who come to the meal. The keys are good communication for several weeks and personal invitations to maximize attendance at the meal. Since stewardship education and mission interpretation are not built in, these features have to be added separately.

**Works best in . . .**

Small congregations and in those that have a tradition of fellowship meals.

---

**Timeline:** 8 weeks

<table>
<thead>
<tr>
<th>Plan:</th>
<th>Educate:</th>
<th>Follow-up:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 4 weeks</td>
<td>3 weeks</td>
<td>1 week</td>
</tr>
</tbody>
</table>

**Response:**

- Plan the meal
- Plan the program
- Recruit volunteers
- Prepare mission and stewardship stories
- Prepare publicity

- Mailings (see page 11)
- Announcement (see page 12)
- Fellowship meal
- Tally results
People

Response Leader

The response leader has two tasks: handle the dinner arrangements and recruit hosts.

For the best results, have the dinner catered. This eliminates the distractions of meal preparation, service and clean up so the entire congregation may participate in the stewardship event. Otherwise, an important part of your audience will be busy in the kitchen!

Have the meal brought in or have the event at a banquet hall. Another option is to have a neighboring congregation prepare and serve your meal with your congregation reciprocating later.

Seating at round tables of eight to 10 people is ideal. Round tables encourage discussion. Mix household sizes at tables so that hosts have manageable groups. A table of 10 individuals is harder to manage than two families of five.

Table Hosts

Before the dinner, table hosts follow written invitations with phone calls to see who can attend.

At the dinner, hosts add the personal touch by sitting with members, answering questions, getting feedback on the program and message, and collecting the commitment cards. Each table at the dinner has a host (one host for every eight to 10 people).

Presenters

Use the key leaders of the response program to present the stewardship program. The program chair can talk about stewardship, the mission education leader can talk about the congregation’s mission and ministry, and the response leader can explain the commitment process.

When asking people to serve in these positions, let them know what to expect.

You may wish to invite an outside speaker to deliver a stewardship message. You may also wish to include music as part of the program.

Communication Leader

In addition to regular publicity (see page 12), the communication leader should coordinate the logistics of inviting members to the dinner.

- Send an invitation to each household about four to six weeks before the dinner. Invite the entire household. Invitations should clearly explain the purpose, content and length of the meeting. Tell members that they will be asked for a commitment.

- Have table hosts call their assigned families to see if they can attend and how many can attend. Begin a follow-up list of those who can’t attend.

- About two days before the dinner, table hosts should make a reminder phone call to each family. The reminder is essential to encourage good attendance.
Plan the Presentation

Create handouts that summarize the main points of the presentation. Prepare a packet of materials for each household with their name on it. Set the packets on a table near the entrance or use them to assign places at tables. Unclaimed envelopes help track those who need follow-up. Personalized envelopes also emphasize the importance of everyone’s attendance.

The presentation should last about one hour, including the time to complete commitment cards. Provide alternative activities for children too young to participate.

Alternate Ending

Following the program, the congregation may break into small groups to discuss stewardship and the congregation’s mission and ministry. Table hosts lead the discussions, and distribute and collect commitment cards.

Variation

Try a progressive meal at church or in another location that can accommodate some movement. This can be fun, energetic and offer variety. Have rooms set up for each course – soup, salad and entrée. Depending on the facilities and the size of the group, you may have more than one room per course or you may have more than one table and host per room.

Here are some presentation ideas:

- The response leader opens with an overview of the program.
- The mission education leader gives a presentation describing how congregation programs make a difference in people’s lives. The presentation may include a short speech, slide show and testimony from a program participant or beneficiary. Skits or videos help add interest and tell a compelling story.
- A member may tell their personal story about giving.
- The response leader or other congregation leader gives a short presentation on a stewardship theme. This is a good time to discuss growth in giving with a challenge to give an extra percent for the next year.
- Encourage questions and discussion from the congregation.
- The response leader describes the purpose and use of the commitment cards and asks members to make commitments.
- Table hosts answer members’ questions and collect the commitment cards.

The host(s) for each room engages the group(s) in conversation and answers questions. A short presentation follows and the group moves along to the next room and course. Some will begin with soup, some with salad, the rest with the entrée. After the groups have rotated through all three courses, they will have been with three different hosts and heard three different presentations.

Everyone then gathers in one location for dessert. This is the time when members complete and turn in their commitment cards. Be sure members are thanked for their participation and commitments. Conclude with prayer and song to end an enjoyable time together.
Small Groups

Members meet in groups of eight to 15 to discuss their faith, role as stewards and the many ways in which to give in response to God’s generosity.

Plan:
8 weeks

Educate:
4 weeks

Follow-up:
1 week

Timeline: 13 weeks

Philosophy
Rather than grouping members randomly, this method brings together small groups of members who have some connection with each other. This promotes more meaningful conversation among members and appreciation for each other.

Benefits
- Allows members to meet in informal, relaxed settings that encourage listening and sharing personal insights on responding to God’s grace as well as promote excitement for the congregation’s ministry.
- Provides an opportunity for education and interpretation.
- Fosters bonds between members.

Response rate
Average to below average.

Considerations
This method requires training of small-group leaders (see below). Small-group meetings may be staggered throughout the year in homes or at the church.

Works best in . . .
This method works well in congregations with an established small-group ministry, but with a little effort it can work in congregations without established small groups as well. See ideas on page 22.

Timeline:

<table>
<thead>
<tr>
<th>Plan: 8 weeks</th>
<th>Educate: 4 weeks</th>
<th>Follow-up: 1 week</th>
</tr>
</thead>
<tbody>
<tr>
<td>Planning team identifies members of small groups and invites leaders and hosts to serve.</td>
<td>Pastor and members give two or three temple talks and sermons on the joy of giving in their own lives.</td>
<td>Commitment cards may be returned on a designated Commitment Sunday after all the small groups have met.</td>
</tr>
<tr>
<td>Set dates for small-group meetings and agenda of activities.</td>
<td>Articles in monthly newsletter and all-congregation mailings explain the stewardship response process.</td>
<td>Follow up with members unable to attend the small-group meetings.</td>
</tr>
</tbody>
</table>
Small Groups

Continued

**People**

**Response Leader**

The response leader works with other key leaders to divide the congregation into small groups. Be sure to identify a leader and host for each group. Set the agenda of activities for the small-group meetings and provide necessary materials.

**Small-Group Leaders**

The small-group leaders are crucial to a successful response. Select people who are best known by group members, have good conversational skills, are outgoing and committed to the congregation’s ministry. Tailor the meeting agenda to fit your congregation’s theme and goals (see sample agenda at right).

**Small-Group Hosts**

Hosts will invite and confirm attendance, welcome participants to their home (or other appropriate setting), and provide light refreshments. Note that groups may meet in the evening or during the day.

**Forming Small Groups**

Every congregation has viable small groups, whether officially sanctioned or not. Tap into the affinity groups within your congregation, and then think creatively about natural groupings. For example:

- adult choir members
- quilters
- recently retired members
- parents of children who attend the same school
- parents of confirmation students
- young couples without children
- single, divorced or widowed members
- members from the church sports teams
- Sunday school teachers
- most recent new members’ class
- at-home parents
- members who share similar careers or hobbies
- high school and college-age members
- those who live near each other
Small-Group Leader Training

About six weeks before the small groups meet, prepare the leaders for their responsibilities. Highlight the qualities of a good small-group leader: understands and is enthusiastic about the subject matter, uses participants’ names when speaking to them, stays within time limits, allows people to speak but doesn’t permit one or two to do all the talking, listens carefully, responds appropriately to questions.

One resource with complete training materials is *Starting Small Groups and Keeping Them Going*. It is available from Augsburg Fortress (800/328-4648), item 0-8066-0125-6, for $19.99.

---

Meeting Agenda Outline

- Welcome and opening prayer.
- Invite participants to share faith stories or an early experience with money to better understand how attitudes about money shape what they do with their wealth.
- Leader reflects on some themes or principles of biblical stewardship, exploring how each relates to life. Ask participants to consider one action that they can take as a faithful response in their lives.
- Provide one example of the many ministries your congregation supports to show how regular giving makes a difference.
- Distribute commitment cards and explain the timeline for completing and returning them.
- Ask participants to prayerfully consider how they will give in response to what God has done.
- Close the meeting with prayer and thank the members for their time.
- Offer light refreshments.
Mission Festival

The congregation offers a festival highlighting its various ministries, including ELCA synod and churchwide ministries. Commitments are made during the closing celebration of the festival.

Philosophy
People give to support effective ministry, not budgets. Donors want to know how their giving makes a difference, particularly in the lives of others. Congregations that think they don’t do very much are often surprised to see how much they actually accomplish when they take time to name their assets and their ministries.

The church – congregations, synods and the churchwide organization – must be accountable for the income it receives. Providing visual representations or presentations of the ministries supported by the congregation is a concrete way of being accountable.

Benefits
- Allows for in-depth ministry interpretation.
- Provides a natural setting for fellowship and celebration.
- Upbeat event fosters congregational cohesiveness.
- Involving lots of people in the displays increases response.
- High correlation between giving and understanding how money is used.
- “Asking” is more apparent.

Response rate
Average to above average.

Considerations
The planning and execution of a mission festival involves many people and takes considerable energy. A mission festival is well worth the time and work. Allow creativity to blossom in putting together the festival. Should be interactive and appeal to all ages.

Works best in . . .
Most congregations of any size.

Timeline: 8 to 10 weeks

<table>
<thead>
<tr>
<th>Plan:</th>
<th>Educate:</th>
<th>Follow-up:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 4 weeks</td>
<td>3 weeks</td>
<td>1 week</td>
</tr>
</tbody>
</table>

- Identify and contact ministry representatives inside and outside the congregation
- Recruit volunteers from every area of the congregation’s life
- Design displays or booths and develop or secure materials for them
- Plan the closing ceremony or worship service
- Send invitations
- Write newsletter, bulletin and worship announcements
- Make special posters or bulletin boards that highlight some of the local, national and international ministries.
- Set up and put on the festival
- Tear down displays
- Thank presenters
- Mail commitment cards to members unable to attend

Response:
People

Festival Organizer

The festival organizer works with congregational leaders to identify various congregational ministries to be highlighted at the festival. This person contacts the synod to determine how synod and churchwide ministries can be represented at the festival. The organizer also invites representatives from various ministries to participate in the festival, such as a local food pantry, church-related college or outdoor ministry, campus ministry, social ministry organization, etc.

Response Leader

This person distributes and receives the commitment cards, working with the pastor(s) and stewardship committee to facilitate this process. A ceremony or service to draw the festival to a close provides a positive setting in which members submit their commitments. This ceremony/service is a natural way to highlight ministries and assets of the congregation. It gives members a positive feeling about all that the congregation is accomplishing.

Communication Leader

It is important that all members of the congregation know about the mission festival. Individual invitations are the key to attendance. A considerable amount of effort goes into the planning and execution of the festival, so it is important to get the word out through newsletter, bulletin and worship service announcements as well as by individual invitations by mail or phone.

Prepare the Congregation

Helping the congregation understand the reason for the mission festival is key. The festival provides an opportunity for the congregation to be together to celebrate its ministry and for members to share in fellowship and to make financial commitments to support congregation, synod and churchwide ministries.

Give Thanks

The closing celebration/service provides a time for congregation leaders to thank the members for their support and to give thanks for all the ministries accomplished through their combined efforts.
Special Event

The entire congregation gathers for a one-of-a-kind event, such as a talent show, musical, mini-drama, dinner theatre, picnic entertainment, under-the-stars production or retreat. Everyone is invited to make a commitment after the end of the event.

**Philosophy**

Helps members think more deeply about stewardship as an approach to life and goes beyond the usual annual commitment process. Since this special event may be tied to the natural rhythm of the congregation, such as an anniversary celebration or installation, it gets the attention of the congregation in a way no other response method does.

**Benefits**

- Works well at beginning or ending of annual stewardship emphasis.
- Energizes other activities in your congregation such as outreach and hospitality.
- Is adaptable to the gifts of the members and community.
- When thoroughly considered, provides for in-depth education and interpretation.
- Helps members understand the wider implications of stewardship in the life of God’s people.
- Involves all ages.

**Response Rate**

Average.

**Considerations**

This response method requires many planners and workers. Consider how this might be accomplished intergenerationally. The response rate increases with higher numbers of people who attend the event. The keys are good communication for several weeks and personal invitations to maximize attendance, as well as follow up after the event.

**Works best in . . .**

All sized congregations.

**Timeline:** 12 weeks

<table>
<thead>
<tr>
<th>Plan:</th>
<th>Educate:</th>
<th>Response:</th>
<th>Follow-up:</th>
</tr>
</thead>
<tbody>
<tr>
<td>At least 10 weeks</td>
<td>4 weeks</td>
<td>1 week</td>
<td>1 week</td>
</tr>
</tbody>
</table>

- Select the kind of special event that works best for your congregation
- Set the date
- Recruit volunteers
- Schedule rehearsals
- Plan publicity

- Mailings (see page 11)
- Announcement (see page 12)
- Connect to stewardship (see page 27)
People

Response Leader

The response leader makes the connection between the event and the congregation’s stewardship emphasis. You want this special event to complement the idea that stewardship extends from money and possessions into a variety of life’s basic activities – friendships, care of creation, family, time, vocation. Look at the characters in your production to see how they are stewards, depicting different views of how service plays out in their lives. For more ideas about how this might be done, see below. Remember to thank everyone involved in the production.

Production Manager/Director

Delegate the tasks among those with gifts for music and drama. Recruit as many people as possible. Be sure to tap the resources in your community, such as a theatre group or drama department at the local high school or college. This is where you will find expertise in directing, set designing, costuming and lighting. If your congregation is large, consider several performances of the show.

Communication Leader

Your congregation’s work on this production is worthy of a full house. Ensure that possibility with careful, creative and consistent publicity.

- Send personal invitations to each household four to six weeks before the event. Invite them to make reservations.
- Talk about your event as an “all-family spiritual experience” or “a time to laugh about an important subject” or “fellowship with people you love.”
- Consider printing and distributing tickets as a way of ensuring higher attendance.
- Make follow-up phone calls to members who have not made reservations.
- Try an all-congregation “poster contest” for the most effective publicity poster.
- Display some of the props from the show with curiosity-arousing signs: “What does this have to do with stewardship?”

Connect the event to your congregation’s annual stewardship emphasis, explaining that members will be asked to make a financial commitment. Tell them when to expect the commitment cards and when they are to be returned.

Connecting a dramatic or musical production to stewardship

- Ask one or more of the actors portraying the characters to serve as spokespeople for your annual emphasis. They might offer temple talks in costume and in character, be available during before- and after-service fellowship times, or visit adult, youth and Sunday school classes for conversations about stewardship.
- Offer Bible studies, such as the parables of Jesus, to find similar themes found in the production. Discuss the similarities and differences in the contexts or story elements.
- Assemble interpretation materials from local ministries as well as your ELCA synod office and the churchwide organization. These materials show how far your congregation’s giving reaches. See how these materials connect with some of the themes in your production.
- Encourage personal sharing and discussion of the issues that might surface as actors and audience alike consider the stewardship themes in your production.
Personal Visits

Teams of 2 visit 5 to 10 families each to tell the stewardship story, answer questions and secure a commitment.

Plan:
At least 4 weeks

Educate:
3 weeks

Response:
2 weeks

Follow-up:
1 week

Philosophy
People give to people, not institutions or budgets. Members respond better to a personal appeal than to a group event.

Benefits
- People can freely discuss stewardship in a non-threatening atmosphere.
- Requires less follow-up.
- Is a rewarding experience for volunteers as they build relationships.
- Uncovers information not related to stewardship such as families moving, personal news and pastoral needs.

Response rate
Much better than average.

Challenges
This method requires more preparation and more volunteers than other methods. However, this work is balanced with the rewards of increased response, reduced follow-up, and the immeasurable benefits of a personalized stewardship ministry in people’s homes by their peers.

Works best in...
Congregations with 50 to 400 households. Very small congregations may not need a highly personal approach. Very large congregations may find the organizational requirements unwieldy.

Timeline: 10 weeks

- Recruit and train volunteers
- Develop visitor presentation and materials
- Prepare mission and stewardship stories
- Prepare publicity
- Mailings (see page 11)
- Announcement (see page 12)
People

Response Leader

The response leader recruits and organizes a large group of volunteers. The response leader should be good with people, be able to recruit and motivate volunteers and delegate tasks. For a congregation of 300 households, the response leader will coordinate the efforts of about 100 people.

Visitors

This method requires about 30 visitors for every 100 households. Visitors work in teams of two. Larger congregations may consider appointing a team captain for every 10 to 20 teams. Captains help the response leader recruit and organize the visitors and help track the visitation progress. Select captains from among the visitors.

Recruit Visitors

A visitor’s character is more important than their presentation. People will respond to the spirit of the visitors, not their form.

Visitors should be examples of good stewardship. Good stewards generally have a good record of volunteering. Consider recruiting visitors from these groups:

- Church council
- People serving on church committees
- Ushers and greeters
- Anyone with an attitude toward good stewardship and pledging

Train Visitors

All visitors should be trained on how to make a visit. The training is simple and should take about one to two hours.

The visitors are the primary interpreters of your congregation’s mission and ministry. Prepare visitors to discuss Christian giving as a response to God’s grace, and proportionate giving that challenges members to grow toward and beyond tithing.

Arm your visitors with comprehensive but concise presentation materials to guide them in presenting the congregation’s mission, basics of stewardship theology and growth in proportionate giving. Flip charts, a video or a simple summary on paper will help visitors cover key points and focus the family’s attention.

Supply visitors with a tip sheet summarizing key points of a successful visit. Use the presentation materials as training tools so visitors become familiar with them. Explain the purpose of the commitment cards.

Visitors don’t need to be experts. They should refer families with questions to other church leaders.

Demonstrate a typical visit and have them practice with each other. Prepare visitors for the occasional person who may feel compelled to vent their personal frustrations about the congregation during the visit.
Assign Visits

Here are two ideas on how to assign visits to teams:

- Group all active contributing households into groups of five. Group by geography, age, interest or by other affinities (see page 22 for more ideas).

- Let visitors choose the households they visit. Record each household name on a 3” x 5” card. Place the cards on a large table in a large room. Have one person from each team gather around the table. When everyone is gathered, tell them to select one card. When everyone has selected a card, repeat the process until all cards are gone. This results in people initially choosing people they know, and then choosing people they don’t know, giving visitors a good mix of families to visit.

- Large congregations may choose to visit one-third of the households each year so that over a three-year period all the households will be visited. This may make the task more manageable. The remaining two-thirds of the households may receive their commitment cards by mail during the year(s) they are not visited.

Advance Visitation

All leaders and visitors must make a commitment before asking others to do so. This advance visitation may take place after the training to give the visitors some real-life experience.

Step 1: The pastor visits the response leader’s family and the leader visits the pastor’s family.

Step 2: The pastor and response leader team up and visit the families of the key visitors.

Step 3: The key visitors team up and visit the other visitor teams’ families.

You may reproduce page 31 for your visitors.
How to Make a Visit

Visitor’s Role

You are not asking for money. You are giving members the opportunity to respond to God’s blessings in their life with a financial commitment. You do this by meeting with members to discuss your congregation’s mission and ministry, growth in giving and the meaning of Christian stewardship.

You’re not expected to have all the answers. Just be yourself and discuss generosity in your own words. Your genuine expression is more important than a polished presentation.

Prepare for the Visit

- Pray for God’s guidance.
- Study your congregation’s program and be prepared to talk about items that interest you.
- Know a little about each family before you visit.
- Phone ahead for an appointment. If it is more convenient or comfortable, you may choose to meet at church or a local coffee shop.

Making the Visit

Relax. The personal visit is like any other social call, except you have a specific agenda and a time limit (30 minutes).

Introduce yourself. Explain the purpose of your visit, even if you’ve discussed it with them when you made the appointment. Be alert to problems that may have arisen since you made the appointment. If necessary, reschedule the visit.

Take the lead. Thank them for their time. Ask that all family members who belong to the congregation be present, including children.

Get acquainted. Describe yourself, your family and your church interest and involvement. Invite them to do the same.

Begin the presentation with prayer.

Talk about the motivation for giving. Ask the family to describe something they are grateful for. Share your own thoughts.

Talk about the congregation’s programs. Since there isn’t time to talk about everything, choose highlights that interest you. Your own enthusiasm is contagious.

Ask for questions and listen carefully. Be willing to clarify points as you go along. Never argue. If a problem is raised, restate it so the person knows you understand it, then report it to the appropriate person. If you don’t know the answer to a question, admit it honestly and suggest ways for you or them to find the answer.

Talk about proportionate giving. Use the chart included in this book to show the difference a 1 percent increase will make in their giving. Encourage them to consider committing a percentage of their income.

Present the commitment card and describe the various blanks and what goes on them.

Ask each family member to complete a commitment card and bring it to church on Commitment Sunday (specify date).

Leave within half an hour. Thank each person for the opportunity to visit.

After the Visit

Write down anything you should report back to church leaders, such as a family need, the good things they said about specific people or programs, or messages the family wants conveyed to the congregation leadership.
Resources

Commitment at Worship

Consecration Sunday
This six-week program of biblical stewardship features a guest speaker. Kit includes audiotape instructions, training and print-ed materials.
Contact Augsburg Fortress at 800/328-4648 and request the New Consecration Stewardship Kit (item 0-6870-6416-3), $26.50.

Where Your Heart Is
This CD-ROM-based resource explores the four key parts of the worship service – gathering, hearing, celebrating, and sending. Includes Bible studies, sermon outlines, and children’s sermons. Accompanying theme materials available.
Order Where Your Heart Is from Augsburg Fortress at 800/328-4648 (item 0-8066-4482-6), $49.95.

Stewardship in the Small Membership Congregation
This three-Sunday method for congregations with an average worship attendance of 100 or fewer uses these themes: faithful, hopeful, loving. Features a six-part study on biblical stewardship principles. Includes worship ideas, response sheets, fellowship dinner guidelines and sample commitment form.
Order from Augsburg Fortress at 800/328-4648 (item 6-0001-6542-0), $2.

Stewardship Key Leader
A five-week, consultant-led stewardship education and response program is for building funds, debt-reduction or the annual fund. A specially trained consultant directs the program on-site for two weekends within the five-week program and is available to the pastor and other leaders during the entire program.
For more information contact the ELCA Resource Information Service at 800/638-3522.

Rejoice
Produced by Lutheran Laity Movement, this resource is a four-part series designed to build stewardship awareness based on a “journey” theme. It is presented in four weekly parts: receive God's gifts (acknowledge God's ownership of everything), reflect on God's gifts (pray about our many blessings), rejoice in God's gifts (serve God and others joyfully), and respond to God's gifts (develop generous giving). Includes set of four Bible studies, bulletins inserts, temple talks, a poster, a bookmark and instructions for use.
Order from Augsburg Fortress at 800/328-4648 for $24.95.

Relay

Dessert First: Celebrating God’s Blessings
This theme recalls and celebrates God’s blessings as a way to help members grow in their desire to give. Youth may help produce a member-written booklet of devotions about thankful giving. Accompanying materials celebrate giving, kindness, creation, hope and simple living.
To order, see “Giving Magazine Response Methods Set” in box on next page.*

Share the Gift
As members pass commitment envelopes from one household to another, they add a personal surprise to the next family on the delivery route: a food item, craft object or gift of service. This might be a drawing, car wash, poem, small devotional book, child’s toy, invitation to a meal. Theme materials available while supplies last.
To order, see “Giving Magazine Response Methods Set” in box on next page.*

Pony Express
This popular relay program uses the Pony Express as a theme to build interest and add fun.
Contact Stewardship Resources, Inc., 517 N. Main, Lima, OH 45801; 800/234-5844.
**Fellowship Meal**

**Legacy: That Your Faith May Live**

Based on 2 Timothy 1, members will reflect on and celebrate the legacy they have been given and the one they will leave behind. Accompanying videotape features a dozen moving faith stories and legacy reflections that serve as examples for your members or as part of the dinner program. Includes resources for education, newsletter articles and sample letters, all on a CD-ROM.

Order from Augsburg Fortress at 800/328-4648 (item 0-8066-3985-7), $55.95.

**Mission Festival**

**Go and See**

Based on the Feeding of the 5,000 (Mark 6:30ff), this resource helps members discover God’s abundance. When members see all that God is doing through their gifts of offering, they will be inspired to increase their support of mission.

Available from the Ecumenical Stewardship Center at 800/835-5671 or www.stewardshipresources.org; request ivng Magazine Vol. 6.

**Special Event**

**To the Castle: A Musical for Stewards**

This 60-minute musical from the ELCA tells the story of how God wants us to share in the goodness of God’s stewardship and to make us part of God’s purpose. Set during a quasi-Medieval period, this musical brings together delightful music, disarming humor, clever story line and easily understood characters to help audiences see themselves as flawed—but-faithful stewards of God’s blessings.

To order full score plus music CD, send $45 (pre-paid orders only) to ELCA Division for Congregational Ministries, 8765 W. Higgins Road, Chicago, IL 60631; 800/638-3522.

**Small Groups**

**All God’s Children Need to Give: Joyful Stewards Respond to God by Giving**

Theme emphasizes that members want to give in response to what God has done in their lives. Offers detailed planning guide with Bible study.

To order, see “Giving Magazine Response Methods Set” in box on next page.*

**Let God Lead As You Gather and Give: A Guide for Discernment**

This low-key stewardship approach invites members into discernment, to listen to God’s leading while they decide their giving.

To order, see “Giving Magazine Response Methods Set” in box on next page.*

**Ventures: Partners in Stewardship Growth**

Salt, an ELCA stewardship ministry, offers a four-part workshop that teaches stewardship education, planning and response. Leaders are trained to carry out a thorough financial response program. Coaching by the Salt stewardship specialist is provided between sessions and throughout the year.

For more information, call 800/638-3522 or visit www.elca.org/dcm/stewardship/salt_resources.html

For the most up-to-date list of available resources, visit www.elca.org/dcm/stewardship.
Commitment Card

So others may know God's love, I/we plan to offer $ _______ per week to the Lord's work through the congregation.

☐ This amount reflects my/our commitment to percentage giving.

Name(s) ____________________________________________________________________________

Address ____________________________________________________________________________

Phone ____________________________________________________________________________

Return this part of the card.

Giving Plan

I/we commit my/our life to the service of the Lord, and therefore offer _______ % of annual income.

Of this percentage, I/we offer $ ______ each week for mission through and beyond the congregation.

Signature ____________________________________________________________________________

Signature ____________________________________________________________________________

Keep this part of the card.

Growth Step Giving Challenge

1. Find the step that matches your current weekly giving.

2. Prayerfully consider increasing your giving by one step.

Increase by one step or 1% annually.

- $0 - $4.99
- $5 - $9.99
- $10 - $14.99
- $15 - $19.99
- $20 - $24.99
- $25 - $29.99
- $30 - $34.99
- $35 - $39.99
- $40 - $44.99
- $45 - $49.99
- $50 - $54.99
- $55 - $59.99
- $60 - $64.99
- $65 - $69.99
- $70 - $74.99
- $75 - $79.99
- $80 - $84.99
- $85 - $89.99
- $90 - $94.99
- $95 - $99.99
- $100 - $104.99
- $105 - $109.99
- $110 - $114.99
- $115 - $119.99
- $120 - $124.99
- $125 - $129.99
- $130 - $134.99
- $135 - $139.99
- $140 - $149.99
- $150+
## Growth in Giving Chart

<table>
<thead>
<tr>
<th>Annual Income</th>
<th>Approximate Weekly Offerings by Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1%</td>
</tr>
<tr>
<td>$10,000</td>
<td>$2</td>
</tr>
<tr>
<td>$15,000</td>
<td>3</td>
</tr>
<tr>
<td>$20,000</td>
<td>4</td>
</tr>
<tr>
<td>$25,000</td>
<td>5</td>
</tr>
<tr>
<td>$30,000</td>
<td>6</td>
</tr>
<tr>
<td>$35,000</td>
<td>7</td>
</tr>
<tr>
<td>$40,000</td>
<td>8</td>
</tr>
<tr>
<td>$45,000</td>
<td>8</td>
</tr>
<tr>
<td>$50,000</td>
<td>10</td>
</tr>
<tr>
<td>$55,000</td>
<td>11</td>
</tr>
<tr>
<td>$60,000</td>
<td>12</td>
</tr>
<tr>
<td>$65,000</td>
<td>13</td>
</tr>
<tr>
<td>$70,000</td>
<td>13</td>
</tr>
<tr>
<td>$75,000</td>
<td>14</td>
</tr>
<tr>
<td>$80,000</td>
<td>15</td>
</tr>
<tr>
<td>$85,000</td>
<td>16</td>
</tr>
<tr>
<td>$90,000</td>
<td>17</td>
</tr>
<tr>
<td>$95,000</td>
<td>18</td>
</tr>
<tr>
<td>$100,000</td>
<td>19</td>
</tr>
</tbody>
</table>

You may reproduce this Growth in Giving Chart for use in your congregation.